

Widows & Orphans Fund 1766-1837

Introduction: This is the first volume in the *St Helena Societies* series. This volume recorded a mutual insurance scheme set up in 1766 by the East India Company's civil servants and army officers on St Helena to provide for their families after their deaths. It was not a charity for the poor. Only the widow and children of a man who had joined and kept up his annual subscription could receive a pension, and its size depended on how long and at what rate he had paid. The book recorded who joined and what each paid, the pensions granted and the rules that governed them. It also tracked the fund's savings, which were lent at interest to island landowners and householders on the security of their land and houses, and the borrowers who failed to repay.

Source: Images of the original records can be viewed on the British Library's website: <https://eap.bl.uk/archive-file/EAP1364-1-7-7>.

Text Transcription This transcription was produced by AI from handwritten document images held on the British Library's website, at about thirty pages per hour. Given the limitations described below, the text should be regarded as unreliable and used only as a search-and-find shortcut: once a relevant section has been located, it must always be checked against the source image via the hyperlinked Film Numbers listed in the main transcription table below.

Three specific problems affected the work. First, AI tends to prioritise meaning and readability at the expense of fidelity to the original, with a strong disposition to normalise spellings, expand abbreviations, and adjust grammar. It is particularly weak with unfamiliar surnames, and scrawled signatures often resist accurate transcription entirely. Transcriptions by eye of documents spanning four centuries have also shown that a single surname could be written in a wide variety of ways: the Crowie family name appears under six different spellings, and the Isaacs family name under sixteen. Searches for surnames are therefore hindered both by genuine variations in the originals and by mistranscriptions introduced by AI, and for this reason are best run phonetically. Second, the AI struggled with the late secretary hand, the script commonly used from the sixteenth to the eighteenth centuries, in which the letter S appears in a form closely resembling a trailing L. Third, occasional passages in these volumes are written in a hand so obscure or poorly formed as to be difficult to read even by eye, sometimes compounded by heavy ink bleed-through from the reverse side or by the loss of sections of pages.

To mitigate these difficulties, a strict protocol was applied to each image, requiring the AI to rely solely on clearly visible ink strokes and to flag any uncertain reading, thereby reducing the risk of inferred or invented text. Two conventions are used. [...] marks text that could not be read with confidence; this may represent a single unreadable word, a full sentence, or occasionally an entire paragraph. Square brackets around letters or words indicate a conjectural reading supplied by the transcriber: brackets around a whole word, for example [Bazett], mean the entire word was unclear and a probable reading has been supplied, while brackets around individual letters within an otherwise readable word, for example B[a]z[e]tt, mean only those specific letters were unclear in the source and the unbracketed letters were legibly present.

Text Loss: The pages are intact, though some show apparent water damage. The ink varies greatly, sometimes heavy and extremely faint on the same page. Ink from the reverse bleeds through on some pages, and several heavily inked pages are smudged.

Referencing Text Locations: A dual numbering system has been adopted, combining the British Library film number with the manuscript's original page number. These are presented in the format: British Library Film No. / Document Page No.

Content: The volume falls into three parts. The first (film Nos. 5-148) is the minute book, recording the society's meetings in date order from 1766 to 1837. The second (film Nos. 149-1690) is a dossier compiled in 1837 for the committee in England, containing the rules, the correspondence of 1766 with the Court of

Directors and lists of subscribers and annuitants. The third (Film Nos. 172-1760) is a short ledger of accounts, including money owed to Governor Skottowe's orphans and early donations.

Pagination: The volume's main pagination is unconventional. A number appears only at the bottom left of each verso (left-hand) page, and the facing recto (right-hand) page is unnumbered, so each pair of facing pages shares a single number. A second sequence of page numbers runs to page 106 (Film No. 110) and then stops. Neither system can be followed consistently, so both have been set aside. Therefore, the first written page, on Film No. 5, has been treated as page 1, and pages are numbered consecutively from there to the end of the volume.

AI Generated Summary

Introduction

On 1 April 1766 the East India Company's civil servants and army officers on St Helena set up a mutual insurance scheme to provide for their families after death. It was not a charity for the poor. Only the widow and children of a member who had kept up his yearly subscription could draw a pension, and its size depended on how long and at what rate he had paid. The fund lent its savings at interest to island landowners and householders on the security of their land and houses. [Film No. 5–8, 36]

The minutes are the managers' own record. Widows, borrowers and absent members appear only in letters the committee chose to copy. No meeting is recorded between 1 April 1817 and 6 April 1820. The minutes never mention Napoleon's captivity on the island from October 1815 to May 1821. [Film No. 74–75, 105]

Governance and Administration

Rules signed on 1 April 1766 provided a general meeting each 1 April to receive subscriptions, audit the treasurer and conduct other business, and a committee chosen there to manage daily affairs, report yearly and call general meetings at need. The committee could not act against the rules; only a majority at a general meeting could alter them or settle disputes, so the Governor and Council, who granted leases and settled dead men's estates, had no part. [Film No. 5–8, 149–152]

The first committee, chosen on 1 April 1766, was the first five signatories in order: John Skottowe, the Governor, as president, with Daniel Corneille, who succeeded him as Governor in 1782, Matthew Purling, Thomas Kirkpatrick and Matthew Bazett, the Company's Secretary, as managers. Bazett was also treasurer until 1 April 1767. [Film No. 10, 53]

On 1 April 1768 the members resolved to elect managers yearly by ballot. From 1 April 1774 the managers chose the treasurer, and on 5 April 1775 Jonathan Doveton became treasurer and secretary, his predecessor laying the rules and a cash account to March 1775 before the meeting. [Film No. 13, 20, 23]

The treasurership followed the Company's record keepers. Matthew Bazett held it again from 1 April 1772, styled Esquire for the first time after witnessing his last lease as Secretary on 9 March 1772; Britannicus Alexander Wright, his deputy in 1766 and Secretary by 27 March 1775, took it on 4 April 1777; and from 1 April 1779 to 8 April 1782 it passed to William Webber Doveton, John Doveton, Nathaniel Kennedy and John Goodwin, all past or present clerks of the Secretary's office. David Kay, the surgeon, became the first medical treasurer on 5 April 1785 and the Reverend John Wilson took the office on 2 April 1786. [Film No. 18, 25, 28–30, 33, 34]

Skottowe sat on every committee from 1766 until 1781 and was first absent on 8 April 1782; by 2 April 1781 every other founder had gone, replaced by men who joined from 1769 such as Charles Ross Stewart, James Desfountain and Thomas Stroud. Henry Graeme joined on 7 January 1783 and as a major headed the committee of 7 April 1783 above William Wrangham, a member since 1766. The Bazetts, on every committee to 1778, were absent in 1779, 1781 and 1782 and returned in 1783. [Film No. 28–31]

On 9 April 1787 the Governor was elected a manager by his office, with Matthew Bazett, a member of Council in leases of 20 August and 8 October 1787. The Governor sat on every committee to 1792, joined by the Lieutenant Governor from 1789 to 1791. In April 1797 the members resolved that no loan or resolution should take effect without the Governor and Council's approval. [Film No. 34–41, 45]

Totals of subscriptions were left blank on 1 April 1778, 7 April 1783 and 12 April 1790 and none was entered from 1794; the meeting of April 1800 lacked its day and a heading for new subscribers stood empty. The meetings of 1793 fell in July and on 29 October rather than 1 April. From 1794 the society met at the Castle, where it had first gathered on 1 April 1767. By 7 April 1802 every manager had been admitted after 1789. On 11 April 1803 the Reverend J. F. Wilkinson became the first member to refuse the treasurership, and Robert Leech took it for the fourth time after 1784, 1795 and 1798. [Film No. 12, 26, 31, 38, 40–44, 49, 51, 52]

From 15 April 1805 five managers were elected afresh each April and chose a treasurer from among themselves. The committee of 1 April 1806 shared no member with that of 1805 and included two Dovetons; Richard Leech was treasurer in 1805 and Robert Leech in 1807 and 1808. Meetings left the Castle after 3 April 1809 for the Billiard Room, the courthouse and the Police Office, settling at the Library from 8 April 1816. On 1 April 1811 too few members attended to change the rules and the meeting adjourned for a week. The entry of 1 April 1817 left the treasurer's name blank. The meetings of 1 April 1806 and 5 April 1821 are called Mondays and that of 15 April 1821 a Thursday, though none fell on those days. [Film No. 55, 57–61, 63–64, 67, 73–74, 79, 81]

On 22 August 1814 John De Fountain, treasurer in 1813, could not hand over the books because interest on certain bonds was unpaid. The meeting of 3 April 1815 chose Charles Blake as treasurer, yet on 8 April 1816 C. R. G. Hodson reported as treasurer. On 6 April 1820 an unnamed treasurer admitted keeping the books for several years because members and borrowers had not paid, resigned under other business and asked for a committee to take over the books, bonds and cash; that meeting lacked numbers, and the adjourned meeting of 12 April 1820 chose new managers with Blake as treasurer. [Film No. 67, 69–71, 73, 75–77]

On 5 April 1821 a rolling committee replaced annual elections, the longest-serving manager retiring each year; the scheme of 1 May 1821 made the manager at the head of the list President. Thomas Greentree retired on 1 April 1822, when Major Pritchard presided and Captain Henry Broadway became treasurer. Pritchard retired on 1 May 1823, when Thomas H. Brooke joined the committee, and Major T. T. B. Cole was chosen treasurer on 13 November 1823. [Film No. 79, 84, 86, 89, 91–92, 156]

On 15 April 1824 the members resolved that no rule could be made or changed until a month after it was laid before a general meeting, but on 3 May 1824, when Cole declined the treasurership, they at once fixed a fine of £20 0s 0d or loss of rights for refusing office, giving Cole until 10 May to reconsider. The same meeting fixed the annual meeting for the first Monday in April at 11 o'clock, with three days' written notice, a roll call and a fine of £1 1s 0d for unexcused absence, collected by the Paymaster with the monthly subscriptions. [Film No. 94–96]

Cole served but on 19 April 1825 pleaded illness and returned the books in disorder, writing that the arrears entered by his assistant Mr Beale needed a better accountant and that over £200 0s 0d of interest was unpaid. The meeting of 25 April sent the books back for closing by 2 May with the help of his predecessors Broadway and Armstrong, since many widows waited in hardship. On 2 May 1825 Brooke, as President, conceded that Cole's health made this impossible; G. V. Lambe was elected a manager, the whole committee acted as treasurer, and Cole, Armstrong and Lambe were to examine the accounts. Lambe was treasurer by 17 November 1825, and on 3 April 1826 20 members gave him the book's first vote of thanks; he continued as secretary and treasurer. [Film No. 97–98, 100–104]

At the annual meeting of 3 April 1827 the outgoing President, Brooke, held that a man could forgive his own debtors but not a trust's, that such leniency had more than once confused the fund, and that no one unfit to be treasurer should sit on the committee; he praised Lambe's firm correspondence on the widows' behalf. The meeting granted £25 0s 0d a year for a clerk and appointed Thomas Cole, with pay backdated to 1 April 1826, and the committee was to meet on the first Monday of each quarter. The treasurership changed every April, with 10 holders from W. H. Seale in 1828 to Colonel C. R. G. Hodson in 1837. [Film No. 105–110, 113, 117, 119, 124, 128, 132–133, 135]

On 8 April 1830 the committee was to audit the accounts every half year and print an annual statement, and any surplus could be lodged with the Governor and Council. The treasurer became unpaid agent for annuitants abroad, paying their pensions into the Company's Treasury on the island each 1 April and 1 October for the Court of Directors to pay in Europe against a certificate of life, and the clerk's salary rose to £30 0s 0d. [Film No. 111–112]

By 10 April 1837 nearly half the subscribers lived off the island, and the annual meeting let their agents inspect the accounts and attend without votes. J. S. Reed secured a committee of inquiry into the bonds and accounts, no motion on members' rights to pass until it reported, and Hodson sat on it while President, secretary and treasurer. A special general meeting of 12 June 1837 ordered the managers to keep strictly to its resolutions, declaring that their failure had left the widows unpaid, and moved general meetings to the first Mondays of April and October. [Film No. 134–135, 144, 160, 162]

The copy of the rules prepared in June 1837 was signed by Charles Sampson, G. A. Den Taaffe, Daniel O'Connor, J. S. Reed and Hodson as secretary and treasurer. It kept the order that the managers obey the resolutions but omitted the clause blaming them for the unpaid pensions, and cited the defaulter rules without noting that members had declined to enforce them on 8 April 1833 and 10 April 1837. The clerk marked each resolution since 1 April 1836 as an addition to the rules or a single order. The copy gives the second-year pension of 1821 as £51 0s 0d against £57 0s 0d in the minute, its annuitants add to £1,365 0s 0d against a stated £1,412 0s 0d, and it dates a meeting to 13 April 1834, a Sunday. [Film No. 155, 157–158, 160, 162, 167]

Military Affairs

Garrison officers belonged from 1 April 1766, when lieutenants including Michael Frost, Thomas Leech and John Shirley signed beside civil servants. Entries of 17 May 1774 first distinguished first and second lieutenants, Second Lieutenant Robert Gillson paying on his return from absence. In 1798 Ensign Samuel Knipe joined at the married rate, and by April 1800 the managers were mostly garrison officers, John Shirley, a lieutenant in 1797, then being a captain and treasurer. [Film No. 9, 22, 47, 49]

Finance

On 25 May 1766 Skottowe, Corneille, Purling and Kirkpatrick sent the Court of Directors the plan, adopted unanimously by the civil and military servants, stressing that subscriptions of £106 0s 0d a year were all their incomes and large families allowed, the letter coming from the committee rather than the Governor and Council. Paragraph 43 of the Directors' general letter of 19 December 1766 approved the scheme and hoped it would always fulfil its purpose. [Film No. 11, 163–164]

Between 9 May 1767 and 14 May 1770 the fund received £335 0s 0d in gifts from senior men of the Company's Indian service: Robert Palk and General Caillaud £25 0s 0d each on 9 May 1767, Lord Clive £50 0s 0d and General Carnac £25 0s 0d on 22 October 1767, Harry Verelst £50 0s 0d and Charles Bouchier £40 0s 0d with smaller sums from others on 14 May 1770, and John Rumbold £30 0s 0d during 1770. Clive reached England in July 1767, so the date of 22 October 1767 probably records receipt of his gift. [Film No. 176]

The sixth rule of 1 April 1766 required the managers to invest subscriptions as best increased the stock, and the seventh barred any member from recovering a payment. With no bank on the island, they lent on bond to landholders, among them John Worrall, an East Division farmer since 1766 who enlarged his farm to 33 acres on 21 July 1788. [Film No. 7, 36]

Subscriptions rose from £106 0s 0d in 1766 to £165 0s 0d on 1 April 1772, fell to £145 0s 0d by 1 April 1774 through deaths, departures or members struck out, and recovered to £190 0s 0d on 5 April 1780 and £207 0s 0d on 12 April 1784. They stood at £181 0s 0d on 1 April 1789 and £225 0s 0d in July 1793, the last total entered. [Film No. 11, 18–20, 29, 32, 36, 40]

In a minute of about September 1789 the managers first recorded that interest and subscriptions could not pay the pensions and ordered the previous treasurer, Lieutenant Thomas Greentree, to call in £80 0s 0d of Worrall's bond. On 12 April 1790 Captain William Pierie had to recall parts of the bonds of John Sampell,

Thomas Bagley and Elisha Isacke, and on 4 April 1791 Caleb Broadway was sent to eight debtors, including Lieutenant Knipe, John Goodwin, Francis Seale and the estates of Lieutenant Gurling and John Seale, several of them members. [Film No. 36, 38, 39]

In July 1793 the members set a minimum interest of 7 per cent, telling every borrower to pay it from the next 1 April or repay, and petitioned the Governor and Council to recommend the fund's case to the Directors; the petition was signed and presented. An audit on 13 November 1793 found that Lieutenant Broadway, treasurer in 1791, still held £69 18s 5d and that £306 9s 7d of pensions was unpaid, including £214 2s 10d to Skottowe's children and a full year each to Mrs Congreve and Mrs Stroud. [Film No. 40–42]

At the Castle on 14 July 1794 the Governor and Council announced that the Directors had granted the horse tax and the fines under the slave laws to the fund. Those present favoured cutting all pensions by a third and adjourned to 16 July 1794, when the members resolved unanimously to remove one third of every present and future pension from 1 April, the year unstated, until interest and subscriptions could again pay £30 0s 0d; the copy of 1837 dates the cut 4 July 1794. Members' own payments were unchanged. [Film No. 42, 43, 152–154]

By April 1797 the fund expected a balance above £200 0s 0d from subscriptions, taxes and interest, and the members raised the pension from £20 0s 0d to £25 0s 0d with proportionate rises for other pensioners, holding it there in 1798. During 1808 Governor Alexander Beatson and Lieutenant Governor E. S. Broughton declined membership but gave £50 0s 0d each. Capital stood at £4,324 8s 3d in 1808 and £6,018 3s 9d in 1821. [Film No. 45, 47, 59, 113–116]

In a letter of 15 October 1825 Lambe offered to deposit £250 0s 0d and give its interest, £25 0s 0d a year at 10 per cent, to the society, keeping the right to withdraw the capital at the end of any year on condition that he then gave it to charity; the committee accepted on 17 November 1825. [Film No. 102]

A committee report dated 1 October 1830 and read on 4 April 1831 put capital at about £11,500 0s 0d and yearly receipts of £1,700 0s 0d against disbursements of £1,100 0s 0d, but called the £600 0s 0d surplus only apparent: members had paid the higher subscriptions of 1821 for nine years while few widows yet drew the new pensions, each £72 0s 0d pension tied up £720 0s 0d of capital at 10 per cent, and pensions at the new rates already approached £400 0s 0d a year. [Film No. 113–116]

The inquiry's statement to 1 April 1837 showed unpaid interest of £1,196 16s, some two years old, and unpaid subscriptions of £385 17s, together £1,582 14s 0d; even if all were paid, only £232 9s 8d would remain after the pensions due on 1 October 1837. Yearly income was £1,474 11s 3d against £1,446 0s 0d for annuities and the clerk, a margin of £28 11s 3d that still counted subscriptions from excluded men, and many annuitants were unpaid six weeks after their pension fell due. The list of 1 April 1837 put capital on bond at £11,807 10s 0d, yielding £885 11s 3d at 7½ per cent, and annual income at £1,132 11s 3d; the cuts of 1837 saved £201 10s 0d, leaving outgoings of about £1,244 0s 0d. At 10 per cent the capital would have earned about £1,180 0s 0d. [Film No. 138–139, 166]

Lending, Credit and Debt

On 8 April 1811 the society raised its rate from 7 to 10 per cent, giving borrowers two years to pay it or repay, and confined lending to freehold land or leases for lives, calling in loans on leases for years as their bonds ended. English usury law capped interest at 5 per cent. [Film No. 64–65]

The estate of William Julio was the fund's most persistent bad debt. On 22 August 1814 the managers demanded the arrears of interest and repayment by 1 April 1815; by 8 May 1815 the administrator S. Solomon had produced a general release, the Governor and Council having appointed Mr Green in his place on 14 December 1814, and Green and the administratrix both pleaded inability, so the members ordered the bond enforced. On 8 April 1816 the treasurer held back, William Seale senior owing £10 1s 4d in interest, the estate of Moses Mills, a manager of 1807, £17 0s 0d and Julio's estate £110 0s 0d. On 22 May 1820 Blake sent John Legg, the estate's third administrator, and Major W. Seale a printed demand for all interest by 1 June 1820. On 9 May 1831 the committee let the purchaser of the estate keep the £150 0s

0d bond if he paid £39 0s 0d of interest and the estate fetched at least £170 0s 0d. [Film No. 58, 70, 72–73, 78, 118]

The tenth proposal of 1 May 1821 asked the Directors to take the fund's surplus into the Company's Treasury at the best rate its practice allowed, private loans needing the consent of all five managers. On 1 April 1822 £139 8s 9d was owed on bonds. In April 1825 the farmers owing over £200 0s 0d of interest all pleaded inability and drew no Company pay to stop; on 25 April 1825 Brooke warned that some estates were worth less than their mortgages and proposed 7 per cent, but on 2 May too few attended to discuss it. Napoleon died on 5 May 1821 and most of the garrison was withdrawn. [Film No. 85, 87, 97, 99, 101, 156]

Captain Bennett's proposal of 8 April 1830 to cut interest on new bonds to 7½ per cent was refused because the treasurer had more applicants than money; the committee also recalled the deadly disease of 1807, perhaps that year's measles epidemic, which had put many widows on the books at once. On 14 May 1832 the committee, unable to find good mortgages, lent Major Hunter, President until April 1832, £200 0s 0d on silver plate valued at £300 0s 0d and furniture, against its rules, with two guarantors and his personal bond. [Film No. 111, 116, 119–120]

Captain O'Connor moved on 6 June 1833 to cut interest to 7½ per cent, but Lambe's amendment deferring the question a month carried by three votes. On 20 June 1833 the committee reported money lying idle and proposed lending at the lower rate on land or on houses insured against fire, or else asking the Directors to hold it at interest as appeared to be done for similar societies in India. In a poll of all members on 4 July 1833, lending the £1,500 0s 0d in the chest at 7½ per cent passed by 55 votes to 2, extending the cut to existing bonds by 37 to 20 and lending on personal bonds with two guarantors by 30 to 27. A notice of 3 September 1833 gave existing borrowers the lower rate from 1 October 1833 once their arrears were paid. [Film No. 125–127, 159–160]

On 14 April 1834 the members barred anyone who had guaranteed £200 0s 0d from doing so again (the copy of 1837 gives £300 0s 0d) and referred to a committee A. Beale's plan to spend £2,000 0s 0d of capital on necessities for subscribers and annuitants. On 23 May 1834 Beale asked to repay his two bonds early to sell part of his estate free of the fund's claim, noting that others again sought loans; the committee cited the rule requiring six months' notice, but a meeting of 29 May 1834 agreed to accept early repayment whenever a matching application to borrow arrived. [Film No. 127–130, 159–160]

On 12 June 1837 the members ruled that no mortgage be granted without the title deeds, sought personal bonds alongside mortgages and called in a quarter of every bond for repayment on 1 July 1838 unless approved security was offered. The letter of 25 July 1837 reported heavy arrears of interest and the managers' wish to avoid seizing land that could neither be sold nor easily let. [Film No. 138, 160–161, 169]

Land and Property

On 6 April 1829 a borrower surrendered the land mortgaged for a bond of £248 16s 8d; the members wrote off £74 13s 0d of interest and all future interest and chose to let the land. Leases renewed to William Sales on 11 March 1830 passed to the fund's managers by a transfer approved on 17 June 1831. By April 1834 the fund owned a house bought from William Julio, allowing £2 0s 0d a year for repairs, and paid its tenant Jonas £20 0s 0d to repair another. [Film No. 5, 110, 127]

The inquiry reported to the special meeting of 10 May 1837 that many mortgages lacked title deeds. The Alexander estate had on 31 March 1824 mortgaged land in Deep Valley it did not then own and had sold 11 acres of Griffin's land, also pledged, to Captain Wright as unencumbered. Henry Doveton's £500 0s 0d loan rested on land inherited by Major Sampson's wife from the late John Bagley and on a house whose deeds remained with the Reverend B. J. Vernon. John B. Knipe's tenant Clingan was to pay his rent to the fund, and Eliza Broadway, a pensioner, was asked to surrender arrears of her government pension against a £300 0s 0d debt. [Film No. 135–138, 147, 160]

Debtors

The committee resolved on 9 May 1831 to issue writs against every debtor whose interest was unpaid by 1 July 1831, and a general meeting of 9 April 1832 ordered the arrest of anyone three months late with interest; the copy of 1837 dates the arrest rule 9 May 1831. England largely abolished arrest on mesne process, which held a debtor before judgment, in 1838. The annual meeting of 10 April 1837 ordered writs from 1 May 1837 against interest unpaid since 1 April 1836. [Film No. 118–119, 134, 157]

On 19 June 1837 the committee acted against defaulting borrowers. Robert F. Seale, the fund's secretary in 1831, owed £56 5s 0d of interest on a £300 0s 0d bond and £37 10s 0d on a £250 0s 0d bond; the second could pass to Captain Wright once paid, but the committee refused the land behind the first because his personal bond made him liable for the whole, and threatened immediate action. Captain William O. Kennedy, owing 16 months' interest on a £200 0s 0d loan secured by mortgage alone, might surrender his house and grounds on delivering the deeds, for sale at public auction. The Alexander executors were told to give fresh security or repay, and every mortgagor to deliver his deeds. [Film No. 117, 143, 146–148]

Membership and Admission

About 34 men subscribed in 1766, including the Secretary, factors, writers and garrison officers. A married man's £5 0s 0d equalled the rent of 20 acres of the best farmland at 5s 0d an acre. Two signatories, James Greentree and Nathan Sampell, were planters in the leases, and six founders, among them Purling, two Bazetts, Wrangham and Jonathan Doveton, formed a Society for the purchase and sale of spirituous liquors on 11 December 1769. [Film No. 5, 9, 11]

Under the rules of 1 April 1766 married members paid £5 0s 0d and bachelors £2 0s 0d a year to the treasurer each 1 April. A new servant had one month to join or was barred for good; a member six months in arrears lost his place and all he had paid; and one who left the island could stay by continuing to pay. A bachelor who married owed the married rate at once. [Film No. 5–6, 149–152]

On 1 April 1769 a new husband was allowed to choose whether to pay the £3 0s 0d difference and cover his wife immediately, and the chaplain William Bearcroft did so after marrying in 1769; in 1770 the option was struck out. Lieutenant William Caldwell on 20 July 1770, Daniel Corneille and Lieutenant Stewart then made up their payments on marrying, as did John Newton on 1 April 1789 and Lieutenant Smith on 1 September 1789. [Film No. 14–16, 36]

In 1770 a newcomer's first payment was fixed by the quarters left before the next 1 April. In 1772 the treasurer charged Thomas Stroud, James Farrell and Robert Leech a flat half year whether they joined in August or December, and by 1783 the charge ran to the month, William Seale paying £0 3s 4d for one month and Caleb Broadway £2 2s 0d for five. [Film No. 16, 18, 30, 31]

A meeting called for 3 May 1773 to revise the rules never met. On 12 April 1774 the members refused to raise the pension and graded new members' benefit: a widow received £10 0s 0d after one year at the married rate, £15 0s 0d after two, £20 0s 0d after three, £25 0s 0d after four or five and £30 0s 0d after six, only years at £5 0s 0d counting. A member could buy the full benefit at once by paying the difference in advance. [Film No. 19, 21, 22]

Captain William Pierie, Lieutenant Francis Seale and Lieutenant Robert Hodson joined in 1778 at the ordinary married rate. Robert Brooke paid the full £30 0s 0d on joining in 1788, perhaps the Governor of that name who took office in 1787, and John Taylor £10 0s 0d for two years' standing. On 5 April 1785 bachelors were allowed to pay the married rate before marriage. Lieutenant John Shirley bought full cover on marrying in 1797 at the original price, though the benefit was then £25 0s 0d. On 15 April 1805 Major Torrence was admitted by vote on paying £35 0s 0d, and on 3 April 1809 Doctor Adam Baildon paid £30 0s 0d in advance and was made a manager the same day. [Film No. 27, 33, 35, 46, 55, 60]

The one-month limit was not enforced. Robert Leech, on the island since 1770, joined in December 1772; John Leech was admitted on 4 April 1777 on paying his missed quarter; and John Wilson and Tuffin Shepherd paid £3 0s 0d each in arrears on 8 April 1782. On 4 April 1791 Lieutenant Desfontain declined an invitation to join, joining at the married rate in 1793. In April 1799 the members ruled that a man who refused when asked could join only by paying every subscription since he was first asked or entered the

service and by winning half the members' consent; under this William Lane paid £20 0s 0d, four years' arrears at the married rate, on 6 April 1807. [Film No. 18, 25, 30, 39, 41, 48, 57, 152–154]

The rules of 1766 allowed exclusion only for arrears, but on 1 April 1767 a majority voted out Lieutenant Bridgwater for unrecorded reasons, returned his £2 0s 0d and took power to expel for misconduct, deciding refunds case by case. On 1 April 1769 the members voted to keep Thomas Kirkpatrick, a founding manager. On 1 April 1774 they suspended Richard Mason's payment pending the Company's decision on his dismissal, ruling that he must leave if not restored and refunding all £11 0s 0d; Mason held some 60 acres in the East Division by 1787. On 5 April 1775 Thomas Leech, also dismissed, was kept for his family's benefit, and on 1 April 1776 expulsion for misconduct was abolished as punishing innocent families, leaving non-payment the only ground. [Film No. 12, 14, 20, 23, 24]

On 6 April 1789 the society opened membership to every inhabitant and to others and let a second widows' society of planters and townsmen merge its funds and members, citing the good of the whole community. The newcomers included the shopkeeper James Pritchard, the publican John Sampell, the joiner John Legg and the fund's debtor John Worrall. Gabriel Isacke died within months, his widow Sarah renewing his 8 acres in Lemon Valley for his heirs on 21 December 1789, and Richard Torbett's membership was to start in August 1790. [Film No. 36, 37]

On 12 April 1790 Major Mitchell, abroad and in arrears, was granted time and his wife's cover confirmed, on condition that he reply and pay by the first ship. On 2 April 1798, on a report of Captain Thomas Statham's death, the members agreed to refund the £5 0s 0d his children had paid that day if the report proved true; the entry may instead refer to marriage. [Film No. 38, 46]

Francis Robson left the island without arranging payment and in about 1797 was struck off after his father declined to act. In April 1799 Patrick Hellin and the founder Nathan Sampell, both in arrears, refused to continue; Samuel Knipe senior and an unnamed member refused on 13 April 1801 and Richard Torbett on 7 April 1802. Between April 1802 and 11 April 1803 Hellin was readmitted on paying £4 0s 0d of arrears. [Film No. 46, 48, 50–52]

On 15 April 1805 Captain John Weir, a member since 4 April 1796, and George Blinkins refused to subscribe; 10 new members signed on an undated page placed after that meeting, three marked with a cross, and four more joined on 1 April 1806. On 3 April 1809 Thomas H. Brooke reported that Robert Brooke would no longer subscribe, forfeiting all he had paid, and Lieutenant Shortis refused to join. From 2 April 1810 men were approached on entering the service; Ensign John Pelham Fiddes refused, while Charles Blake, George Lott Phillips and David Leech subscribed. [Film No. 55–58, 60–61]

On 8 April 1811 open membership was abolished and only the Company's civil and military servants could subscribe, William Balcombe, superintendent of sales, being refused that day. Captain Benjamin Hodson, Charles Blake, Lieutenant James Torbett and Lieutenant H. Broadway paid their first married subscriptions the same day, five more followed on 5 April 1812, among them John Cruickshank and David K. Pritchard, Onesiphorus Beale, a bachelor member for nine years, and John W. Torbett on 4 April 1814 and Anthony Beale on 3 April 1815. New entrants, mostly bachelors, joined every year from 1811 to 1816, and Lieutenant Cunninghame, in the service since June 1813, declined on 3 April 1815. [Film No. 63–67, 69, 71, 73]

On 5 April 1813 the treasurer complained that the six months' grace of 1766 caused serious loss, and the members unanimously cut it to 15 days, a defaulting member to forfeit everything and be expelled and a defaulting borrower to repay his bond at once. On 8 April 1816 the treasurer reported unpaid subscriptions but expelled no one, and by 6 April 1820 many members had ignored the rule. [Film No. 67–68, 73, 75]

On 12 April 1820 W. Henry Seale, the second chaplain B. J. Vernon and George Blinkins, all married with children, were admitted by ballot on paying arrears with interest and £24 0s 0d each. On 5 April 1821 Vernon pleaded that no one had told him of the fund, but the meeting refused gentler terms, and the proposals of 1 May 1821 raised the donation to £50 0s 0d, let one third of a ballot exclude a latecomer and applied the same terms to former members. On 1 April 1822 the members dropped the donation for anyone who declared within a month and paid arrears with interest, but barred any man who had refused on entry

and applied only after his health declined; Broadway wrote to the known refusers, among them Cunninghame, Boys, Vernon and Shortis, requiring a written answer with payment by 10 o'clock on 1 May 1822. [Film No. 76–77, 80, 83, 88–89, 156]

The seventh proposal of 1 May 1821 asked the Governor and Council to have the Pay Office deduct £1 0s 0d a month from each married subscriber and £0 10s 0d from each bachelor, the Paymaster having agreed. On 1 April 1822 the deduction still lacked authority, and the committee offered a member paying a full year at once the same benefit as 12 instalments. On 29 April 1822 Broadway asked the Acting President and Council to let the Paymaster take arrears as well, since some members had paid nothing for two or three years. By 1 May 1823 the Paymaster General had accepted a list of debts for deduction, and on 13 November 1823 he took over collection of bond interest. When Lieutenant Charles De Fountain offered his whole pay to clear his debt on 1 May 1823, the members took £15 0s 0d a month. [Film No. 84, 87–88, 90–92]

Doctors Price and Haggerty and Mr Andrews, a writer, joined on 1 April 1822, the doctors at the married rate. On 13 November 1823 the members agreed that a man joining at 40 or 50 should pay an extra sum on admission, leaving the amount unsettled; on 7 April 1828, when Mr Reed of the medical establishment applied, no scale had yet been drafted and the committee was told to prepare one. On 15 April 1824 applications from John Firmin of the Company's head school, Nathaniel Collyer the register master and William Metcalfe, conductor of artillery, were held over a month with Lieutenant Alexander Young's request to rejoin. Three ensigns joined through the payroll from 1 May 1824 and five more men in April and June 1826. [Film No. 87, 92–94, 104, 108–110]

On 9 April 1832 Lambe carried a rule that any resident member a full year behind at the annual meeting should cease to be a subscriber; the copy of 1837 dates it 9 May 1831. On 8 April 1833 the members instead gave defaulters three months' notice, defeating Lambe's amendment to apply the rule at once. On 9 April 1835 they struck off all who had forfeited but allowed six months for readmission on full payment, and on 4 April 1836 members abroad received 12 months from each due date, Charles Bond and Johnston being struck off. On 10 April 1837 W. H. Seale's motion to strike off members in arrears found no seconder. [Film No. 119, 124, 131–132, 134, 155, 157, 160]

In a letter of 26 July 1834 read on 9 April 1835, Captain H. S. Cole asked to return from £1 0s 0d a month to £5 0s 0d a year. Lambe calculated that Cole had paid £126 0s 0d since 1822 against £156 0s 0d due under the scheme of 1821 and £65 0s 0d under the old, and proposed writing off £30 0s 0d of arrears, but the meeting refused since Cole's wife had held the higher cover for 13 years. A general meeting of 18 April 1836 ruled that anyone returning to the old rate forfeited everything paid at the higher one and struck off Cole when he failed to reply. On 12 June 1837 the members returned everyone to £5 0s 0d and £2 0s 0d from 1 April 1836, refunding or crediting payments above those rates. [Film No. 130–131, 133, 144, 160, 162]

The list of subscribers as at 1 April 1837 named 56 members, of whom four, Charles Blake, Samuel Jones, John Kay and Robert Wright, had stayed on the old terms. Subscriptions due totalled £247 0s 0d, of which £125 10s 0d was to be refunded or credited and £107 10s 0d remained owing. Many married members had paid £9 0s 0d and some bachelors £4 10s 0d, nine months' deductions at the Pay Office, so payroll collection stopped about December 1836. Nine members were struck off for over a year's arrears, among them Charles De Fountain, John Doveton, J. B. Knipe and Stephen Pritchard. [Film No. 165–166]

Pensions, Widows and Orphans

Under the rules of 1 April 1766 a widow received £30 0s 0d a year until she remarried; where no widow survived, the orphans shared the same sum, sons until they came of age and daughters until marriage. On 1 April 1768 the members extended the pension to a subscriber's children when their mother remarried, but not to children of her second marriage. [Film No. 7, 13]

No pension had been recorded by 1 April 1771. On 1 April 1778 the members ended sons' entitlement at 16 and daughters' at 21 and required pensioners abroad to send an attested certificate of life before payment

through agents. In 1793 the attorney of Miss Purling, daughter of the late Matthew Purling, was refused her claim under the age rule, and Miss Bearcroft's pension was stopped. [Film No. 17, 26, 41, 152–154]

A ledger statement of about 1805 to 1808 sets out the pension owed to Governor Skottowe's orphans from 1786, when £4 2s 10d fell due to 1 April, to 20 August 1795. The yearly £30 0s 0d was shared equally, Richard Skottowe's share rising from a fifth to a quarter, a third and a half as his siblings passed the age limits, and from 1792 he took the whole until 20 August 1795, probably his 16th birthday; the year to 1 April 1795 fell to £20 0s 0d under the cut of 1794. On 7 January 1805 Richard wrote to Major William Seale, the treasurer, claiming his pension before leaving the island within days, and a meeting on 9 January 1805 found £270 17s 0d owed to the orphans, of which his £162 1s 0d was paid at once, the decision signed by the treasurer, four managers and nine other members. The other children's £108 16s 0d went through their agent Mr T. Cole, Ann's on 3 April 1808; a note records £78 9s 6d paid to them. [Film No. 53, 54, 172]

On 22 August 1814 Thomas H. Brooke, holding a power of attorney, claimed arrears of the annuity due to the two youngest children of the late Colonel Patton, and the meeting paid £66 and an illegible sum for 18 January 1811/12 to 31 March 1814. [Film No. 70]

On 15 April 1821 the committee circulated new rules in writing, since meetings so often lacked numbers, and appealed to bachelors to bear the cost for their friends' families. The letter of 1 May 1821, probably by C. R. G. Hodson, who signed first, raised subscriptions to £12 0s 0d for married and £6 0s 0d for single members for 15 years, each married member first bringing his total payments to £30 0s 0d. An existing member's widow would receive £44 0s 0d after one year, rising by £7 0s 0d a year to £72 0s 0d, and a newcomer's widow £24 0s 0d rising by £12 0s 0d a year to the same ceiling. Money would be received and paid each 1 April and 1 October; adoption needed seven eighths of members on the island, and objectors could stay on the old terms. All 46 members who signed before 1 April 1822 agreed, Thomas Greentree signing for Lieutenant Colonel Greentree and Vernon not signing. [Film No. 81–86, 155]

On 8 April 1830 A. Beale proposed paying orphaned daughters again for life or until marriage; the report of 1 October 1830 rejected it because fairness required paying all 14 existing orphans at once, at £420 0s 0d a year. A new committee reported on 7 August 1832, and on 20 August 1832, with a surplus above £500 0s 0d despite a considerable loss, the general meeting granted unmarried daughters over 21 an annuity after their mother's pension ended, on condition that existing annuitants suffered no harm. Four or more daughters of a higher-rate subscriber shared £72 0s 0d and one received £25 0s 0d, while families of £5 0s 0d subscribers received between £30 0s 0d and £10 0s 0d; payment depended on a moral and chaste life, sons unable to earn through being crippled, blind or mentally incapable qualified as daughters, and these allowances would be cut first if money ran short. [Film No. 111, 113, 115, 118, 120–122, 157, 159]

In May 1837 the inquiry recommended ending the adult daughters' allowance from 1 April 1837 and cutting every pension under the scheme of 1821 by a quarter, saving £201 10s 0d a year, widows of old subscribers, at most £30 0s 0d, being untouched until the higher pensions fell to their level. The special meeting of 12 June 1837 adopted these terms and declared the reduced pensions liable to further cuts. On 19 June 1837 the committee told Miss Charlotte Kay, the only adult daughter on the list, that her pension had ended and cut the 13 higher annuitants to £54 0s 0d, £48 15s 0d or £36 0s 0d. Mrs Hellin, whose husband Captain P. Hellin died on 17 December 1836, claimed £72 0s 0d on 25 May 1837 and was admitted at £54 0s 0d. The letter of 25 July 1837 warned that cuts would probably continue until every higher pension reached £30 0s 0d. [Film No. 140–143, 145–146, 161, 169]

The list of annuitants as at 1 April 1837 named 19 widows on the old scale at £20 0s 0d to £30 0s 0d and 13 annuities on the new scale at £48 0s 0d to £72 0s 0d, nine of them at £72 0s 0d, including Emily Legg, Mrs Hellin and Dr Watson's orphans; Joanna Haggerty drew £48 0s 0d because her husband, admitted on 1 April 1822, paid only three years at the new rate. A marginal note marked those living on St Helena. Major Francis Seale, an executor of the Alexander estate, died on 6 November 1837, and his widow Charlotte was entered at £72 0s 0d, reduced to £54 0s 0d by the cut. [Film No. 167, 169]

Slavery

Slavery enters the record only through the fines under the island's slave laws granted to the fund on 14 July 1774, penalties for breaching rules on slaves and their owners. Governor Robert Brooke had issued new slave regulations in 1792. [Film No. 42, 45]

Religion and Marriage

The chaplain William Bearcroft, a subscriber by 1769, took 61 acres in the West Division on 17 September 1770. The Reverend Robert Carr joined on 17 May 1774 and became the first clerical manager and treasurer on 1 April 1776; the Reverend Isaac Joseph Sewell joined on 28 March 1785 and was a manager in 1787; and the Reverend John Wilson, probably the John Wilson who joined in 1782, was a manager from 1785 and treasurer in 1796. [Film No. 15, 22, 24, 30, 32–34, 44]

The chaplain Samuel Jones subscribed on 3 April 1809 and was a manager from 1 April 1811. In a letter of 2 November 1810 he reported a government order charging 20 guineas for a special licence to marry privately, separate from his own fee and reserved for charity, and gave the fund the £21 0s 0d paid by Captain Benjamin Hodson, a manager. The second chaplain Richard Boys declined to join on 5 April 1812; his successor Vernon joined in 1820. [Film No. 60–63, 66, 77]

The Company, the Crown and Wider Events

In a general letter of 19 January 1831 the Directors, calling the grant of 1794 objectionable, diverted the horse tax to the Company's Treasury, judging that a tax paid by all islanders should not support a society of Company servants that seemed prosperous. The committee resolved on 9 May 1831 to petition against the change. [Film No. 117–118, 163–164]

The Charter Act of 1833 vested St Helena in the Crown, which took control in 1836. In May 1837 the inquiry blamed the fund's decline on this change and the disbanding of the Company's civil and military service, which ended new entry, collection through the Pay Office and the residence of many members. On 12 June 1837 the members appointed Thomas Greentree, Lambe, Major Hunter, A. A. Younge and Gordon Lorimer, former managers in or near London, as a committee in England to engage a solicitor, petition the Directors or His Majesty's ministers on the ground that the subscribers bore no blame, and put every resolution since 1 April 1836 to subscribers in England. The managers sent two copies of the rules and papers, with a covering letter of 25 July 1837 asking for suggestions and a lawyer's opinion and citing members' reduced pensions as the reason for returning subscriptions to £5 0s 0d. The outcome is not recorded. [Film No. 126, 134, 140–144, 149, 161–162, 168–169]

Personalities and Families

The Bazetts supplied at least four founding subscribers on 1 April 1766. Henry Bazett, a captain and a major by 22 June 1778, was manager and treasurer and trustee for four dead tenants' estates between 1767 and 1782; Lieutenant John Bazett joined in 1769 and was dead by 28 November 1785; a younger Thomas Bazett joined on 4 October 1778, distinct from Thomas Bazett senior, a manager in 1780; a younger Henry Bazett joined in 1797; and W. H. Bazett signed the Skottowe payment in 1805. [Film No. 9, 14, 25, 27, 29, 45, 54]

Thomas Greentree, planter, died in 1766 or 1767, seven executors holding land for his heirs from 5 October 1767, and Onesiphorus Beale was dead by 16 November 1767. Their sons Thomas Greentree and Onesiphorus Beale joined in November 1779 and became lieutenants, Greentree treasurer in 1788, when three Greentrees sat on the committee, and Beale in 1791. Martin Harper, probably son of a planter dead by 9 November 1778, joined on 28 March 1785. Thomas Greentree junior joined on 7 April 1802, and father and son signed the Skottowe payment. In 1798 10 bachelors, mostly subscribers' sons, joined, among them David Kay junior, R. H. Leech, B. A. Wright, W. Statham and C. Broadway; Robert Leech junior had joined in 1793 and H. H. Pritchard, the third of a shopkeeper's family, joined on 13 April 1801. [Film No. 28, 32, 35, 39, 41, 47, 50–51, 54]

Thomas H. Brooke announced Robert Brooke's withdrawal on 3 April 1809, was a manager in 1813 and a T. H. Brooke acted as governor from Sir Hudson Lowe's departure in July 1821 to Alexander Walker's arrival in 1823, so the Acting President petitioned on 29 April 1822 was probably Brooke himself. Blinkins signed the scheme of 1821, became a manager on 25 April 1825 and treasurer in 1827. Hellin signed the

forfeiture rule of 5 April 1813 and became a manager on 22 August 1814 in place of one who had died. Robert Brooke and John Legg, administrator of the Julio estate, both signed the scheme of 1821. Hodson, treasurer in 1814 and 1815 and author of that scheme, chaired the meetings that dismantled it. [Film No. 60, 67–68, 70, 77, 86, 90, 98–100, 106–107]

Film No	Page No.	OCR Transcription	Modern Interpretation and analysis
<u>1</u>		EAP 1364 St Helena Document Name and Date minutes of widows and orphans fund 1766-1837 Photographer Aidan Photo Date photographed 25th April 2022 Additional comments	
<u>2</u>		Blank page	
<u>3</u>		Blank page	
<u>4</u>		Blank page	
<u>5</u>	1	Island St. Helena 1st. April 1766 The Gentlemen in the Service of the Honorable East India Company in this Island whose Names are hereunto Subscribed, having come to a Resolution of establishing a Fund for the Maintenance of such Widows and Orphans of Deceased Company Servants in this Island Subscribers to the said Fund as may become so from this Time, have agreed upon the following Regulations relative to the said Fund and Establishment [...] That every married Company's Servant who chooses to become a Subscriber to the Fund do annually contribute and pay into the Hands of the Treasurer of this Society the Sum of Five Pounds Sterling. That each unmarried Company's Servant do whilst he continues such contribute the annual Sum of Two Pounds Sterling, to be paid as before mentioned. And if he should Margin Notes: CX 16 3/9	On 1 April 1766 a group of gentlemen in the East India Company's service at St Helena agreed to set up a fund to support the widows and orphans of Company servants on the island who died while subscribing to it. Having resolved to establish the fund, they signed their names to a set of rules for running it. Every married Company servant who chose to join was to pay £5 0s 0d a year to the treasurer of the society. Each unmarried servant was to pay £2 0s 0d a year for as long as he kept up his subscription, paid in the same way. Interpretations The fund was a private scheme of mutual insurance, set up by the Company's servants themselves, not by the Company. The Company paid its servants in life and made no provision recorded here for their families after death. The subscribers pooled their own money to cover that gap, and only the families of men who had paid in could claim. Membership was voluntary. A servant who did not subscribe left his widow and children with no call on the fund. The rules charged married and unmarried men at different rates. A single subscription for everyone was the simpler course, and the founders did not take it. A married man's widow was a present risk to the fund, since she could fall on it as soon as he died. A single man's was only a future one. He paid £2 0s 0d a year to keep his place, so that he would not marry later and claim the full benefit without having contributed. The lower rate meant that young unmarried clerks could afford to join early, building up the fund before they brought any claim on it. The sums were substantial by the island's measure. A married subscriber's £5 0s 0d a year equalled the rent on 20 acres of the best farmland, which the lease registers of the same year charged at 5s 0d an acre. Only the Company's salaried officers and senior servants could easily carry such a payment, and the fund was in practice an arrangement for the island's official class. The fund outlived its founders by many decades. The lease register recorded that leases renewed to William Sales on 11 March 1830 were handed over to the managers of the Widows' Fund, a transfer approved on 17 June 1831. By then the fund held town property and invested its capital in land, 65 years after these rules were drawn up.
<u>6</u>	2	afterwards Marry he shall immediately become liable to the Annual Payment expressed in the first Article. 3dly That every new Company's Servant shall have the space of one Month allowed him to enter into the Society, and upon his declining it he shall not afterwards be at liberty to do so, but shall be excluded from being	An unmarried subscriber who later married became liable at once for the full yearly payment set by the first article, £5 0s 0d. 3: Every new Company servant was allowed one month in which to join the society. A man who declined in that time lost the right to join later and was shut out of membership for good.

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		a Member of this Society for ever. 4thly That every Subscriber shall regularly pay into the Hands of the Treasurer of the Society his Annual Subscription on the first Day of April, and that every Member, who shall delay making the said payment six Months after the said first day of April shall forfeit what he has already paid, and shall be excluded the Society. 5thly That any Subscriber who may afterwards leave the Island shall have it in his Option, to continue a Member of this Society and to enjoy the Advantages arising from it, upon his regular Payment of the Annual Subscription. 6thly That the Money arising from the several Yearly Payments shall be employed in	4: Every subscriber had to pay his yearly subscription to the treasurer on 1 April. A member who let six months pass after that date without paying lost everything he had already paid in and was struck out of the society. 5: A subscriber who later left the island could choose to remain a member and keep his share in the benefits of the fund, provided he went on paying the yearly subscription regularly. 6: The sixth rule dealt with the use to be made of the money raised from the yearly payments. Interpretations The rules closed every door through which a man could take the benefit of the fund without having borne its cost. The obvious course was to let any Company servant join whenever he wished. The founders refused that. A man free to come in at any time would wait until he married, fell ill or saw danger ahead, and then claim the full protection for his family after a year or two of payments. A single month's window at the start of his service obliged each newcomer to decide while his risk was still remote, and a refusal was final. The same reasoning lay behind the second article, which kept unmarried men paying at a lower rate so that they did not join only on marriage. Arrears were punished by forfeiture, not by suspension. A member six months late lost all his past contributions and his place. A milder rule would have let him pay what he owed and carry on. The founders chose the harsher one because a fund of this kind depended on a steady and predictable income, and on every member sharing the risk in every year. A man who could lapse while young and healthy and catch up when trouble threatened would undermine both. The loss of what he had paid in also stayed in the fund, so the default of one member added to the security of the rest. Departure from the island did not end membership. The Company's servants were often moved to other stations or returned to England, and a rule tying the benefit to residence would have made the fund worthless to many of them. Allowing a departed member to keep paying treated the subscription as provision for a whole career, and kept his money flowing into the fund wherever he went. The yearly payment fell on 1 April, the date on which the society was founded in 1766. Rents on the Company's land fell due at Michaelmas, so the fund's year ran six months out of step with the island's other regular payments.
7	3	in the manner most conducive to the increase of the Society's Fund, under the direction of the Persons appointed to have the Management of the Society's Affairs 7thly That no Money once paid into this Fund, be afterwards recoverable, but shall remain for the support of the Establishment. 8thly That every Widow of a Subscriber (whilst she remains such) shall receive for the support of her self and Children, an Annual Pension from the Fund of Thirty Pounds to commence from the Death of her Husband; But, if She afterwards Marries, she shall be no longer intitled to the said Pension 9thly That if a Subscriber dies, and leaves one, or more Orphans, such Orphan or Orphans shall in like manner be intitled to the said Pension of Thirty Pounds P Annum, to be divided equally amongst them, and to continue till (if Male Orphans) they come of Age, and if Female whilst they remain unmarried. 10thly That there shall be a General Annual Meeting of the Subscribers on the first Day of April in Order to examine the Treasurers Accounts, and to transact what	The sixth rule required the money from the yearly payments to be invested in whatever way would best increase the society's fund, under the direction of the persons appointed to manage its affairs. 7: No money once paid into the fund could ever be taken back. Every payment stayed in the fund for the support of the society. 8: Every widow of a subscriber was to receive a pension of £30 0s 0d a year from the fund to support herself and her children, starting from her husband's death and lasting as long as she remained a widow. If she married again, she lost her right to the pension. 9: If a subscriber died leaving one or more orphans, those children were entitled in the same way to the pension of £30 0s 0d a year, shared equally among them. Sons received their share until they came of age, and daughters for as long as they stayed unmarried. 10: A general meeting of the subscribers was to be held every year on 1 April to examine the treasurer's accounts and to deal with any other business. Interpretations One pension of £30 0s 0d a year consumed the yearly payments of six married subscribers. A fund that simply paid out what came in each year would have

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		other	been exhausted by two or three deaths among a small body of members. The founders therefore put the investment of the money first, in the sixth rule, and gave the managers discretion over how to do it, asking only that the fund be made to grow. The pension was to be met from a capital stock and its income, not from the subscriptions of the year. The fund's later holding of town leases, handed over to its managers on 17 June 1831, was the outcome of that rule. The pension was a single sum for each dead subscriber, shared by his widow and children, and not a separate allowance for each. The ninth rule did not add the orphans' pensions to the widow's. It passed the same £30 0s 0d to the children where no widow remained to draw it. The fund's liability for any one death was thus fixed in advance, whatever the size of the family, and the managers could reckon their obligations with some certainty. A widow lost her pension on remarrying. The lease registers showed why the rule made sense on the island. A married woman's property passed under her husband's control, as Captain Barker held the Sprall lease in right of his wife and as Mary Harper's plot was put in trust on 4 March 1771 to keep it from a second husband's family. A widow who remarried thus had a new husband bound to maintain her, and the fund withdrew. The rule for orphans treated sons and daughters differently. A son's share ended when he came of age, when he could be expected to earn his living. A daughter's ran for as long as she remained unmarried, with no age limit. The fund thus provided for a daughter until a husband took over her support, on the same reasoning that ended her mother's pension at remarriage. The seventh rule, that no payment could be recovered, completed the forfeiture in the fourth. A member who fell into arrears, left the society or outlived his wife and children got nothing back. Every payment became the property of the common fund, which was what allowed it to accumulate capital in the first place.
<u>8</u>	4	other Business may be laid before them relative to the Society 11thly That the more immediate Management of the Society's Affairs, be vested in the hands of a Committee chosen for this purpose at the above annual Meeting of the Society, who are to make a Report to the Annual Meeting of the Transactions of the foregoing Year, and are empowered to call a General Meeting whenever the Affairs of the Society may require it. Lastly That nothing is to be done by the Committee contrary to the said Laws, which can only be altered by the Majority of the Subscribers at a General Meeting, who are to determine all Disputes, or Difficulties, that may arise relative to the Management of the Society's Affairs. John Skottowe. Dan Corneille Purling Thos. Kirkpatrick Robt. Barclay Saml. Desfountain John Goodwin, Richd. Beale Senr. Jno. Prichard	A further rule completed the tenth article, allowing the annual meeting to deal with any other business concerning the society laid before it. 11: The day-to-day management of the society's affairs was placed in the hands of a committee chosen for the purpose at the annual meeting. The committee was to report to each annual meeting on what it had done in the year before, and had power to call a general meeting whenever the society's affairs required one. As a final rule, the committee could do nothing against these rules. Only a majority of the subscribers at a general meeting could alter them, and the general meeting was to settle every dispute or difficulty that arose over the management of the society. The following men signed the rules. John Skottowe Daniel Corneille Purling Thomas Kirkpatrick Robert Barclay Samuel Desfountain John Goodwin Richard Beale senior John Pritchard Interpretations The last rule kept every dispute inside the society. On an island where the Governor and Council granted every lease, approved every sale and settled the affairs of dead men's estates, the natural course was to refer quarrels over the fund to them. The founders did not. They made the general meeting of subscribers the only body able to change the rules or decide a dispute, and bound their own committee to the rules as written. The

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			fund was thus a private association governed by its members, standing apart from the Company's administration although every member was the Company's servant. A widow refused her pension, or a member struck out for arrears, had his remedy before his fellow subscribers and nowhere else. The committee managed and the members ruled. Rule 11 gave the committee control of the fund's daily business and its investments under the sixth rule, but obliged it to account each year and allowed it to call the members together at any time. The arrangement checked a small group handling a growing stock of money that no single member could watch. The signatories included men already met as tenants in the lease registers. Matthew Purling, the Esquire with land near Halley's Mount from 2 September 1766, signed by surname alone. Thomas Kirkpatrick took 12 acres in James's Valley as a captain on 8 May 1769. Samuel Desfontain was a lieutenant with a house in the valley by 19 December 1768. John Goodwin was the writer who witnessed leases in the 1760s, and Richard Beale senior and John Pritchard held the yards on either side of Matthew Bazett's plot of 16 February 1767. Senior officials, garrison officers, a junior clerk and townsmen with property thus joined together. The lower rate for unmarried men made room for a writer such as Goodwin, whose rise to factor and storekeeper the later leases recorded.
2	5	Henry Bazett John Thackeray Jam. Greentree Sol. St. Maurice Willm. Wrangham Jona. Doveton J. Powell Thos. Bazett Jno. Howard Richd. Beale Junr. Brit. Wright Mitchell. Thos. Leech Michl. Frost Sol. Jacob Thos. Lambert Nathn. Sampell [...] Lauze [...] Bazett John Welch Jno. Bridgwaters. Will. Bearcroft. John Shirley Robt. Gillson [...] Bazett	The list of subscribers who signed the rules continued with the following names. Henry Bazett John Thackeray James Greentree Solomon St Maurice William Wrangham Jonathan Doveton J. Powell Thomas Bazett John Howard Richard Beale junior Britannicus Wright Mitchell Thomas Leech Michael Frost Solomon Jacob Thomas Lambert Nathan Sampell [...] Lawe M. Bazett John Welch John Bridgwaters William [...] John Shirley Robert Gillson [...] Bazett Interpretations The rules admitted only Company servants, yet planters signed. James Greentree and Nathan Sampell appeared in the lease registers as planters, Greentree with 37 acres at Sandy Bay from 16 February 1767 and Sampell with land in the East Division from 28 August 1769. Either both held some post in the Company's service that the leases did not mention, or the founders read the term widely enough to take in settled landholders. The registers showed several men called planter in one lease and carpenter or lieutenant in another. The fund's membership thus confirmed what the leases suggested, that the line between the Company's servants and the island's farmers was loosely drawn, and that a planter of standing was treated as one of the official body. Garrison officers subscribed beside the civil servants. Michael Frost took a town plot as a lieutenant on 31 August 1767, Thomas Leech another on 9 January 1769 and John Shirley a third on the same day.

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			Solomon St Maurice was a lieutenant with a farm in the West Division from 12 October 1767. The fund covered the soldiers of the Company as well as its clerks and factors, and their families faced the same risk. The Bazett family supplied at least four subscribers, Henry, Thomas, M. Bazett and one more. Matthew Bazett was the Secretary and Henry Bazett a captain who rose to major. Thomas Bazett, who witnessed the Harper trust leases on 30 September 1779, was already an adult subscriber in 1766. The family that took the most land in the registers also had the largest stake in the fund, and Henry Bazett served as a trustee for four estates of dead tenants between 1767 and 1782. Britannicus Wright signed in 1766, when he was Bazett's deputy and witnessed the Secretary's own leases. J. Powell was probably the James Powell named in the Society for the purchase and sale of spirituous liquors on 11 December 1769, with Purling, both Bazetts, Wrangham and Jonathan Doveton. Six of the founders of the widows' fund thus traded together in spirits three years later.
10	6	The Society having met this 1st day of April 1766, have Voted that the following Gentlemen do form the Committee for the ensuing Year vizt. John Skottowe Esqr. President Daniel Corneille Esqr. Matthew Purling Esqr. Thomas Kirkpatrick Esqr. Matthew Bazett Managers And have also Voted that Matthew Bazett be Treasurer to the said Society until the 1st day of April 1767.	The society met on 1 April 1766 and elected a committee to manage its affairs for the coming year. John Skottowe Esquire was chosen as president. John Skottowe Esquire, President Daniel Corneille Esquire, Manager Matthew Purling Esquire, Manager Thomas Kirkpatrick Esquire, Manager Matthew Bazett, Manager The meeting also chose Matthew Bazett as treasurer of the society until 1 April 1767. Interpretations The committee was the first five men to sign the rules, in the same order. Those who drew up the fund thus took charge of it, and the signatures that headed the list marked the men of highest standing among the subscribers. Four of the five were styled Esquire. Matthew Bazett, the only one without that style, was the Company's Secretary and the youngest in rank among them. Bazett held two posts in the society at once, manager and treasurer. The rules made the committee answerable to the annual meeting for the year's transactions, and the treasurer answerable for his accounts. As a manager he sat on the body that supervised the money he kept. The founders could have separated the two roles, and did not. Bazett already kept the Company's records and drew up its leases, and a man practised in accounts and documents was the obvious choice to hold the fund's cash. The safeguard lay in the term, which ran for one year only, so that the members could review his accounts on 1 April 1767 and choose again. Thomas Kirkpatrick was styled Esquire here and captain in his lease of 8 May 1769. Matthew Purling carried the style of Esquire in every lease from 2 September 1766. The committee of 1766 therefore comprised the island's leading civil and military men, and its president headed the signatories as the senior figure among them.
11	7	To the Honorable the Court of Directors of the United Company of Merchants of England, trading to the East Indies Honorable Sirs As we are persuaded that every Scheme for the advantage of your Servants will always meet with your approbation and countenance, Induces Us to lay before your Honors the inclosed Plan for the relief of Widows, and Orphans, Unanimously enter'd into by the Civil, and Military branches of this Settlement, and flatter ourselves from the future	On 25 May 1766 the committee wrote to the Court of Directors of the Company in London. The committee was confident that the Directors always approved any scheme for the benefit of their servants. It therefore sent them the enclosed plan for the relief of widows and orphans, which the civil and military branches of the settlement had joined unanimously. The committee hoped that the Directors would give the scheme every encouragement, in view of the help it would bring to families in distress. The subscriptions came to £106 0s 0d a year. The committee pointed out that this was as much as could

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		benefit that may arise to the distressed by this laudable Institution, will meet with all due encouragement from your Honors, particularly as the Sum arising from the Subscription amounting to one hundred and six Pounds is as much as can be expected considering the incomes of your Servants and the numerous Families they have to maintain We have the Honour to be Honorable Sirs Your most Obedient Humble Servants (Signed) John Skottowe Dan: Corneille Purling Thos. Kirkpatrick St. Helena 25th May 1766.	be expected, given the incomes of the Company's servants on the island and the large families they had to support. The letter was signed by John Skottowe, Daniel Corneille, Matthew Purling and Thomas Kirkpatrick. Interpretations The letter asked for money without saying so. The committee could have reported the fund and left it there, since the scheme was private and needed no permission from London. It chose instead to stress how little the servants could raise, set their £106 0s 0d against their small incomes and large families, and ask for the Directors' encouragement. The obvious reading was a request for a grant or a yearly contribution from the Company, put in terms the Directors could grant or ignore without a refusal on record. The figure showed why help was needed. One widow's pension under the eighth rule was £30 0s 0d a year. The whole subscription income would carry three such pensions and a little more. Two or three deaths among the 34 subscribers would absorb the year's money and leave nothing to build the capital on which the sixth rule depended. Without outside support or several years free of claims, the fund could not keep its promises. The plan was described as taken up unanimously by the civil and military branches. The list of subscribers bore that out, with the Secretary, factors and writers signing beside captains and lieutenants of the garrison. Presenting the whole official body as united behind the scheme gave the request more weight in London. The letter went from the committee and not from the Governor and Council, although the society's president and managers were among the island's senior men. The fund kept to the independence its last rule gave it, approaching the Company as a body of its servants and not through the island's government.
12	8	Agreeable to the Orders of the Society for holding an Annual meeting, the Gentlemen accordingly assembled this 1st day of April 1767 at the Castle, when they paid their several Subscriptions amounting to £109, Examined the Treasurers Accounts &ca. They likewise unanimously agreed that the Gentlemen who formed the Committee the preceding Year, should continue to be the Committee until the 1st day of April 1768, and likewise the same Treasurer. Lieutenant Bridgwater declining to continue a Member of the Society, it was put to the Vote, whether he should remain one or not, when the Majority carried it in the Negative; And he was Ordered to be excluded the Society accordingly, and the Treasurer to return him the £2 .. he had Subscribed the last Year, And it was further Agreed that in future, if any one of the Society should by his misbehaviour be thought by the Majority unworthy of being a Member, that he should be excluded the Society for ever, & it remain at the option of the Subscribers whether the Money he had Subscribed should be returned him, or continue as part of the said Fund	The subscribers held their annual meeting at the Castle on 1 April 1767, as the society's rules required. They paid their subscriptions, which came to £109 0s 0d, and examined the treasurer's accounts. They agreed unanimously that the committee of the previous year should continue in office until 1 April 1768, with the same treasurer. Lieutenant Bridgwater asked to remain a member of the society. The question was put to the vote, and the majority decided against him. He was excluded from the society, and the treasurer was ordered to return the £2 0s 0d he had subscribed the year before. The meeting further agreed that in future any member whom the majority judged unworthy of membership because of his misconduct would be excluded for good. The subscribers would decide in each case whether the money he had paid in should be returned to him or kept as part of the fund. Interpretations The rules of 1766 gave the society no power to expel a member who paid his subscription on time. A man could lose his place only by falling six months into arrears. The meeting nonetheless voted Bridgwater out, using the last rule, which let a majority of subscribers at a general meeting alter the rules and settle disputes. It then made the power general, so that any member could be expelled for misconduct. The record gave no account of what Bridgwater had done. A society whose members' widows would draw on one another's money had reason to exclude a man it did not trust, and the founders' own rule allowed them to make the power when they found they needed it. The meeting returned Bridgwater's £2 0s 0d. The seventh rule declared that no money paid into the fund could ever be recovered, and the plain course was to keep it. The subscribers set the rule aside. A member who left of his own accord or fell into arrears had

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			chosen his loss. Bridgwater was put out against his wish and had broken no rule on payment, and keeping his money would have looked like confiscation. The new rule then left the refund to the members' discretion in each case, so that a man expelled for serious misconduct could lose his contributions as well. The amount refunded showed that Bridgwater subscribed at the unmarried rate. John Bridgwaters signed the rules among the founders in 1766. The subscription income rose from £106 0s 0d to £109 0s 0d in the first year. The fund was growing slowly, with no sign in the record of any help from the Directors. The society met at the Castle, the seat of the island's government. A private association of the Company's servants used the Company's own building for its meetings, while keeping its affairs in its own hands.
13	9	The Society having met the 1st Day of April 1768 paid their several Subscriptions Amounting to £110.. and have voted the following Gentlemen Managers for the ensuing Year vizt. John Skottowe Esqr. Mattw. Purling Esqr. Mr. Mattw. Bazett Captain Henry Bazett Mr. William Wrangham Managers And have also voted William Wrangham Treasurer for the ensuing Year It appearing to the Subscribers that the 8th Article is deficient in not mentioning that the £30.. P Annum is to be continued to the Children of the Deceased Subscriber after the Marriage of the Widow agreeable to the intention of the Subscribers, It is hereby unanimously agreed by the Gentlemen of the Society that (to prevent any dispute hereafter) the said Sum of £30.. shall be paid to the Children of the said Widow by the first Marriage in the like manner as it is mentioned in the 9th Article The Society have unanimously agreed that the Managers shall be chosen Annually by Ballot.	The society met on 1 April 1768, when the members paid their subscriptions, which came to £110 0s 0d. They elected the following managers for the coming year. John Skottowe Esquire, Manager Matthew Purling Esquire, Manager Matthew Bazett, Manager Captain Henry Bazett, Manager William Wrangham, Manager The meeting also chose William Wrangham as treasurer for the coming year. The subscribers found a gap in the eighth rule. It did not state that the pension of £30 0s 0d a year was to continue to the children of a dead subscriber after his widow remarried, although that had been the members' intention. To prevent any dispute later, the society agreed unanimously that in such a case the £30 0s 0d should be paid to the widow's children by her first marriage, in the way the ninth rule laid down. The society also agreed unanimously that the managers should in future be chosen every year by ballot. Interpretations The eighth rule ended a widow's pension when she remarried, and the ninth gave the pension to orphans. Neither covered children whose mother had married again. Read strictly, they were not orphans, since their mother lived, and the pension had stopped with her remarriage. The children of a subscriber would then have depended on a stepfather who owed them nothing. The members closed the gap by passing the £30 0s 0d to the children of the first marriage. The limit was deliberate. Children of the widow's second husband had no claim, since he had paid nothing into the fund. The benefit followed the subscriber's own blood. The members chose to vote for their managers by ballot. The committee of 1767 was kept on by an open and unanimous vote, and the first committee was simply the first five men to sign. A secret vote let a member oppose a senior official without being seen to do it. Two Bazetts sat on the committee of five, with the Esquire who headed the signatures and the leading planter of the 1760s. Bridgwater had been expelled by an open vote the year before. A ballot was perhaps the members' protection against the weight of those few men in the island's small official society. The treasurer changed after two years. Matthew Bazett gave up the office and stayed a manager, and William Wrangham took it. Wrangham was a gentleman in his lease of December 1766 and a factor in that of 29 August 1768, a commercial servant used to handling the Company's goods and money. Daniel Corneille and Thomas Kirkpatrick left the committee, and Henry Bazett and Wrangham joined it. The subscriptions rose to £110 0s 0d, a gain of £1 0s 0d on the year before.

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14	10	The Society at the Annual meeting on the 1st April 1769 paid their several Subscriptions Amounting to £119 .. and have Unanimously Voted the last Years Managers and Treasurer to remain as such until the 1st April 1770. They have likewise come to the following Resolution. That if any Subscriber marries at any Time within the Year, it shall be at his Option to make up the last Years Payment five Pounds and so become immediately entitled to the Benefits arising from the Fund, otherwise if he Dies at any Time before the next Subscription his Family will not receive the above Benefit. It being put to the Vote whether Mr. Thomas Kirkpatrick should be allowed to remain as a Subscriber to the Fund it was Settled in the Affirmative The following Gentlemen having Entered into the Companys Service have signed their Names as Subscribers to this Fund. Chas. Ross Stewart Wilm. Cockwell Thos. Statham John Bazett Robt. Purling Will. Roberts James Desfountain Willm. Doveton [...] [...] Margin Notes: [...]	The society held its annual meeting on 1 April 1769, when the members paid their subscriptions, which came to £119 0s 0d. They voted unanimously that the managers and treasurer of the previous year should remain in office until 1 April 1770. The meeting also resolved that a subscriber who married during the year could choose to make up his last payment to £5 0s 0d, and so become entitled at once to the benefits of the fund. If he did not, and died before the next subscription fell due, his family would receive nothing. The meeting voted on whether Mr Thomas Kirkpatrick should be allowed to remain a subscriber, and decided that he should. The following gentlemen, having entered the Company's service, signed their names as subscribers to the fund. Charles Ross Stewart William [...] Thomas Statham John Bazett Robert Gurling William [...] James Desfountain William Doveton Richard [...] [...] Interpretations The second rule made a single man liable for the married rate as soon as he married, but did not say when his wife became covered. A subscriber who married in June had paid £2 0s 0d that April and would not pay £5 0s 0d until the next. If he died in between, his widow's claim rested on the lower payment. The society could have covered her at once without further payment, or left her uncovered until the next 1 April. It chose a middle course. The new husband could pay the £3 0s 0d difference at once and protect his wife from the day of the wedding, or keep his money and take the risk. The fund was paid in full for every widow it supported, and the choice of when to begin the cover rested with the member. Kirkpatrick's place was put to the vote. He was one of the founding managers in 1766 and a captain by 8 May 1769, and he had been dropped from the committee in 1768. The record gave no reason for the question. The power to expel for misconduct, created when Bridgwater was voted out on 1 April 1767, was here tested on a founder, and the majority kept him. Robert Gurling was styled a planter when he took 15½ acres in the East Division on 20 March 1769, twelve days before this meeting. He signed here among men who had newly entered the Company's service, and the lease of 30 September 1771 called him a lieutenant. He had just taken a commission, and the third rule allowed him a month to join the fund. The lease clerk described him by his earlier condition. John Bazett joined as a new servant in 1769. Lieutenant John Bazett was dead by 28 November 1785, when his widow Mary and his heirs took a lease of the family's house plot. If he kept up his payments, his was among the families the fund then supported. Charles Ross Stewart, later lieutenant and adjutant, Thomas Statham, later captain lieutenant, James Desfountain and William Webber Doveton all appeared as tenants in the lease registers. The new entrants of 1769 were the men who held the island's commissions and offices in the 1780s.
15	11	The Revd. Mr. William Bearcroft being Married since the last general meeting has made up his Subscription five Pounds according to an Article then agreed on	The Reverend William Bearcroft married after the last general meeting. He made up his subscription to £5 0s 0d under the rule agreed at that meeting. Interpretations The resolution of 1 April 1769 was used within the year it was made. Bearcroft, the Company's chaplain,

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			married some time after that meeting and chose to pay the extra £3 0s 0d at once, so that his wife was covered from the time of the wedding. The rule left the choice to him, and he took the protection. The chaplain was thus a subscriber, almost certainly at the unmarried rate before his marriage, and the fund counted the Company's clergy among its servants. Bearcroft took 61 acres in the West Division on 17 September 1770 at 1s 6d an acre, with a clause protecting the water of the neighbouring common. The newly married chaplain was providing for his household in both ways in the same period, securing a pension for his widow through the fund and a large farm through the Company's lease.
16	12	1770 The Society at the Annual meeting in the year 1770 paid their several Subscriptions Amounting to £136 .. and have unanimously Voted that the last Years Managers do remain as such until the 1st. Day of April 1771 and have also Voted Henry Bazett Treasurer. The third Article of the year 1766 having been thought to want explanation with regard to the Time of paying the first Subscription, It was agreed that for the future every new Member shall at the Time of Entering pay in proportion to the number of Quarters unexpired from the last general meeting &c. If a married Man for three Quarters £3 : 15 .. for two Quarters £2 . 10 .. and one Quarter £1 . 5 .. ; Or if a Batchelor for three Quarters £1 . 10 .. two Quarters £1 .. and one Quarter £ .. 10 .. It having been put to the Question whether the 2d. Article of the year 1769 should remain in force or be erased it was carried for the latter May 31st. The following Gentlemen having entered the Companys Service, have Signed their Names, as Subscribers to this Fund, and paid their proportions. John Congreve James Tippet July 20th. Lieut. William Caldsell, being married since the last General Meeting, has made up his Subscription five Pounds. Augt. 1st Daniel Corneille Esqr. and Lieut. Stewart, being married since the last General Meeting, have made up their Subscriptions five Pounds.	The society held its annual meeting in 1770, when the members paid their subscriptions, which came to £136 0s 0d. They voted unanimously that the managers of the previous year should stay in office until 1 April 1771, and chose Henry Bazett as treasurer. The members thought that the third rule of 1766 needed clarifying on when a new member should make his first payment. They agreed that in future a new member should pay, on joining, a share of the yearly subscription in proportion to the number of quarters still to run until the next general meeting, as follows. Married man, 3 quarters remaining, £3 15s 0d Married man, 2 quarters remaining, £2 10s 0d Married man, 1 quarter remaining, £1 5s 0d Unmarried man, 3 quarters remaining, £1 10s 0d Unmarried man, 2 quarters remaining, £1 0s 0d Unmarried man, 1 quarter remaining, £0 10s 0d The meeting then voted on whether the second rule agreed in 1769 should stand or be struck out, and decided to strike it out. On 31 May 1770 John Congreve and James Tippet, having entered the Company's service, signed as subscribers and paid their proportions. On 20 July 1770 Lieutenant William Caldwell, who had married since the last general meeting, made up his subscription to £5 0s 0d. Later in 1770 Daniel Corneille Esquire and Lieutenant Stewart, both married since the last general meeting, made up their subscriptions to £5 0s 0d. Interpretations The rule of 1769 gave a man who married during the year a choice. He could pay the difference and cover his wife at once, or wait and leave her unprotected until the next April. The members voted to strike that rule out a year later. The entries that followed showed what replaced it. Caldwell, Corneille and Stewart all made up their payments after marrying, with no option recorded. Striking out the choice returned the society to its second rule of 1766, under which a man became liable for the married rate as soon as he married. The members could have kept the option, which cost the fund nothing when a member declined it. They removed it because it left widows uncovered by the husband's choice, the very hardship the fund existed to prevent. Every new wife was now protected, and every new husband paid for it. The scale of first payments answered a question the rules of 1766 left open. A servant joining in October and one joining in March both paid a full year's subscription under the old wording, though one had six months' cover to the next April and the other one month. The members charged each by the quarters remaining, so that a late joiner paid only for the cover he received. The fund gave up some income in exchange for fairness, and a man arriving late in the year had no reason to put off joining. Under the third rule's one month limit, delay would have barred him for ever. Daniel Corneille was a founding manager in 1766 and signed the rules second. He was unmarried then, subscribing at the lower rate. Charles Ross Stewart

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			joined as a new servant in 1769 and married within the year after. The subscriptions rose from £119 0s 0d to £136 0s 0d, the largest increase since the fund began. New members joining from the Company's service, and men moving to the married rate, both added to the income.
17	13	April 1st. 1771 The Society met this day, paid their Several Subscriptions amounting to £152 .. and Voted the following Gentlemen Managers for the ensuing Year. John Skottowe Esqr. Daniel Corneille Esqr. Matthew Purling Esqr. William Wrangham Henry Bazett ... Managers And have also Voted that Henry Bazett be Treasurer to the said Society until the 1st day of April 1772. October 1st. Lieut. Lachlan Leslie, has Signed his Name this day as a Subscriber to this Fund. Lachl. Leslie	The society met on 1 April 1771, when the members paid their subscriptions, which came to £152 0s 0d. They elected the following managers for the coming year. John Skottowe Esquire, Manager Daniel Corneille Esquire, Manager Matthew Purling Esquire, Manager William Wrangham, Manager Henry Bazett, Manager The meeting also chose Henry Bazett as treasurer of the society until 1 April 1772. On 1 October 1771 Lieutenant Lachlan Leslie signed his name as a subscriber to the fund. Interpretations The yearly subscriptions had risen in every year since the fund began, from £106 0s 0d in 1766 to £109 0s 0d, £110 0s 0d, £119 0s 0d, £136 0s 0d and now £152 0s 0d. The growth quickened from 1769, when new servants joined from the garrison and several unmarried members moved to the married rate on marrying. No pension to a widow or orphan had yet been recorded. Five years of income had thus gone wholly to building the capital that the sixth rule required, and the fund was approaching the point where its income from investment could begin to carry pensions without drawing on the subscriptions alone. Matthew Bazett left the committee, and Daniel Corneille returned to it. Henry Bazett remained treasurer and manager, so the family kept its place in the management through the captain. Leslie joined on 1 October, two quarters before the next meeting. Under the scale agreed in 1770 he paid only half a year's subscription for his first half year of cover.
18	14	April 1st 1772 The Society met this day paid their Several Subscriptions amounting to £165, and Voted the following Gentlemen Managers for the ensuing Year. John Skottowe Esqr. Daniel Corneille Esqr. Matthew Purling Esqr. William Wrangham Esqr. Mattw. Bazett Esqr. Managers And have appointed Matthew Bazett Treasurer for the ensuing Year. August 7th Mr. Thomas Stroud having entered into the Company's Service has Signed his Name as a Subscriber to this Fund & being Married has paid £2 . 10 . half a Years Subscription Thos. Stroud Augt. 22d Mr. James Farrell having entered into the Company's Service has Signed his Name as a Subscriber to this Fund & paid £1 . for half a Years Subscription James Farrell Decr. 7th Mr. Robert Leech this day Signed his Name as a Subscriber to this Fund, and paid £2 . 10 for half Years Subscription. Robt. Leech	The society met on 1 April 1772, when the members paid their subscriptions, which came to £165 0s 0d. They elected the following managers for the coming year. John Skottowe Esquire, Manager Daniel Corneille Esquire, Manager Matthew Purling Esquire, Manager William Wrangham Esquire, Manager Matthew Bazett Esquire, Manager The meeting also appointed Matthew Bazett treasurer for the coming year. On 7 August 1772 Thomas Stroud, having entered the Company's service, signed as a subscriber. Being married, he paid £2 10s 0d for half a year's subscription. On 22 August 1772 James Farrell, having entered the Company's service, signed as a subscriber and paid £1 0s 0d for half a year's subscription. On 7 December 1772 Robert Leech signed as a subscriber and paid £2 10s 0d for half a year's subscription. Interpretations The new members did not pay exactly by the scale of 1770. Stroud and Farrell joined in August, about eight months before the next meeting, and each was charged for two quarters. Leech joined in December, with barely four months to run, and was also charged for two quarters. Every newcomer of 1772 paid for half a year, whatever the date. The careful table of 1770 gave way in practice to a single round charge, which over-charged a late joiner like Leech and under-charged those of August. The treasurer evidently found the half year simpler to collect and record.

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			Matthew Bazett returned as treasurer and manager, styled Esquire for the first time in the society's book. He witnessed his last lease as Secretary on 9 March 1772, three weeks before this meeting, and the leases called him Esquire from 27 March 1775. The style given here fitted the change in his position that removed him from the Secretary's office in the spring of 1772. Wrangham was likewise styled Esquire, six years before the leases did so. Stroud and Farrell were recorded as entering the Company's service before they joined, as the third rule required. Leech's entry did not say so. Robert Leech held a joint lease of town ground with Jane Willson on 29 October 1770, so he was on the island two years before he subscribed. He had perhaps only now taken a post with the Company, or the society was admitting men outside the strict terms of its third rule. He paid the married rate. By 1782 he was a factor and among the most frequent witnesses of the Council's leases. The subscriptions rose to £165 0s 0d, a gain of £13 0s 0d on 1771.
19	15	[Left-hand edge of the page cut off in the image, with the first letter of several lines lost.] April 1st. 1773 The Society met this Day paid their several [...].subscriptions Amounting to £156 and have voted the [...].ame Gentlemen to be Managers and Treasurer as the [...].receding Year; and have Unanimously Agreed to meet again on the 3d day of next Month in Order to make [...].me Alteration with respect to this Society. Messrs. John Doveton and Nathaniel Kennedy having entered into the Company's Service have Signed their Names as Subscribers to this Fund, and paid £1 . 10 . Each for three Quarters of a Year Subscription John Doveton Nathl. Kennedy	The society met on 1 April 1773, when the members paid their subscriptions, which came to £156 0s 0d. They voted that the same managers and treasurer should serve as in the previous year. They also agreed unanimously to meet again on 3 May 1773 to make some changes to the society. John Doveton and Nathaniel Kennedy, having entered the Company's service, signed as subscribers to the fund and paid £1 10s 0d each for three quarters of a year's subscription. Interpretations The subscriptions fell for the first time, from £165 0s 0d to £156 0s 0d. Every year from 1766 had shown a rise. A drop of £9 0s 0d meant that members had been lost, by death, by leaving the island without keeping up their payments, or by falling into arrears and being struck out under the fourth rule. In the same meeting the members agreed to meet again within the month to alter the society's arrangements. A special meeting called for that purpose, at the moment the income first declined, pointed to concern among the subscribers about the fund's footing. The record gave no reason, but a fund whose income had begun to shrink, with pensions still to come, gave them cause to look again at its terms. Doveton and Kennedy joined at the unmarried rate. Both became clerks under the Secretary. John Doveton was sub-secretary by 4 September 1780, and Kennedy held that post by 11 February 1782. They entered the Company's service together in 1772 or 1773 and rose through the same office, each later taking land under the leases his office recorded. Each paid for three quarters of a year. Under the scale of 1770 that meant they had joined about three quarters of a year before the next meeting, in the summer of the previous year, and were recorded here when the book was written up.
20	16	The Society met this 1st day of April 1774, paid their several Subscriptions Amounting to £145 and voted the following Gentlemen Managers for the ensuing Year vizt. John Skottowe Esqr. Daniel Corneille Esqr. Matthew Bazett Esqr. Mr. William Wrangham Captn. Henry Bazett Managers The Managers voted Daniel Corneille Esqr. Treasurer for the present Year. Mr. Richard Masons Subscription being tendered to the Treasurer, it was put to the Vote (as he was dismissed the Companys Service) whether he should	The society met on 1 April 1774, when the members paid their subscriptions, which came to £145 0s 0d. They elected the following managers for the coming year. John Skottowe Esquire, Manager Daniel Corneille Esquire, Manager Matthew Bazett Esquire, Manager William Wrangham, Manager Captain Henry Bazett, Manager The managers chose Daniel Corneille Esquire as treasurer for the year. Richard Mason offered his subscription to the treasurer. He had been dismissed from the Company's service, and the meeting voted on whether he should remain a subscriber. It agreed to hold back from

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		be continued a Subscriber to the Fund, it was Agreed to defer receiving his Subscription until the Companys pleasure was known, with respect to his being restored to the Service It was then put to the Vote in case the said Mr. Mason was not restored to the Service whether he should remain a Subscriber to the Fund or not, it was determined in the Negative Another Question was then put that in case the said Mr. Mason should not be continued a Member of the Society, whether he should be returned the Money he had Subscribed to the Fund, or whether his Subscription should remain a part of the said Fund, it was Unanimously Agreed that he should be returned the whole of his Subscription amounting to Eleven Pounds	accepting his payment until the Company's decision on whether to restore him to the service was known. The meeting then voted on whether Mason should remain a subscriber if he was not restored, and decided that he should not. A further question was put, on whether Mason, if he ceased to be a member, should have his money returned or whether his payments should stay in the fund. The meeting agreed unanimously that the whole of his subscriptions, amounting to £11 0s 0d, should be returned to him. Interpretations The rules let a member who left the island keep his place by going on paying, and said nothing of a man dismissed. Mason was ready to pay, and nothing in the rules plainly barred him. The members took the stricter view that the fund belonged to the Company's servants and that a man put out of the service fell outside it. They did not act at once. His appeal against dismissal lay with the Company, and they held his payment in suspense until its decision came, so that a man restored to the service would not have been struck from the fund in the meantime. Only if the dismissal stood was he to go. His money was to be returned in full. The seventh rule forbade the recovery of any payment, and in 1767 the members reserved to themselves the choice of keeping the subscriptions of a man expelled for misconduct. They chose to refund Mason, as they refunded Bridgwater, a man removed against his will rather than one who had broken the society's rules. Whatever led to his dismissal, the members did not treat it as misbehaviour towards the fund. The £11 0s 0d returned was about five and a half years' payments at the unmarried rate, so Mason joined around 1768. Richard Mason appeared in the lease registers from 20 April 1778 as a planter with 11 acres in the East Division. By 1787 he held Desfountain's farm called Sextons, the farm called Pledgers and a freehold, some 60 acres in all. The dismissed servant of 1774 became one of the larger landholders of the East Division, and the leases' description of him as a planter reflected his life outside the Company's service. The managers, not the general meeting, chose the treasurer this year. Rule 11 gave the committee the day-to-day management, and the members let it fill its own principal office. The subscriptions fell again, from £156 0s 0d to £145 0s 0d. The meeting called for 3 May 1773 to make changes left no record in the book.
21	17	It was Agreed at the last Years Meeting that the Society should Assemble again on the 3d of the next Month in Order to make some Alterations with respect to the Fund, but as the Gentlemen of the Society did not meet agreeable to the said Resolution; It is now Determined that if any of the Members have any thing to Offer respecting the said Fund, they are to send their proposals in Writing to the Treasurer of the Society as soon as possible, and the said Treasurer will Advertise a day for the Members of the said Society Meeting in Order to Adjust and Settle the same At a Meeting of the Managers and Subscribers to the Fund for the Support and Maintenance of the Widows and Orphans of the Companys Servants of this Island on Tuesday the 12th day of April 1774, to consider of such further regulations respecting the Introduction of new Subscribers And Several proposals being read to the Subscribers relative thereto, it was agreed to reduce to a Question before any alterations should take place 1st. Whether any increase to the Pension	At the meeting of the previous year the members agreed to assemble again on 3 May 1773 to make changes to the fund. They did not meet as resolved. The society therefore decided that any member with proposals about the fund should send them in writing to the treasurer as soon as possible. The treasurer would then give public notice of a day on which the members would meet to settle the matter. The managers and subscribers of the fund for the support of the widows and orphans of the Company's servants on the island met on Tuesday 12 April 1774 to consider further rules on the admission of new subscribers. Several proposals were read to the meeting. The members agreed to put the matter in the form of questions before making any change. 1: The first question was whether the pensions given to widows and orphans under the original rules should be increased, or left as they were until a majority judged that the fund could bear an increase without harm. The meeting decided that there should be no increase for the present. 2: The second question was whether subscribers joining in future should secure the same benefit for their families as those who had contributed since the fund was founded. The meeting decided unanimously

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		that the Widows and Orphans are entitled to by the Original Articles, should take place, or remain as it is at present untill the Fund is hereafter by a Majority thought to admit of an increase without any injury to said Fund Determined that no increase shall at present take place 2d. Whether the Subscribers that hereafter may become Members to the said Fund, should be entitled to the same Benefit for their Familys as those Subscribers who have contributed to the same from its original Establishment Unanimously determined that the new Subscribers Widows & Orphans should not be entitled to the same Advantage as the original Subscribers untill after a certain term of Years, or paying in Monies, Qualifying	that the widows and orphans of new subscribers should not be entitled to the same benefit as those of the original members until a set number of years had passed, or until a qualifying sum had been paid. Interpretations The founders separated themselves from those who came after. Under the rules of 1766 every subscriber's family had the same claim from the day he joined. The obvious course was to keep that equality. The members rejected it unanimously. By 1774 the fund held eight years of the original members' payments, built up with no pension yet recorded against it. A married man joining that year could die within months and leave his widow £30 0s 0d a year drawn from capital he had done almost nothing to create. The founders protected the stock they had built by making newcomers wait, or buy their way in with a lump sum equal to the contributions they had missed. The pension was held at £30 0s 0d. Proposals to raise it were evidently among those read, and the members put the question formally. They refused, and set the test for any later increase as a majority's judgement that the fund could bear it without harm. Subscriptions had fallen for two years running, from £165 0s 0d in 1772 to £145 0s 0d in 1774. The members chose to strengthen the fund's terms against new claims and to hold its promises steady, not to extend them. The meeting planned for 3 May 1773 never took place. The members left the call for proposals and the date of the next meeting to the treasurer, who was to advertise it. Public notice was needed because the subscribers included men in the garrison and the civil service and some who had left the island, and the fifth rule kept those absent members in the society. The meeting was held eleven days after the annual meeting of 1 April 1774, and was the first in the book to name the day of the week.
22	18	themselves according to the terms as under mentioned The several Proposals being again read, it was then determined upon what Terms the future Subscribers should be Admitted into the said Society, and are as follows That the Widows & Orphans of every Member Subscribing £5 as a Married Man, Shall be entitled on the following terms To the first Year Subscription Widows & Orphans intitled to £10 .. 2d Year do do do 15 .. 3d Year do do do 20 .. 4th & 5 Years do do do 25 .. 6 Year do do do 30 .. And it was farther determined that if any Subscriber chusing to intitle himself on his Marriage by paying a Sum of Money in Advance equal to the above regulations, shall be permitted so to do. May 17th 1774 The Revd. Mr. Carr having entered into the Companys Service has signed his Name as a Subscriber to this Fund and paid the Annual Subscription for the Year 1774 of £2 . 0 . 0 Robert Carr 1st Lt. James Elgin having entered into the Companys Service has signed his Name as a Subscriber to this Fund and paid the Annual Subscription for Year 1774 of £2 . 0 . 0 Jas. Elgin	A new subscriber could also qualify his family for the full benefit by paying a sum under the terms set out next. The members read the various proposals again and settled the terms on which future subscribers would be admitted. The widows and orphans of every new member paying £5 0s 0d a year as a married man were to receive a yearly pension on the following scale, according to the number of years he had paid at that rate. After 1 year's subscription, pension of £10 0s 0d After 2 years' subscription, pension of £15 0s 0d After 3 years' subscription, pension of £20 0s 0d After 4 or 5 years' subscription, pension of £25 0s 0d After 6 years' subscription, pension of £30 0s 0d The meeting further agreed that a subscriber who wished to secure the full benefit for his family on his marriage could do so by paying in advance a sum equal to what the scale required. On 17 May 1774 the Reverend Robert Carr, having entered the Company's service, signed as a subscriber to the fund and paid the yearly subscription for 1774 of £2 0s 0d. First Lieutenant James Elgin, having entered the Company's service, signed as a subscriber and paid the yearly subscription for 1774 of £2 0s 0d. Second Lieutenant Robert Gillson, who was away from the island at the time of the annual meeting, paid his subscription for 1774 of £2 0s 0d on his return. First Lieutenant Wathen Greentree, having entered the Company's service, signed as a subscriber and paid the yearly subscription for 1774 of £2 0s 0d. Interpretations The scale tied a widow's pension to her husband's years of payment at the married rate. A man who died in his first year left her £10 0s 0d, a third of the full

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		2d Lt. Robt. Gilson absent from the Island at the Annual meeting on his return to the Island paid his Subscription for the Year 1774 of £2 . 0 . 0 1st Lt. Wathen Greentree having entered into the Company's Service has signed his Name as a Subscriber to this Fund and paid the Annual Subscription for the Year 1774 of £2 . 0 . 0 Wat Greentree Margin Notes: 17	sum, and only six years of payments secured the £30 0s 0d the founders enjoyed from the start. The years counted were those paid at £5 0s 0d as a married man. A newcomer's years at the bachelor rate did not count, so a man who joined single and married later began the scale from his wedding. That was the purpose of the option to pay in advance. A new husband could buy the full benefit at once by paying the contributions the scale would otherwise take six years to collect. The fund was thus protected against the case it most feared, a man marrying and dying before he had paid enough to cover what his widow would draw. The original members stood outside the scale. Their families kept the full £30 0s 0d from the day they joined, the term on which they had built the fund since 1766. Those who came after paid the same subscription for a smaller benefit in their early years. The garrison lieutenants were now distinguished as first and second lieutenants. Robert Gillson signed the rules among the founders in 1766. He was away from the island at the annual meeting and paid on his return, and the fifth rule had been written for such cases. Wathen Greentree entered the Company's service in 1774 as a lieutenant. He held the 37 acres at Sandy Bay by 11 April 1785, renewed them in his own name on 29 June 1789, and was an executor of James Greentree's will on 16 August 1790. The young officer who joined the fund at the unmarried rate in 1774 was the planter's heir of the 1780s. The Reverend Robert Carr was the second clergyman to subscribe, after the Reverend William Bearcroft, the chaplain, who married in 1769.
23	19	April 5th 1775 At a General meeting of the Managers & Subscribers of the Fund for the support of Widows and Orphans the several Subscriptions were paid to the amount of £154 .. and the following Gentlemen chose Managers for the ensuing Year Vizt. John Skottowe Esqr. Mattw. Bazett do Wm. Wrangham .. do Mr. Jonath. Doveton Capt. James Tippet, Managers The Managers Voted Mr. Jonathn. Doveton Treasurer & Secretary for this Year The late Treasurer & Secretary laid before the meeting the Rules and orders of the Society, together with the Cash Accts. to March 1775 which were Approved of. Also read a Letter from Mr. Thos. Leech dismissed the Honble Compys. Service to request being continued a Member of said Society Unanimously Voted that the said Thos. Leech should continue a Member for the advantage of his Family June 10. 1775. Mr. Robt. Barclay being Married. Mr. Thomas Stroud has made up his Subscription five pounds July 1st. The following Gentlemen having entered the Company's Service, have signed their Names, as Subscribers to this Fund, and paid their proportions for 3 Quarters Dav: Kay Jas. Molloy Richd. Knipe Arthur Upton.	The managers and subscribers of the fund for the support of widows and orphans held a general meeting on 5 April 1775. The members paid their subscriptions, which came to £154 0s 0d, and elected the following managers for the coming year. John Skottowe Esquire, Manager Matthew Bazett Esquire, Manager William Wrangham Esquire, Manager Jonathan Doveton, Manager Captain James Tippet, Manager The managers chose Jonathan Doveton as treasurer and secretary for the year. The outgoing treasurer and secretary laid before the meeting the society's rules and orders and its cash account up to March 1775, which the meeting approved. A letter was also read from Thomas Leech, who had been dismissed from the Company's service, asking to remain a member of the society. The meeting voted unanimously that Leech should remain a member for the benefit of his family. On 10 June 1775 the book recorded Robert Barclay's marriage, and noted that Thomas Stroud had made up his subscription to £5 0s 0d. On 1 July 1775 the following gentlemen, having entered the Company's service, signed as subscribers and paid their share for three quarters of a year. David Kay James Molloy Richard Knipe [...] Upton Interpretations Thomas Leech was kept in the society although he had been dismissed from the Company's service. A year earlier, on 1 April 1774, the members ruled that Richard Mason, also dismissed, should cease to be a subscriber if the Company did not restore him, and returned his money. The same course was open with Leech, and the members did not take it. The record gave the reason. Leech had a family, and he was kept on for its benefit. Mason's £11 0s 0d showed that he had paid only at the unmarried rate, so his removal left no wife or child without cover. The members treated the fund's purpose as decisive. Where expelling a man

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			would leave his widow and orphans unprovided for, they let him stay, whatever had ended his service. Lieutenant Thomas Leech took a town plot on 9 January 1769 and had built on it by 4 March 1771. His dismissal from the Company's service did not remove him from the island, and the Leech family went on holding land there. The society now had a secretary as well as a treasurer, both offices held by Jonathan Doveton. The outgoing officer laid before the meeting the written rules and a cash account, so the society kept formal books and audited them each year as its tenth rule required. Doveton was the storekeeper by 18 December 1786, and his skill with accounts suited him for both posts. The subscriptions rose to £154 0s 0d after two years of decline. New members continued to come in from the Company's service. David Kay, who joined at the unmarried rate in 1775, was the Company's surgeon when he took land near the head of James's Valley on 23 October 1786. Richard Knipe was a lieutenant with a house in the valley by 15 January 1787.
24	20	April 1th. 1776 The Society met this day paid their Subscriptions amounting to £172 and voted the following Gentlemen Managers for the ensuing Year. John Skottowe Esqr. Danl. Corneille Esqr. Mattw. Bazett Esqr. Willm. Wrangham Esqr. Robert Carr Managers And have voted the Revd. Robert Carr Treasurer By the second Article of the Year 1767, it was determined that if any Member of the Society by misbehaviour be thought by the Majority, unworthy of being a member that he should be excluded the Society for ever. Now as the above Article is thought to destroy the Benevolent intention of the Original Establishment, as the Innocent Party may suffer by the Ill conduct of the Subscriber, It is therefore agreed, that hereafter no consideration shall cause any Member or a Subscriber to be excluded, but that of Non payment	The society met on 1 April 1776, when the members paid their subscriptions, which came to £172 0s 0d. They elected the following managers for the coming year. John Skottowe Esquire, Manager Daniel Corneille Esquire, Manager Matthew Bazett Esquire, Manager William Wrangham Esquire, Manager Robert Carr, Manager The meeting also chose the Reverend Robert Carr as treasurer. The second rule agreed in 1767 provided that any member whom the majority judged unworthy because of his misconduct should be excluded from the society for good. The members now held that this rule defeated the charitable purpose of the fund, since the innocent family could suffer for the subscriber's bad conduct. They therefore agreed that in future nothing but failure to pay would cause a member to be excluded. Interpretations The members gave up their power to expel. They created it in 1767 to remove Bridgwater, and used it in 1769 to question Thomas Kirkpatrick's place. In 1774 they removed Richard Mason on his dismissal from the service, and in 1775 kept Thomas Leech, also dismissed, for his family's sake. The rule left them judging each man's conduct and weighing it against his family's need. They chose instead to end the power altogether, and stated their reason in the record. The fund existed for widows and orphans. To strike out a husband for his own faults was to strip the cover from a wife and children who had done nothing. Only one ground for exclusion remained, the failure to pay, which the fourth rule of 1766 already covered. The new rule also settled the question raised by dismissal from the Company's service. Mason was put out because he ceased to be a Company servant, and Leech was kept as an exception. With non-payment the only bar, a dismissed servant who went on paying could no longer be removed. The members thus brought their practice round to the reasoning they applied to Leech, and made it general. Robert Carr joined the fund on 17 May 1774 at the unmarried rate as a newly arrived clergyman. Within two years he was a manager and its treasurer, the first clergyman to hold either office. The subscriptions rose to £172 0s 0d, the highest yet, a gain of £18 0s 0d on 1775.
25	21	June 29th. 1776. Lieutenant John Potts having entered into the	On 29 June 1776 Lieutenant John Potts, having entered the Company's service, signed as a subscriber

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		Honorable Company's Service, has signed his Name as a Subscriber to this Fund, & paid his Proportion for three Quarters, being the Sum of 1 : 10 : 0 J Potts April 4th 1777. The Society met this Day paid their Subscriptions amounting to £163 .. 10 .. and voted the following Gentlemen Managers for the ensuing Year. John Skottowe Esqr. Dan Corneille Esqr. Wm. Wrangham Esqr. Hen Bazett Esqr. B. A. Wright Esqr. Who have voted Mr. Wright Treasurer. Mr. John Leech's Proportion for 1 Quarter, nothing paid on his first Entering into the Hon. Compys. Service, he has now signed his Name as Subscriber and made up his Subscription £2 .. 10 .. John Leech	to the fund and paid his share for three quarters of a year, £1 10s 0d. The society met on 4 April 1777, when the members paid their subscriptions, which came to £163 10s 0d. They elected the following managers for the coming year. John Skottowe Esquire, Manager Daniel Corneille Esquire, Manager William Wrangham Esquire, Manager Henry Bazett Esquire, Manager B. A. Wright Esquire, Manager The managers chose Mr Wright as treasurer. John Leech paid nothing when he first entered the Company's service, although his share for one quarter was then due. He now signed as a subscriber and paid £2 10s 0d, making up what he owed. Interpretations The third rule of 1766 gave a new servant one month to join and barred him for ever if he let it pass. Leech entered the service without paying anything and signed only at the next annual meeting. The strict course was to refuse him. The members took his arrears for the quarter he had missed together with the year's subscription, £0 10s 0d and £2 0s 0d at the unmarried rate, and admitted him. As with Robert Leech in 1772, whose entry did not record his entering the service, the one month limit was not enforced against a man willing to pay for the time he had been covered. Britannicus Alexander Wright, styled Esquire, became a manager and treasurer. The lease registers showed him as the Company's Secretary from at least 27 March 1775, having succeeded Matthew Bazett. He signed the rules in 1766 as Bazett's deputy. Bazett left the committee in the same year, and the Secretary of the day again kept the society's money, as Bazett had done in 1766 and 1767. The officer who kept the Company's books on the island was the natural keeper of the fund's. The subscriptions fell from £172 0s 0d to £163 10s 0d. The odd ten shillings came from part year payments, which the scale of 1770 allowed and which made the yearly totals less round than in the first years. Henry Bazett was styled Esquire. He was a captain in the leases and in the society's earlier lists, and a major by 22 June 1778.
26	22	April 1st. 1778. The Society met this day paid their Subscriptions amounting to £ and Voted the following Gentlemen Managers for the Ensuing Year. John Skottowe Esqr. Daniel Corneille Esqr. Matw. Bazett Esqr. Wm. Wrangham Esqr. Hen. Bazett Esqr. Managers And have also Voted That Hen. Bazett be Treasurer for the ensuing Year. It appearing to the Members of this Society That the Annuity extending to the Sons of Subscribers, until the age of twenty one Years, and to the Daughters until Marriage, agreeable to the 9th Article of the institution, is more than the Fund will in all probability be able to Support, do therefore Unanimously Agree That the Sons of all Subscribers in future, be Limited to Sixteen Years, and their Daughters to twenty one Years, for receiving the said Annuity, and no longer. It was farther Unanimously agreed, That no Annuity be paid to any Widows, or Orphans, not residing upon the said Island, or to any Person or Persons intrusted for them, unless a Certificate of their Lives properly Attested be Sent to the Treasurer of the said Society. And the Treasurer	The society met on 1 April 1778 and the members paid their subscriptions, although the total was not entered in the book. They elected the following managers for the coming year. John Skottowe Esquire, Manager Daniel Corneille Esquire, Manager Matthew Bazett Esquire, Manager William Wrangham Esquire, Manager Henry Bazett Esquire, Manager The meeting also chose Henry Bazett as treasurer for the coming year. The members judged that the pension paid under the ninth rule to the sons of subscribers until they reached 21, and to their daughters until they married, was more than the fund was likely to be able to bear. They therefore agreed unanimously that in future the sons of all subscribers should receive the pension only until the age of 16, and their daughters only until 21. The members further agreed unanimously that no pension should be paid to any widow or orphan living off the island, or to anyone acting for them, unless a properly attested certificate that they were alive was sent to the treasurer. The treasurer of the day was to inform those living away of the requirement. Interpretations The fund cut its benefits for the first time. The founders had promised sons support to the age of 21 and daughters until marriage, with no limit of age. The members kept the pension itself at £30 0s 0d, as they

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		to the Society, for the time being, is required to Notify the same to the absentees.	did in 1774, and shortened the time it ran. Sons lost five years and daughters gained a fixed end at 21, where before a daughter who never married could draw for life. The members could have raised the subscription or lowered the pension, and chose neither. Cutting the term reduced the fund's liability without touching the yearly sum a widow received while her children were small, when her need was greatest. The rule on certificates showed that pensions were by then being paid. Widows and orphans of subscribers were living away from the island, most probably in England, and drawing their money through agents. Neither the treasurer nor anyone on St Helena could see whether a pensioner overseas was still alive. A pension paid to an agent for a widow who had died, or a daughter who had married, would go on unnoticed for years. The fund demanded a sworn certificate of life before each payment, putting the burden of proof on the claimant. The fifth rule had allowed subscribers to leave the island and keep their membership. Their families, once pensioned, were now subject to the same distance. The total of the year's subscriptions was left blank. Every earlier meeting recorded it, and the space was never filled.
27	23	April 16th 1778 Captain William Pierce and Lieutenant Francis Seale this day Signed their Names, as Subscribers to this Fund, and Paid £5 each. Wm. Pierce Fran Seale September 29th 1778 Lieut. Robert Hodson this day Signed his name as a Subscriber to this Fund and paid £5 as a married man. Robt. Hodson October 4th. 1778 Mr. Thomas Bazett this day Signed his Name as a Subscriber to this Fund, and paid the Sum of £1 his Proportion for half a year. Thos. Bazett	On 16 April 1778 Captain William Pierie and Lieutenant Francis Seale signed as subscribers to the fund and paid £5 0s 0d each. On 29 September 1778 Lieutenant Robert Hodson signed as a subscriber and paid £5 0s 0d as a married man. On 4 October 1778 Thomas Bazett signed as a subscriber and paid £1 0s 0d, his share for half a year. Interpretations A Thomas Bazett signed the rules among the founders in 1766. A man of that name signed again in 1778 as a new subscriber, paying the unmarried rate for half a year. The third rule allowed a member who lapsed no way back in, and a founder would not have joined afresh at the bachelor's rate twelve years later. The subscriber of 1778 was a younger Thomas Bazett, entering the Company's service in his own right. He was the Thomas Bazett who witnessed the Harper trust leases on 30 September 1779 and served as an administrator for Lieutenant John Bazett's heirs on 28 November 1785. The family thus had members of two generations in the fund. Pierie, Seale and Hodson each paid the full married rate of £5 0s 0d. Under the scale of 1774 their widows would receive £10 0s 0d a year if they died within the first year, rising to the full £30 0s 0d only after six years' payments. Each could have bought the full benefit at once by paying in advance, and the record showed none of them doing so. Married officers joining after 1774 thus accepted a smaller cover in their first years in return for the ordinary subscription. Captain William Pierie took the renewal of Francis's Plain, 32¼ acres in the West Division, on 19 January 1789, and held land beside Jonathan Doveton and Sarah Harper from 1786. Lieutenant Francis Seale took land in the East Division from 1780 and 40 acres in the South on 23 January 1786. Both appeared in the lease registers as landholders of some substance in the decade after joining the fund.
28	24	April 1st. 1779 The Society met this day, paid their Subscriptions amounting to £174 .. and Voted the following Gentlemen Managers for the ensuing Year John Skottowe Esqr. William Wrangham Esqr. Jonathan Doveton Thomas Stroud W. Web. Doveton	The society met on 1 April 1779, when the members paid their subscriptions, which came to £174 0s 0d. They elected the following managers for the coming year. John Skottowe Esquire, Manager William Wrangham Esquire, Manager Jonathan Doveton, Manager Thomas Stroud, Manager William Webber Doveton, Manager

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		Managers And have Voted W. Web. Doveton Treasurer for the ensuing Year. The following Gentlemen having Entered into the Company's Service, have Signed their Names as Subscribers to this Fund and paid their respective Proportions for half a Year, Messrs. Sowle, Greentree, Beale and Mason's being £1 .. each as Batchelors and Lieut. Browne's £2 . 10 .. as a Married Man November 1779. W. Sowle Thos. Greentree Onis. Beale Saml. Mason H. Browne	The meeting also chose William Webber Doveton as treasurer for the coming year. In November 1779 the following gentlemen, having entered the Company's service, signed as subscribers to the fund and paid their shares for half a year. Sowle, Greentree, Beale and Mason each paid £1 0s 0d as unmarried men, and Lieutenant Browne paid £2 10s 0d as a married man. W. Sowle Thomas Greentree Onesiphorus Beale Samuel Mason H. Browne Interpretations Two of the new subscribers were orphans of the 1760s. Thomas Greentree, planter, died within months of taking the farm called Taylors in August 1766, and seven executors held land in trust for his heirs from 5 October 1767. Onesiphorus Beale was dead by 16 November 1767, when his orphans were named as landholders, and Richard Goodwin still took land for the estate in 1780. Neither father appeared among the subscribers of 1766, and neither widow drew on the fund. Their sons entered the Company's service in 1779 and joined it at once. The families whose lack of provision the fund was meant to prevent were now its members. Both sons rose to lieutenant, Greentree by 4 December 1780 and Beale by 8 August 1785, and each then took his inheritance in his own name. Samuel Mason joined in the same group. He witnessed leases from December 1780, signed as a writer on 5 June 1782 and as a factor on 13 September 1784. He was thus a junior clerk from 1779, entering the service with the Greentree and Beale heirs. The committee was largely new. Of the founders only John Skottowe and William Wrangham remained. Jonathan Doveton, William Webber Doveton and Thomas Stroud, who joined as a married servant on 7 August 1772, filled the other places, and William Webber Doveton took the treasurer's office. The Bazetts, who held places on the committee in every year from 1766, had none. The subscriptions rose to £174 0s 0d, the highest yet recorded.
29	25	April 5th. 1780 The Society met this day, paid their Subscriptions amounting to £190 .. and Voted the following Gentlemen Managers for the ensuing Year John Skottowe Esqr. Thos. Bazett Senr. David Kay Robert Leech John Doveton Managers And have Voted John Doveton Treasurer for the ensuing Year April 2d 1781 The Society met this day, paid their Subscriptions amounting to £188 .. and Voted the following Gentlemen Managers for the ensuing Year John Skottowe Esqr. Thomas Stroud Chas. Ross Stewart James Desfountain Nathaniel Kennedy Managers Who have Voted Mr. Nathaniel Kennedy Treasurer for the ensuing Year	The society met on 5 April 1780, when the members paid their subscriptions, which came to £190 0s 0d. They elected the following managers for the coming year. John Skottowe Esquire, Manager Thomas Bazett senior, Manager David Kay, Manager Robert Leech, Manager John Doveton, Manager The meeting also chose John Doveton as treasurer for the coming year. The society met on 2 April 1781, when the members paid their subscriptions, which came to £188 0s 0d. They elected the following managers for the coming year. John Skottowe Esquire, Manager Thomas Stroud, Manager Charles Ross Stewart, Manager James Desfountain, Manager Nathaniel Kennedy, Manager The managers chose Nathaniel Kennedy as treasurer for the coming year. Interpretations The treasurer's office passed in three successive years to young men of the Secretary's department. William Webber Doveton held it from 1779, John Doveton from 1780 and Nathaniel Kennedy from 1781. John Doveton was sub-secretary by 4 September 1780, and Kennedy held that post by 11 February 1782. Both joined the fund together as unmarried servants in 1773. The founders entrusted the fund to

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			its senior members, a Secretary, a factor and a clergyman. By 1780 it was kept by the Secretary's clerks, who handled the Company's accounts and leases daily and were at hand to receive payments and keep the book. The fund's money and the Company's records were thus held in the same office, by the men who also witnessed most of the leases of those years. Thomas Bazett was styled senior on the committee of 1780. The younger Thomas Bazett joined the fund on 4 October 1778. The style confirmed that the founder of 1766 and the subscriber of 1778 were different men, father and son or uncle and nephew. John Skottowe sat on every committee from 1766, the only member to do so. Every other founder had left the committee by 1781, and its places were taken by men who joined in 1769 and after, Charles Ross Stewart, James Desfontain, Thomas Stroud and the clerks. The management had passed to a second generation of the Company's servants within 15 years. The subscriptions held near £190 0s 0d in both years, after the steady rise of the 1770s.
30	26	April the 8th 1782 The Society met this Day, paid their Subscriptions amounting to £192 and Voted the following Gentlemen Managers for the ensuing Year. William Wrangham Esqr. Thomas Stroud David Kay Charles Ross Stewart John Goodwin Managers Who have Voted Mr. John Goodwin Treasurer for the ensuing Year. Messrs. John Wilson and Tuffen Shepherd having entered into the Companys Service have signed their Names as Subscribers to this Fund and paid £3 each for one Year and an half Subscription John Wilson Tuffen Shepherd. Messrs. Henry Graeme Esqr. and Mr. Caleb Broadway having entered into the Companys Service have signed their Names as Subscribers to this Fund the former paying £5 .. and the latter £2 . 2 . 0 for five Months Subscription Henry Graeme Caleb Broadway [...] Jany. 1783	The society met on 8 April 1782, when the members paid their subscriptions, which came to £192 0s 0d. They elected the following managers for the coming year. William Wrangham Esquire, Manager Thomas Stroud, Manager David Kay, Manager Charles Ross Stewart, Manager John Goodwin, Manager The managers chose John Goodwin as treasurer for the coming year. John Wilson and Tuffin Shepherd, having entered the Company's service, signed as subscribers to the fund and paid £3 0s 0d each for a year and a half's subscription. On 7 January 1783 Henry Graeme Esquire and Caleb Broadway, having entered the Company's service, signed as subscribers. Graeme paid £5 0s 0d, and Broadway paid £2 2s 0d for five months' subscription. Interpretations Wilson and Shepherd each paid £3 0s 0d, a year and a half at the unmarried rate. A man joining within a month of entering the service, as the third rule required, owed at most a year's payment. These two had been in the service for longer and were admitted on paying the whole period since they arrived. John Leech was taken in the same way in 1777, paying for the quarter he had missed. The one month limit, which the founders made absolute, had become in practice a requirement to pay back to the date of entry. The fund lost nothing, since the late joiner paid for every month he could have been covered, and a servant who delayed was no longer shut out for good. Broadway's payment was reckoned by the month. Five months at the married rate came to a little over £2 1s 0d, and he paid £2 2s 0d. The scale of 1770 charged by the quarter, and in 1772 the treasurer charged every newcomer a flat half year. By 1783 the charge followed the exact time to the next meeting, the closest reckoning the fund had yet used. John Skottowe was absent from the committee for the first time since 1766. John Goodwin, who signed the rules as a junior clerk in 1766 and was a factor by 1782, became treasurer, the fourth of the Secretary's former clerks in five years to hold the office. Caleb Broadway signed for Robert Ballard on 19 November 1787 and 24 November 1788. The later Jamestown register recorded a Lieutenant Broadway as holder of lease 126. The subscriptions rose to £192 0s 0d.
31	27	6th Jany. 1783 Mr. William Seale 2d Lieutenant having Entered into the	On 6 [...] 1783 William Seale, a second lieutenant, having entered the Company's service, signed as a

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		Company's Service have signed his Name as Subscriber to this Fund and paid £ .. 3 .. 4 his proportion for 1 Month Subscription Willm. Seale April the 7th 1783 The Society met this day, paid their Subscriptions amounting to £ and Voted the following Gentlemen Managers for the ensuing Year Major Henry Graeme William Wrangham Esqr. Major Bazett Captn. Thos. Bazett William Webber Doveton Managers Who have Voted Mr. Willm. Webber Doveton Treasurer for the ensuing Year	subscriber to the fund and paid £0 3s 4d, his share for one month's subscription. The society met on 7 April 1783 and the members paid their subscriptions, although the total was not entered in the book. They elected the following managers for the coming year. Major Henry Graeme, Manager William Wrangham Esquire, Manager Major Bazett, Manager Captain Thomas Bazett, Manager William Webber Doveton, Manager The managers chose William Webber Doveton as treasurer for the coming year. Interpretations Seale paid exactly one twelfth of the unmarried subscription, £0 3s 4d for one month. The treasurer had moved from charging by the quarter in 1770, and by a flat half year in 1772, to reckoning each newcomer's share to the month, as he did for Caleb Broadway. A young officer joining weeks before the annual meeting paid only for the weeks of cover he received, and then the full year from April. Henry Graeme joined in January 1783, styled Esquire, and paid £5 0s 0d. Three months later he was a major and the first-named manager. A senior officer newly arrived on the island was placed at once at the head of the society's committee, ahead of Wrangham, a member since 1766. The fund's management followed rank in the island's service as well as length of membership. The Bazetts returned to the committee after an absence in 1779, 1781 and 1782, with the major and a captain. Thomas Bazett senior was a manager in 1780, and the younger Thomas joined in 1778. The record did not say which of them was the captain. The total of the year's subscriptions was again left blank, as in 1778.
32	28	April 12th. 1784 The Society met this Day paid their Subscriptions amounting to £207 and Voted the following Gentlemen Managers for the ensuing Year. Henry Graeme Esqr. Jonathan Doveton Robert Leech John Doveton Nathaniel Kennedy Managers Who have Voted Mr. Robert Leech Treasurer 2 The Reverend Isaac Sewell and Mr. Martin Harper having Entered the Company's Service have signed their Names as Subscribers to this Fund Isa: Jos: Sewell M A Harper 28th March 1785	The society met on 12 April 1784, when the members paid their subscriptions, which came to £207 0s 0d. They elected the following managers for the coming year. Henry Graeme Esquire, Manager Jonathan Doveton, Manager Robert Leech, Manager John Doveton, Manager Nathaniel Kennedy, Manager The managers chose Robert Leech as treasurer. On 28 March 1785 the Reverend Isaac Joseph Sewell and Martin Harper, having entered the Company's service, signed as subscribers to the fund. Interpretations The subscriptions passed £200 0s 0d for the first time. The fund's yearly income had nearly doubled since 1766, when the founders told the Directors that £106 0s 0d was as much as could be expected. The growth came from new entrants to the Company's service, almost all of whom joined, and from the men who moved to the married rate as they married. Seven pensions at £30 0s 0d a year now cost less than one year's subscriptions, where in 1766 three would have consumed them. Martin Harper, planter, was dead by 9 November 1778, when Margaret Harper and Samuel Alexander took 11 acres at the Half Moon in trust for his heirs, with a further 12 acres in Peak Gut on 30 September 1779. Margaret Harper, the widow, held the Harper land in Peak Gut in her own name by 15 November 1784. A Martin Harper entered the Company's service in 1785 and joined the fund at once. He was in all probability the dead man's son, the third heir of a planting family named in the lease registers to enter the service and join the fund, after Thomas Greentree and Onesiphorus Beale in 1779. No payment was recorded for either new member. Every earlier entry of a newcomer stated his share. The

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			two joined five days before the next annual meeting, and their first payment was evidently taken with the year's subscriptions. The Reverend Isaac Joseph Sewell was the third clergyman to join the fund, after William Bearcroft and Robert Carr. Robert Leech, who joined in December 1772, became treasurer. He was a factor and a frequent witness of the Council's leases in the same years. The treasurer's office remained with the factors and the Secretary's clerks, with the two Dovetons and Kennedy beside Leech on the committee.
33	29	April 5. 1785 The Society met this day, paid their Subscriptions amounting to £195 and Voted the following Gentlemen Managers for the ensuing Year Daniel Corneille Esqr. Mattw. Bazett Esqr. Revd. John Wilson Capt. Bazett Mr. David Kay Managers Who have Voted Mr. David Kay Treasurer It having been put to the Vote this Day whether a Batchelor paying £2 annual Subscription, might be permitted to make up that Subscription £5 so as to entitle his Widow or Orphans (should he Marry and Die) to the Benefits arising from the Fund. It was carried in the Affirmative, and Determined, that any Batchelor wishing to Subscribe as a Married Man, paying the same, and Marrying, his Widow or Orphans should be entitled to the Benefits and Advantages arising from the Fund, as Stated in Articles made in the Years 1774 and 1778	The society met on 5 April 1785, when the members paid their subscriptions, which came to £195 0s 0d. They elected the following managers for the coming year. Daniel Corneille Esquire, Manager Matthew Bazett Esquire, Manager The Reverend John Wilson, Manager Captain Bazett, Manager David Kay, Manager The managers chose David Kay as treasurer. The meeting voted on whether an unmarried man paying the yearly subscription of £2 0s 0d might raise it to £5 0s 0d, so that his widow or orphans would be entitled to the benefits of the fund if he married and died. The vote was carried. The meeting decided that any unmarried man who chose to subscribe at the married rate, and later married, should secure for his widow or orphans the benefits set out in the rules of 1774 and 1778. Interpretations The scale of 1774 counted only the years a newcomer paid £5 0s 0d as a married man. A man who joined single and married after ten years in the fund began the scale at his wedding, and his widow would receive £10 0s 0d if he died within the year. The rule of 1774 let him buy the full benefit on marrying by paying in advance, a large sum to find at once. The members now offered a gentler route. A bachelor could pay the married rate from the start, building up countable years before he had a wife, so that she was well up the scale when he married. The fund received two and a half times his ordinary subscription for years in which it bore no risk on his account. The prudent single man gained security for a future family, and the fund gained capital. The Reverend John Wilson sat on the committee. A John Wilson joined the fund with Tuffin Shepherd in 1782 as a single man. The Reverend John Wilson took 12 acres called Clough's Plain on 15 December 1788, with the clause allowing him to bring water to the ground. The subscriber of 1782 was thus probably the clergyman, the fourth to belong to the fund and the second to serve as a manager. David Kay, the surgeon who joined in 1775, became treasurer. The office passed from the factors and clerks to a medical officer for the first time. The subscriptions fell from £207 0s 0d to £195 0s 0d.
34	30	April 2d. 1786 The Society met this day paid their Subscriptions amounting to £205 and voted the following Gentlemen Managers for the ensuing Year Daniel Corneille Esqr. Matthew Bazett Esqr. The Revd. Mr. Wilson Capt. Bazett Mr. Leech Managers Who have chosen the Revd. Mr. Wilson Treasurer April 9th. 1787.	The society met on 2 April 1786, when the members paid their subscriptions, which came to £205 0s 0d. They elected the following managers for the coming year. Daniel Corneille Esquire, Manager Matthew Bazett Esquire, Manager The Reverend Mr Wilson, Manager Captain Bazett, Manager Mr Leech, Manager The managers chose the Reverend Mr Wilson as treasurer. The society met on 9 April 1787, when the members paid their subscriptions, which came to £191

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		This Day the Society met paid their Subscriptions amounting to £191 & voted the following Gentlemen Managers for the present Year Vizt. The Governor .. Mr. Mattw. Bazett Mr. Willm. Wrangham Captain Bazett Mr. Sewell Managers Who have chosen Captain Bazett .. Treasurer.	0s 0d. They elected the following managers for the present year. The Governor, Manager Matthew Bazett, Manager William Wrangham, Manager Captain Bazett, Manager Mr Sewell, Manager The managers chose Captain Bazett as treasurer. Interpretations The Governor was elected a manager in 1787, named by his office. The founders placed every dispute over the fund in the hands of the general meeting and gave the Governor and Council no part in it. In the same year the lease registers described Matthew Bazett as a member of the Council, on 20 August and 8 October 1787. The committee of 1787 thus held the head of the island's government and one of his councillors among its five members. The society did not surrender its independence, since the members still chose the managers each year by ballot and the rules gave the general meeting the last word. In practice, however, the private fund of the Company's servants was by then managed by the men who governed the island. The clergy now held a regular place on the committee. The Reverend John Wilson served in 1785 and 1786 and was treasurer in 1786, and the Reverend Isaac Joseph Sewell, who joined on 28 March 1785, was elected in 1787. A body founded by officials and officers had come to rely on its clerical members for its management and accounts. The Bazetts had at least one place on every committee from 1783. Captain Bazett, treasurer in 1787, was probably the younger Thomas Bazett, who joined in 1778 and was named captain by 1783. The subscriptions fell from £205 0s 0d to £191 0s 0d. Income had held between £190 0s 0d and £207 0s 0d for eight years, after the steady growth of the 1770s.
35	31	The following Gentlemen having entered into the Company's Service have Signed their Names as Subscribers to this Fund, and have paid their Subscriptions Rob. Brooke £30 .. F. Robson £5 .. 0 .. 0 Jno. F. Howard £1 .. T. Lester £5 Jno. Taylor £10 H. Beale Richd. Goodwin Junr. £1 .. Jno. Chas. Dunn £1 . 10 E. C. Smith £1 . 10 £55 April 7th. 1788 This Day the Society met paid their Subscriptions Amounting to £182. and Voted the Following Gentlemen Managers for the Present Year. The Governor Major Robson Capt. Greentree L. Watn. Greentree L. Thos. Greentree Who have Chose L. Thos. Greentree Treasurer	The following gentlemen, having entered the Company's service, signed as subscribers to the fund and paid their subscriptions. Robert Brooke, £30 0s 0d T. Robson, £5 0s 0d John F. Howard, £1 0s 0d T. Lester, £5 0s 0d John Taylor, £10 0s 0d H. Beale, £0 0s 0d Richard Goodwin junior, £1 0s 0d John Charles Dunn, £1 10s 0d E. C. Smith, £1 10s 0d Total, £55 0s 0d The society met on 7 April 1788, when the members paid their subscriptions, which came to £182 0s 0d. They elected the following managers for the present year. The Governor, Manager Major Robson, Manager Captain Greentree, Manager Lieutenant Wathen Greentree, Manager Lieutenant Thomas Greentree, Manager The managers chose Lieutenant Thomas Greentree as treasurer. Interpretations Robert Brooke paid £30 0s 0d on joining. The rule of 1774 gave a new married member's widow £10 0s 0d a year at first, rising to the full £30 0s 0d only after six years at the married rate, and allowed him to buy the full benefit at once by paying in advance. Six years at £5 0s 0d came to exactly £30 0s 0d. Brooke paid it all on entry, the first member recorded as doing so. A married man arriving from England could leave his wife unprotected for six years or find the whole sum at once, and Brooke chose the second. John Taylor's £10 0s 0d bought two years' standing on the same terms,

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			enough to place his widow at £20 0s 0d after one more year's payment. The other entries followed the ordinary scale. Robson and Lester paid a full year at the married rate. Howard and Goodwin paid half a year, and Dunn and Smith three quarters, at the unmarried rate. Nothing was entered against Beale's name. Several of the new members appeared in the lease registers within months. Thomas Lester took Bird's old plot as town adjutant on 29 September 1788. Lieutenant John Taylor took two acres at 6d an acre on 7 January 1788. John Charles Dunn took ground by the garrison hospital as surgeon's assistant on 30 September 1789. Richard Goodwin junior witnessed most of the Council's leases from January 1788, and John F. Howard most of those of 1787. Three Greentrees held places on the committee of 1788, with the Governor and Major Robson. Lieutenant Thomas Greentree, the heir for whom seven executors took land in trust in 1767, became treasurer of the fund his father never joined. Lieutenant Wathen Greentree, who joined in 1774, renewed the Sandy Bay farm on 29 June 1789. The family that took the earliest trust leases in the volume had by 1788 three officers in the Company's service and the management of the widows' fund among them. The subscriptions fell for the second year, to £182 0s 0d.
36	32	April 1. 1789 Mr. John Newton [...] being Married has made up his Subscription £5 for the last Year April 1. 89 This day the Society met paid their Subscriptions Amounting to £181 and voted the following Gentlemen Managers for the Present Year Vizt. The Governor Lieut. Governor Capt. Pierce Lt. W. Greentree Mr. Wright Managers We have Chosen Capt. Pierce Treasurer 1st Septr. 1789 Lieut. Smith being Married has made up his Subscription £5 for this Year The Interest of the Bonds, together with the Subscriptions being insufficient to pay the Annuities We have ordered the past Treasurer Lt. T. Greentree to call upon Mr. Worrall for 80£ being part of the Money due on his Bond to make up the Deficiency	On 1 April 1789 John Newton, having married, made up his subscription for the past year to £5 0s 0d. Under the society's rules an unmarried member paid £2 0s 0d a year and a married member £5 0s 0d, since only a married man left a widow for the fund to support. A member who married had to start paying the higher rate at once, and Newton's payment of the difference brought his wife within the fund's protection. The society met on 1 April 1789, when the members paid their subscriptions, which came to £181 0s 0d. They elected the following managers for the present year. The Governor, Manager The Lieutenant Governor, Manager Captain Pierie, Manager Lieutenant W. Greentree, Manager Mr Wright, Manager The managers chose Captain Pierie as treasurer. On 1 September 1789 Lieutenant Smith, having married, likewise made up his subscription for the year to £5 0s 0d, so that his new wife would be entitled to a pension if he died. The interest on the fund's bonds, together with the subscriptions, was not enough to pay the pensions. The managers therefore ordered the previous treasurer, Lieutenant Thomas Greentree, to call on Mr Worrall for £80 0s 0d, part of the money owed on his bond, to make up the shortfall. Interpretations The fund had invested its capital by lending it on bond, at interest, to men on the island. The sixth rule of 1766 left the managers free to employ the money as they judged best. With no bank on St Helena, loans to landholders against their written promise to repay were the obvious way to make the stock earn. John Worrall, a planter in the East Division since 1766, was one borrower. He renewed and enlarged his farm to 33 acres on 21 July 1788, and the fund's money had probably helped him carry it. The fund recorded a shortfall for the first time. For 23 years income had exceeded what was paid out, and the capital grew. By 1789 the pensions owed to widows and orphans cost more than the year's subscriptions and interest together. Subscriptions had fallen from £207 0s 0d in 1784 to £181 0s 0d, while the number of families drawing on the fund had risen as

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			the founders died. The managers had three courses open. They could cut the pensions, raise the subscriptions, or draw on the capital. They chose the last, recalling £80 0s 0d of Worrall's loan. The pensions were protected for the present, but the stock built up since 1766 now began to be spent, and the interest it earned would fall with it. Newton and Smith both joined as single men. Smith was probably the E. C. Smith who paid £1 10s 0d at the unmarried rate in 1788. Under the rule of 1774, a newcomer's widow received a pension that rose with each year he had paid at the married rate, from £10 0s 0d after one year to the full £30 0s 0d after six. Marriage therefore did more than raise a member's payment. It started the count of years on which his widow's pension would depend. The duty of recovering Worrall's money fell to Thomas Greentree, the treasurer of the year before, under whom the payment fell due. The managers held each treasurer answerable for the money in his charge after his term ended. John Newton was the plumber living in William Wrangham's house at the foot of Ladder Hill Road on 23 November 1789. A tradesman in a rented house was among the subscribers. The Governor and the Lieutenant Governor both sat on the committee of 1789. Captain William Pierie, who joined on 16 April 1778, became treasurer, and renewed Francis's Plain on 19 January 1789.
37	33	April 6th. 1789 This Day the Society being met, agreed on the following Regulations That in Order to render this Institution more generally useful and to Extend the Benefits arising from it to the whole Community, every Inhabitant or Others, shall be permitted to enter himself a Subscriber to this Fund And as there is another Society of a Similar nature now subsisting on this Island, it is Agreed, that the said Society shall be permitted to consolidate their Stock with this Fund of the Honble Company's Servants, and the Members of it Allowed to enter their Names as Subscribers to the said Fund Benjn. Mason Senr. Orld. Bagley Senr. Richd. Torbett from 1st Apl. 1790 James Pritchard John Sampell John Worrall John Legg Thomas Yates Gabriel Isacke W. Chamberlain Thomas Powell	On 6 April 1789 the society met and agreed on the following rules. To make the fund more widely useful and to extend its benefits to the whole community, every inhabitant of the island, and others, would in future be allowed to join as a subscriber. Another society of the same kind then existed on the island. It was agreed that this other society could merge its funds with the fund of the Company's servants, and that its members could enter their names as subscribers. The following men signed as subscribers. Benjamin Mason senior James Pritchard John Sampell John Worrall John Legg Thomas Yates Gabriel Isacke W. Chamberlain Thomas Powell Orlando Bagley senior Richard Torbett, from August 1790 Interpretations For 23 years the fund admitted only the Company's servants, its officials, clerks, officers and clergy. The society now opened it to every inhabitant. Its income had fallen from £207 0s 0d in 1784 to £181 0s 0d in 1789, while pensions to the families of dead members were rising, and in September of the same year the managers had to call in part of a loan to meet them. The Company's establishment on the island was too small to keep the fund growing. The planters and tradesmen were the obvious source of new subscribers, and the members admitted them. The reason recorded was the benefit of the whole community, but the fund's own need was plain from its accounts. The second society brought its stock as well as its members. The planters and townsmen had evidently set up a fund of their own on the same lines, outside the Company's service. Merging the two gave the Company's fund a fresh capital sum at once, and gave the smaller society's members the security of a larger fund to draw on. The island's two schemes for widows and orphans became one.

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			The new subscribers were the farmers and tradesmen of the lease registers. James Pritchard was a tailor in 1771 and a shopkeeper by 1785, John Sampell a publican and planter, John Legg a joiner, and Benjamin Mason, John Worrall, Gabriel Isacke and Orlando Bagley planters. Thomas Yates later laid out 460 feet of Jamestown frontage in plots. John Worrall was also the fund's debtor on bond. Within months the managers ordered £80 0s 0d of his loan recalled. Gabriel Isacke died within months of joining. On 21 December 1789 his widow Sarah renewed his eight acres in Lemon Valley for his heirs. Under the scale of 1774 a widow whose husband died in his first year at the married rate was entitled to £10 0s 0d a year, so the Isacke family was perhaps among the first of the newly admitted to draw on the fund. Richard Torbett's membership was to begin in August 1790. He was an administrator of John Young's estate on 23 November 1789.
38	34	1790 April 12th This Day the Society met, paid their annual Subscription amounting to £ and Voted the following Gentlemen Managers for the present Year Vizt. The Governor Lt. Governor B A Wright Esqr. Lt. W. Greentree Lt. Caleb Broadway Managers Who have chosen Lieut. Caleb Broadway Treasurer A Letter from Major Mitchell addressed to Captn. Bazett being read to a Majority of the Members of the Widows Fund requesting he might be allowed to defer the Payment of his subscription until next Year, and that Mrs. Mitchell will receive the benefit of the Fund upon his paying the Annual subscription, on the contrary to be excluded and Major Mitchel struck off the List. The Managers desire Captn. Bazett to acquaint Major Mitchell his request is granted and that Mrs. Mitchell will be entitled to the benefit of the Fund upon paying the annual subscription, at same time she will be excluded if a punctual answer is not given and the subscriptions for the Year are not sent by the first conveyance. The Interest of the Bonds together with the subscriptions being insufficient to pay the Annuities, we have ordered the present Treasurer Capt. Wm. Pierce to call upon Mr. Jno. Sampell, Mr. Thos. Bagley and Mr. Elisha Isacke for part of the Money due on their Bonds to make up the deficiency	The society met on 12 April 1790 and the members paid their yearly subscriptions, although the total was not entered in the book. They elected the following managers for the present year. The Governor, Manager The Lieutenant Governor, Manager B. A. Wright Esquire, Manager Lieutenant W. Greentree, Manager Lieutenant Caleb Broadway, Manager The managers chose Lieutenant Caleb Broadway as treasurer. A letter from Major Mitchell to Captain Bazett was read to a majority of the members of the widows' fund. Mitchell asked to be allowed to put off paying his subscription until the next year. He also asked whether, if he went on paying the yearly subscription, his wife would remain entitled to the benefit of the fund, or whether he would instead be struck off the list. The managers asked Captain Bazett to tell Major Mitchell that his request was granted, and that Mrs Mitchell would remain entitled to the benefit of the fund so long as the yearly subscription was paid. At the same time Mitchell was to be warned that he would be excluded if he did not reply promptly and send the year's subscription by the first ship. The interest on the fund's bonds, together with the subscriptions, was again not enough to pay the pensions. The managers ordered the treasurer of the past year, Captain William Pierie, to call on John Sampell, Thomas Bagley and Elisha Isacke for part of the money owed on their bonds, to make up the shortfall. Interpretations Major Mitchell was away from the island and wrote to ask for time. The fourth rule of 1766 struck out any member six months behind with his payment, and he had fallen into that position. The obvious course was to apply the rule. The managers granted him time instead. The rule of 1776 made non-payment the only ground for exclusion, so his place depended wholly on the money, but the fund existed to protect wives such as Mrs Mitchell. Striking off a member of 24 years' standing over a delay at sea would have cost her the pension he had paid for since 1766, when a Mitchell signed the rules among the founders. The managers kept her covered and set a firm limit, the first ship from the island back to him, so that the delay could not run on. The fund ran short a second year. The managers again turned to the capital lent on bond, recalling part of three loans this time instead of one. Sampell, Bagley and Isacke were all planters. Sampell had joined the fund only in April 1789, when it was opened to all inhabitants. The fund's stock was thus lent out widely among the island's landholders, and its pensions were now being met by recalling that money piece by piece.

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			Each recall reduced the capital on which interest was earned, and so increased the shortfall to be met the following year. Elisha Isacke senior took five acres in the East Division on 3 December 1787, and Gabriel Isacke's widow renewed his farm for his heirs on 21 December 1789. The family were both borrowers from the fund and, through the dead Gabriel, among those entitled to draw on it. The order went to Captain Pierie as treasurer, although Broadway had just been chosen. The money was due on bonds taken under Pierie's management, and the managers held him to their recovery, as they held Thomas Greentree in 1789. The total of the year's subscriptions was left blank, as in 1778 and 1783.
39	35	Lieut. George Scott having entered the Company's Service has signed his Name as a subscriber to this Fund and has paid his Subscription of Five pounds. Geo. Scott. 1791 April 4th This day the Society met, paid their Annual Subscription amounting to £221 and Voted the following Gentlemen Managers for the present Year Vizt. The Governor Lt. Governor B A Wright Esqr. Lt. Beale Mr. Lester Managers Who have chosen Lieut. Beale Treasurer Mr. Henry Porteous having entered into the Companys Service has signed his Name as a Subscriber to this Fund [...] has paid his subscription of two Pounds The Interest of the Bonds together with the Subscriptions being insufficient to pay the Annuities, we have ordered the present Treasr. Lieut. Caleb Broadway to call upon, Lt. Knipe, Mr. Jno. Goodwin Mr. Jno. Scott, Mr. Fras. Seale, Mr. Jno. Alexander Jun. Mr. Jno. Sampell Lieut. Gurling's and Mr. John Seale's Estates for part of the Money due on their Bonds to make up the Deficiency Lt. Desfountain having been asked if he chose to become a Subscriber he declined the Same	Lieutenant George Scott, having entered the Company's service, signed as a subscriber to the fund and paid his subscription of £5 0s 0d. The society met on 4 April 1791, when the members paid their yearly subscriptions, which came to £221 0s 0d. They elected the following managers for the present year. The Governor, Manager The Lieutenant Governor, Manager B. A. Wright Esquire, Manager Lieutenant Beale, Manager Mr Lester, Manager The managers chose Lieutenant Beale as treasurer. Start of crossed out section Henry Porteous, having entered the Company's service, signed as a subscriber to the fund and paid his subscription of £2 0s 0d. End of crossed out section The interest on the fund's bonds, together with the subscriptions, was again not enough to pay the pensions. The managers ordered the treasurer of the past year, Lieutenant Caleb Broadway, to call for part of the money owed on their bonds from Lieutenant Knipe, John Goodwin, John Scott, Francis Seale, John Alexander junior and John Sampell, and from the estates of Lieutenant Gurling and John Seale, to make up the shortfall. Lieutenant Desfountain was asked whether he wished to become a subscriber, and he declined. Interpretations The fund fell short for the third year running, although its income rose to £221 0s 0d, the highest ever recorded. Opening the fund to all inhabitants in 1789, and merging the other society's stock with it, brought in more subscribers but also more families with a claim. The managers again met the gap from capital, and this time called on eight debtors where they called on one in 1789 and three in 1790. The fund's money was lent across the island's landholding families, to the Knipes, Goodwins, Seales, Alexanders and Sampells, and two of the loans were owed by estates whose borrowers had died. Calling in part of so many bonds at once showed how far the pensions now outran the income, and how quickly the stock built up since 1766 was being drawn down. Several of the debtors were members and officers of the fund itself. John Goodwin was treasurer in 1782, and Lieutenant Knipe joined in 1775. The society lent to its own members, which placed its managers in the position of collecting debts from their colleagues and neighbours. The managers invited Lieutenant Desfountain to join, and he refused. Under the rules of 1766 a man who let his first month pass was barred for good. By 1791 the society was approaching men in the service and asking them to subscribe. A fund in deficit needed every new subscription it could find, and the refusal of an officer to join suggested that the fund's growing difficulties were known.

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			Henry Porteous's entry was struck through, at the unmarried rate of £2 0s 0d. The record gave no reason. The first page of the lease register recorded a renewal in March 1827 to the executors of H. Porteous. Lieutenant Onesiphorus Beale, who joined the fund in 1779 as the son of a dead planter whose orphans were provided for by trustees, now became its treasurer.
40	36	16 April 1792 This day the Society met, paid their Annual Subscriptions amounting to £219 ... and Voted the following Gentlemen Managers for the Present Year Vizt. The Governor Major Robson Wm. Wrangham Esqr. Capt. Stewart Mr. J. C. Dunn Managers Who have chosen Capt. Stewart Treasurer Mr. James Pritchard Junr. having entered the Company's Service, has Signed his name as a Subscriber to this Fund as a Bachelor and paid his Subscription of £2 .. James Pritchard Junr. 1793 July The Society met this day paid their subscriptions amounting to £225 examined the Books & proceeded to take into consideration the general business of the Fund which has been in a declining state for some time past, from the subscriptions, and Interest of their Bonds, being insufficient to pay the several Annuitants The Society then came to the following resolutions That no money belonging to the Fund shall in future be let at a less Interest than seven P Ct. per Ann. & That all persons who have the Society's money at present on Bond be acquainted that after the 1 day of April next they must pay at the rate of 7 P Ct. for it or Discharge their Bonds. It was unanimously agreed that a Petition be drawn up representing the declining state of the Fund & craving Assistance for its relief & support & that the said petition be presented to the Board here requesting that they will recommend it to the indulgent notice of the Honble the Court of Directors	The society met on 16 April 1792, when the members paid their yearly subscriptions, which came to £219 0s 0d. They elected the following managers for the present year. The Governor, Manager Major Robson, Manager William Wrangham Esquire, Manager Captain Stewart, Manager Mr J. C. Dunn, Manager The managers chose Captain Stewart as treasurer. James Pritchard junior, having entered the Company's service, signed as a subscriber to the fund as an unmarried man and paid his subscription of £2 0s 0d. The society met in July 1793. The members paid their subscriptions, which came to £225 0s 0d, examined the books and took into consideration the general business of the fund. For some time the fund had been in decline, since the subscriptions and the interest on its bonds were not enough to pay the pensions. The society then made the following resolutions. In future no money belonging to the fund was to be lent at less than 7 per cent interest. Everyone holding the society's money on bond was to be told that from the following 1 April he must pay interest at 7 per cent or repay his bond. The members agreed unanimously that a petition should be drawn up setting out the fund's declining state and asking for help to support it. The petition was to be presented to the Governor and Council, asking them to recommend it to the favourable notice of the Court of Directors. Interpretations The managers' first remedy for the shortfall, in 1789, 1790 and 1791, was to recall part of the money lent on bond. Each recall shrank the capital and the interest it earned, so the next year's gap was larger. In 1793 the members changed course. They raised the interest on every loan to 7 per cent and gave each borrower a choice, to pay the higher rate or repay what he owed. Either answer helped the fund. A borrower who stayed paid more income, and one who left returned capital that could be lent again at the new rate. The fund's debtors were planters and its own members, men whose farms the lease registers showed being built up in the same years, and the higher rate fell on them. The society turned again to the Company. In 1766 the founders wrote straight to the Directors and hinted at help without asking for it. In 1793 the members admitted openly that the fund was failing and asked for assistance. They did not write to London themselves this time. They sent the petition through the Governor and Council, asking the island's government to recommend it. The founders kept the fund apart from the island's administration, but by 1793 the Governor had sat on its committee for six years, and the society now needed the Council's weight behind its request. The meeting was held in July, three months later than the 1 April the rules required. No meeting was recorded for April 1793. James Pritchard junior was probably the son of James Pritchard, the shopkeeper who joined as an inhabitant on 6 April 1789. A townsman's son was entering the Company's service and joining the fund in his own right.

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41	37	The Petition was accordingly drawn up signed by the Subscribers and presented The Attorney of Miss Purling Daughter of Mattw. Purling Esqr. late deceased made application in her behalf to receive an Annuity from the Fund But it was agreed that according to the tenor of a Resolution of the Society under date of the 1st of April 1778 she could have no claim whatever to such Annuity she being past the Age of twenty one Years For the same reason Miss Bearcroft was excluded from the receipt of any farther Annuity she being also past the Age of 21 Years. Lieut. John Desfountain wishing to enter into the Society at the rate of a married man has accordingly signed the Book & paid his subscription of £5 And the following Gentlemen Vizt. Messrs. Francis Robson Thos. H. Brooke Robt. Leech Junior [...] Doveton, Jno. Goodwin & Jno. Shirley wishing to become Members of the Society as Bachelors have also signed their names & paid their subscriptions of £2 each John Goodwin John Shirley Jn. Desfountain 1793 October 28th The Society met this day and Voted the following Persons Managers for the ensuing Year Viz Messrs. David Kay Thos. Bazett Will. W. Doveton Jno. C. Dunn Robt. Leech Senr. Who have chosen Mr. Kay Treasurer 1793 Novr. 13. The Managers met this day and examined and adjusted the Books of the Society They find that there is due to the Fund a Sum of £69 . 18 . 5 from Mr. Broadway who was Treasurer in the Year 1791 They find also that the Petition	The petition was drawn up as agreed, signed by the subscribers and presented. The attorney of Miss Purling, daughter of the late Matthew Purling Esquire, applied on her behalf for a pension from the fund. The society agreed that, under its resolution of 1 April 1778, she had no claim to a pension, since she was over the age of 21. For the same reason Miss Bearcroft was excluded from receiving any further pension, being also over 21. Lieutenant John Desfountain, wishing to join the society at the married rate, signed the book and paid his subscription of £5 0s 0d. The following gentlemen, wishing to join as unmarried men, also signed and paid £2 0s 0d each. Francis Robson, £2 0s 0d Thomas H. Brooke, £2 0s 0d Robert Leech junior, £2 0s 0d John Goodwin, £2 0s 0d John Shirley, £2 0s 0d Start of crossed out section Gabriel Doveton End of crossed out section The society met on 29 October 1793 and elected the following managers for the coming year. David Kay, Manager Thomas Bazett, Manager William Webber Doveton, Manager J. C. Dunn, Manager Robert Leech senior, Manager The managers chose Mr Kay as treasurer. On 13 November 1793 the managers met and examined and audited the society's books. They found that £69 18s 5d was owed to the fund by Lieutenant Broadway, who had been treasurer in 1791. Interpretations The founders promised daughters a pension for as long as they stayed unmarried. In 1778 the members cut that to the age of 21, judging the original promise more than the fund could bear. Fifteen years later the rule fell on the founders' own families. Matthew Purling was a manager of the first committee in 1766, and his daughter's attorney now claimed for her, perhaps from England, where the rule of 1778 required pensioners abroad to act through agents. William Bearcroft, the chaplain, paid the married rate from 1769, and his daughter was already drawing a pension. Both were refused. The members could have honoured the terms on which these fathers had joined, and in a fund already in deficit they chose not to. The rule of 1778 was applied to the children of the men who wrote the original promise, as it was to everyone else. The treasurer of 1791 still held £69 18s 5d of the fund's money two years after leaving office. The treasurer kept the society's cash in his own hands, with no bank to hold it, and handed over the balance to his successor. Broadway had not done so. The managers had ordered each past treasurer to recover the bonds due in his year. The audit of 1793 showed that the money could also stop with the treasurer himself, at a time when the fund was recalling loans and petitioning the Company for help to pay its pensions. Lieutenant Desfountain refused an invitation to join in 1791. In 1793 he joined at the married rate. A married man joining late paid the full £5 0s 0d, and under the scale of 1774 his wife would draw £10 0s 0d a year if he died in his first year. Robert Leech senior and junior were both members by 1793, the father a manager and the son joining as a single man. Thomas H. Brooke was named in the later Jamestown register as buying ground from Government with J. C. Dunn in 1794.
42	38	The managers also found that the following pensions remained unpaid. Mr Skottowe's children, £214 2s 10d	The managers also found that the following pensions remained unpaid. Mr Skottowe's children, £214 2s 10d

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		Charles Sewell, £17 6s 9d Mrs Graeme, £15 0s 0d Mrs Congreve, £30 0s 0d Mrs Stroud, £30 0s 0d Total debt owed by the society, £306 9s 7d The society met at the Castle on 14 July 1794. Considering the fund's decline, the subscribers present were unanimously of the opinion that it would be right to reduce the pensions by one third until the fund recovered. Several members were absent, however, and it was agreed to advertise a second meeting for 16 July to take the general view of the subscribers on whether to make the cut. The Governor and Council informed the society that the Court of Directors had granted the horse tax, and the money from fines imposed under the slave laws, to the use of the fund. The society met at the Castle on 16 July 1794 and elected the following managers for the coming year. William Webber Doveton, Manager Mr Scott, Manager Mr Smith, Manager Mr Dunn, Manager Mr Pritchard senior, Manager The managers chose Mr Dunn as treasurer. The society again examined the state of the fund. Its stock was by now much reduced, having been drawn on every year for some time to pay the pensions, since the subscriptions and the interest on bonds were not enough. The members then reached a unanimous resolution. Interpretations The fund owed its pensioners £306 9s 7d, more than a full year's subscriptions. The largest debt, £214 2s 10d, was due to the children of John Skottowe, the founding president who signed the rules first in 1766 and sat on every committee until 1781. At £30 0s 0d a year, his children had gone unpaid for about seven years. Two widows were owed a full year each. The society had promised its pensioners payment every year, and had kept its word for two decades while its capital grew. By 1794 it was paying them late or not at all, the outcome of the shortfalls first recorded in 1789. The petition of 1793 succeeded. The Directors granted the fund two sources of public revenue on the island, a tax on horses and the fines imposed under the slave laws. Those laws were the island's regulations governing slaves and their owners, and the fines were the penalties paid for breaking them. The Company thus took up the request first hinted at in the letter of 25 May 1766, 28 years later and in the form of island revenue, not a payment from its own treasury. The fund founded as a private association of the Company's servants was from 1794 supported in part by public money, some of it raised from the enforcement of rules over slaves, and paid out to the widows and children of the island's officials and inhabitants. The members were ready to cut every pension by a third. Since 1766 they had protected the £30 0s 0d itself, shortening the term in 1778 and grading new members' benefits in 1774, but never touching the yearly sum. The cut was the plain remedy for a fund in debt to its pensioners, and those present favoured it unanimously. They did not impose it at once. With many members away, they called a second meeting to take the wider view, as the last rule of 1766 required for any change. The meeting was held at the Castle, where the society met in 1767. The Governor and Council conveyed the Directors' decision to it directly.	Charles Sewell, £17 6s 9d Mrs Graeme, £15 0s 0d Mrs Congreve, £30 0s 0d Mrs Stroud, £30 0s 0d Total debt owed by the society, £306 9s 7d The society met at the Castle on 14 July 1794. Considering the fund's decline, the subscribers present were unanimously of the opinion that it would be right to reduce the pensions by one third until the fund recovered. Several members were absent, however, and it was agreed to advertise a second meeting for 16 July to take the general view of the subscribers on whether to make the cut. The Governor and Council informed the society that the Court of Directors had granted the horse tax, and the money from fines imposed under the slave laws, to the use of the fund. The society met at the Castle on 16 July 1794 and elected the following managers for the coming year. William Webber Doveton, Manager Mr Scott, Manager Mr Smith, Manager Mr Dunn, Manager Mr Pritchard senior, Manager The managers chose Mr Dunn as treasurer. The society again examined the state of the fund. Its stock was by now much reduced, having been drawn on every year for some time to pay the pensions, since the subscriptions and the interest on bonds were not enough. The members then reached a unanimous resolution. Interpretations The fund owed its pensioners £306 9s 7d, more than a full year's subscriptions. The largest debt, £214 2s 10d, was due to the children of John Skottowe, the founding president who signed the rules first in 1766 and sat on every committee until 1781. 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43	39	"That one third part of the Pensions of the present "Annuitants and of the pensions that may be arising "to those that shall hereafter come upon the Fund "shall be taken off and reduced from the 1st Day of "April untill such time as the Fund shall again	The society resolved that one third of the pensions of all present pensioners, and of those who might come on the fund later, should be taken off from 1 April. The reduction was to last until the fund had grown and recovered so far that the interest on its

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		"be in such a state of increase and improvement that the interest of the Stock & annual subscriptions "are adequate to pay off the pensions at the rate "of the original institution." The following Gentlemen being desirous to be admitted as subscribers to the Fund have accordingly signed the Book & paid their subscriptions, Viz Lt. Simon Frazer at the rate of a married Man £5 . And Mr. John Wright, Mr. John Mason Mr. Geo: Leech & Mr. John Desfountain £2 each as Bachelors Frazer Geo. Leech. J. A. Wright John Desfountain Jno. Mason 1795 Apl. 6 The Society met this Day at the Castle and voted the following Gentlemen Managers for the ensuing Year Viz Messrs. Jno. Wilson Wm. Pierce Rt. Leech Thos. Greentree Jno. Doveton who chose Mr. Wilson to be Treasurer Mr. Moses Mills being desirous to be admitted a Subscriber to the Fund has paid his Subscription as a married Man and paid £5 M Mills	stock and the yearly subscriptions together were enough to pay the pensions at the rate set when the fund was founded. The following gentlemen, wishing to be admitted as subscribers, signed the book and paid their subscriptions. Dr Simon Fraser paid £5 0s 0d as a married man. John Wright, John Mason, George Leech and John Desfountain each paid £2 0s 0d as unmarried men. Dr Simon Fraser, £5 0s 0d John Wright, £2 0s 0d John Mason, £2 0s 0d George Leech, £2 0s 0d John Desfountain, £2 0s 0d The society met at the Castle on 6 April 1795 and elected the following managers for the coming year. John Wilson, Manager William Pierie, Manager Robert Leech, Manager Thomas Greentree, Manager John Doveton, Manager The managers chose Mr Leech as treasurer. Mr Mills, wishing to be admitted as a subscriber to the fund, paid his subscription of £5 0s 0d as a married man. Interpretations The cut took the pension from £30 0s 0d to £20 0s 0d a year. It applied to widows and orphans already drawing as well as to those who would come on the fund later. The members' own payments stayed at £5 0s 0d and £2 0s 0d. The whole burden of the fund's recovery thus fell on those it existed to protect, women and children who had no vote in the society and no means of earning what was taken from them. The members who voted for the cut were the men whose own widows would in time receive the reduced sum, so the measure bore on their families too. The resolution promised a return to the original rate once the fund's income could carry it, and tied the restoration to a test of the accounts, not to the members' discretion. The cut followed the Company's grant of the horse tax and the fines under the slave laws. The new revenue was evidently not enough by itself, or not yet flowing, to pay the debt of £306 9s 7d owed to pensioners and meet the pensions in full. New members continued to join despite the cut. Dr Simon Fraser, a medical officer, paid the married rate, and Mills did the same in 1795. John Wright was probably a son of Britannicus Alexander Wright, the Secretary, and the younger John Desfountain and George Leech came from families that subscribed for a generation. Under the cut, a married newcomer's widow would draw two thirds of whatever the scale of 1774 allowed.
44	40	4th April 1796 The Society met this Day at the Castle and Voted the following Gentlemen Managers for the ensuing Year Vizt. Messrs. The Revd. John Wilson Wm. W. Doveton Thos. Greentree Edwd. C. Smith Geo. Scott Who have chosen the Revd. John Wilson Treasurer The following Gentlemen being desirous to be admitted Subscribers to this Fund have paid their Subscriptions Mr. John Weir as a Married Man £5 and Mr. Patrick Hellery £2 and signed their Names J. Weir P. Hellery	The society met at the Castle on 4 April 1796 and elected the following managers for the coming year. The Reverend John Wilson, Manager William Webber Doveton, Manager Thomas Greentree, Manager Edward C. Smith, Manager George Scott, Manager The managers chose the Reverend John Wilson as treasurer. The following gentlemen, wishing to be admitted as subscribers to the fund, paid their subscriptions and signed their names. John Weir paid £5 0s 0d as a married man, and Patrick Helling paid £2 0s 0d as an unmarried man. John Weir, £5 0s 0d Patrick Helling, £2 0s 0d Interpretations The record of this meeting gave no total for the year's subscriptions. Every annual meeting from 1766 to 1793 stated one, except those of 1778, 1783 and 1790, where a space was left. From 1794 the figure

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			ceased to be entered at all. The fund was then in debt to its pensioners, had cut their pensions by a third and was receiving the horse tax and the fines under the slave laws. Its income no longer came from subscriptions alone, and the yearly total of members' payments was no longer the measure of its health that the founders had made it. Edward C. Smith joined at the unmarried rate in 1788 and, as Lieutenant Smith, paid the married rate on his marriage in September 1789. George Scott joined as a lieutenant in 1790. The managers of 1796 were thus largely men admitted in the years of the fund's difficulties, beside the Reverend John Wilson and the Doveton and Greentree families, who had served it since the 1770s.
45	41	April, 1797 The Society met this day at the Castle and Voted the following Gentlemen Managers for the ensuing Year vizt. Thomas Greentree Jr. Edwd. Chas. Smith Thomas Bazett John Desfountain Thomas Lester Treasurer appointed. Capt. John Desfountain. It appearing that the Fund, in its present improved State, would have a Ballance in its Favor, this year, of £200 & upwards, arising from the Subscripts. Taxes & Interest of Bonds it was proposed that the Sum of £5 annually should be added to the 20 already paid, & so, in Proportion, to the other Annuitts. which was unanimously agreed to. It was also determined that in future no Money should be lent, nor any Resolutions finally entered into without being first laid before the Board, for its Approbation Mr. Henry Bazett wishing to become a Member of the Society, was admitted & paid his Subscription of £2 .. Henry Bazett	The society met at the Castle in April 1797 and elected the following managers for the coming year. Thomas Greentree junior, Manager Edward Charles Smith, Manager Thomas Bazett, Manager John Desfountain, Manager Thomas Lester, Manager Captain John Desfountain was appointed treasurer. It appeared that the fund, now in better condition, would have a balance in its favour that year of more than £200 0s 0d, from the subscriptions, the taxes and the interest on its loans. It was proposed that £5 0s 0d a year should be added to the £20 0s 0d pensions already being paid, with a proportionate increase for the other pensioners. The members agreed unanimously. The members also decided that in future no money should be lent, and no resolution finally adopted, without first being laid before the Governor and Council for their approval. Henry Bazett, wishing to become a member of the society, was admitted and paid his subscription of £2 0s 0d. Interpretations The resolution of 1794 cut the pension from £30 0s 0d to £20 0s 0d and promised the full rate back once income could carry it. Three years later the fund expected a balance of over £200 0s 0d, the result of the horse tax, the fines under the slave laws and the 7 per cent charged on its loans from 1794. The members restored half the cut, raising the pension to £25 0s 0d. They kept the rest back while the debt owed to pensioners in 1793, £306 9s 7d, and the losses of the bad years were made good. The widows and orphans who bore the whole of the reduction thus recovered part of it as soon as the fund could pay. The society gave up its independence. The last rule of 1766 made the general meeting the only authority over the fund's affairs, and the founders kept the Governor and Council out of them. In 1797 the members placed every loan and every resolution under the Council's approval. The reason lay in the fund's new income. Public money from taxes and fines now formed a large part of its stock, granted by the Directors through the island's government, and the Council had reason to oversee how it was lent and spent. The loans recalled piecemeal from 1789 and the £69 18s 5d left in a past treasurer's hands until 1793 showed what could go wrong without that oversight. From 1797 the fund was in effect a public charity under the Governor and Council, governed by its members only in the first instance. John Desfountain was a captain by 1797. As a lieutenant he refused to join the fund in 1791, joined at the married rate in 1793 and was now its treasurer. Henry Bazett joined at the unmarried rate. Major Henry Bazett was a manager of the society from 1768, and the new member was of a younger generation, the fourth Bazett to subscribe since 1766.

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46	42	Mr. Francis. Robson having left the Island, & no Person being present to pay his Subscription his Father was sent to & asked what should be done who answered we might do as we pleased on which, his Name was erased. Lieut. John Shirley being desirous that his Wife, in case of Widowhood should be entitled to the full Benefit of the Fund, with original Subscribers paid in the Sum of £30. according to the Rules as entered in Subscription Book. Anno: 1797. 2d April 1798 The Society met this Day at the Castle and Voted the following Gentlemen Managers for the Ensuing Year Vizt. David Kay Robt. Leech Jno. Charles Dunn Major Willm. Pierce Captn. Andrew Dentaffe Who have chosen Mr. Robert Leech Treasurer A report being in Circulation that Captain Statham is married it was unanimously agreed if it was true, that the Subscription of £5 paid by his Children at St. Helena on the above Date, should be returned to them again	Francis Robson had left the island, and no one came forward to pay his subscription. His father was sent to and asked what should be done. He replied that the society might do as it pleased, and Robson's name was then struck off. Lieutenant John Shirley wished his wife, if she were widowed, to be entitled to the full benefit of the fund on the same footing as the original subscribers. He paid £30 0s 0d under the rules, as entered in the subscription book for 1797. The society met at the Castle on 2 April 1798 and elected the following managers for the coming year. David Kay, Manager Robert Leech, Manager John Charles Dunn, Manager Major William Pierie, Manager Captain Andrew [...], Manager The managers chose Robert Leech as treasurer. A report was circulating that Captain Statham had died. The members agreed unanimously that, if this proved true, the subscription of £5 0s 0d paid by his children on St Helena that day should be returned to them. Interpretations The fourth rule struck out any member six months behind with his payment, and Robson had left the island without arranging for anyone to pay for him. The managers did not strike him out at once. They went to his father, who as the nearest kin on the island might have kept the payments up. Only when the father declined to act was the name removed. Robson joined as a single man in 1793, so no wife lost her cover by his removal, but the managers gave his family the chance to keep his place before taking it away. Shirley paid £30 0s 0d to secure the full benefit for his wife. Under the rule of 1774, a newcomer's widow received a pension that rose with each year he paid at the married rate, and only six years at £5 0s 0d brought her to the full sum. The rule let a member buy that standing at once by paying the six years in advance. Robert Brooke did so on joining in 1788. Shirley, who rejoined as a single man in 1793, did it on marrying. The full benefit he bought was by then £25 0s 0d a year, after the cut of 1794 and the partial restoration of 1797, though he paid the six years' contributions calculated on the original scale. The entry on Statham is best read as concerning his death, though the word could also be taken as married. Statham's children paid his £5 0s 0d at the married rate while he was away. If he was already dead when they paid, the payment bought nothing, since his widow's claim arose from his death and not from a subscription paid after it. The seventh rule declared that no payment could be recovered. The members agreed to refund it, as they refunded Bridgwater and Mason, where keeping the money would have taken it from a family for no return. Thomas Statham joined the fund as a new servant in 1769. As a captain lieutenant he took deep ground behind his town house on 11 August 1787.
47	43	Ensign Saml. Knipe being desirous to be admitted a Subscriber to this Fund has paid his Subscription as a Married Man £5 and signed his Name S Knipe The Fund not being yet able to afford the Annuitants their pensions agreeable to its first institution it was proposed their Annuity's should continue as that of the preceding Year at £25 which was unanimously agreed to and paid accordingly	Ensign Samuel Knipe, wishing to be admitted as a subscriber to the fund, paid his subscription as a married man of £5 0s 0d and signed his name. The fund was not yet able to pay its pensioners the full pensions set when it was founded. It was proposed that their pensions should continue at £25 0s 0d, the rate of the previous year. The members agreed unanimously, and the pensions were paid accordingly. The following gentlemen, wishing to be admitted as subscribers to the fund, paid their subscriptions of £2 0s 0d each and signed their names. J. M. Hay [...] Hodson C. Broadway

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		The Following Gentlemen being desirous to be admitted Subscribers to this Fund have paid their Subscriptions £2 each and signed their Names J. W. Hay [...] C. Broadway Davd. Kay Jr. R. H. Leech Robt. Statham B A Wright B. Hodson W. Knipe C. Sampson	David Kay junior R. H. Leech W. Statham B. A. Wright B. Hodson W. Knipe C. Sampson Interpretations The pension stayed at £25 0s 0d, five pounds below the £30 0s 0d the founders promised. The resolution of 1794 set the test for full restoration, that interest and subscriptions together should be enough to pay the original rate. The members judged in 1798 that the fund had not yet met it, despite the horse tax and the fines under the slave laws. Each year's decision was now an act of the members, renewed annually, and the widows had no fixed sum to rely on beyond it. Ten new members joined at the unmarried rate, most of them sons of subscribers. David Kay junior was the son of the surgeon who joined in 1775. R. H. Leech carried the name of Robert Leech, a member from 1772 and several times treasurer. B. A. Wright bore the full initials of Britannicus Alexander Wright, the Secretary. W. Statham joined in the year a report of Captain Statham's death reached the island, and C. Broadway bore the surname of Caleb Broadway, treasurer in 1790. W. Knipe and Ensign Samuel Knipe came from the planting family whose members joined from 1775. The fund founded by the Company's servants of 1766 was by 1798 being carried by their sons, who joined young and single and would pay into it for their whole careers. C. Sampson was probably the Charles Sampson who held ground cut from Thomas Yates's lease of 460 feet under Jamestown leases 120 and 121 in 1805. The Hodsons were represented in the later register by Benjamin and Charles Hodson and a Colonel Hodson, holders of town leases into the 1820s. An ensign was the most junior commissioned rank in an infantry company. Samuel Knipe joined at the married rate while holding it, so he had married young and early in his service.
48	44	April 1st 1799 The Society met this day at the Castle paid their Subscriptions Amounting to £ and Voted the following Gentlemen Managers for the ensuing Year vizt. Wm. W. Doveton N. Kennedy Major Greentree Gab. Doveton Capt. Scott Managers Who have chosen Mr. Kennedy Treasurer Messrs. Patrick Hellery & Nathan Sampell not having paid their last Year Subscriptions, were asked at this time, if they chose to continue as Subscribers they refused the same. Resolved in future that any Gentleman entering the Companys Service, refusing to become a Member of the Society, when being asked by the Managers, shall not be admitted at any future period, unless he makes good the payments from his first being asked, or entering the Service	The society met at the Castle in April 1799. The members paid their subscriptions, although the total was not entered in the book. They elected the following managers for the coming year. William Webber Doveton, Manager Nathaniel Kennedy, Manager Major Greentree, Manager Gabriel Doveton, Manager Captain Scott, Manager The managers chose Mr Kennedy as treasurer. Patrick Hellin and Nathan Sampell had not paid their subscriptions for the past year. They were asked at this meeting whether they wished to remain subscribers, and both refused. The society resolved that in future any gentleman entering the Company's service who refused to join the society when asked by the managers would not be admitted at any later time unless he paid all the subscriptions due from the date he was first asked or entered the service. Interpretations The founders' third rule shut out for ever any new servant who did not join within a month. In practice the society had admitted late joiners who paid back to the date they entered the service, John Leech in 1777 and John Wilson and Tuffin Shepherd in 1782. By the 1790s the managers were going further, inviting newcomers to join, as they invited Lieutenant Desfontain in 1791. The resolution of 1799 set down the rule as it had come to work. A man could refuse when asked, and could change his mind later, but only by paying every subscription he would have paid had he joined at once. He could not enjoy the fund's

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			protection while avoiding years of its cost. The founders' purpose, that no one should join only when he had reason to expect a claim, was kept by charging the price of delay in full. Two members left. Patrick Hellin joined as a single man in 1796, and Nathan Sampell signed the rules among the founders in 1766. Each was in arrears and each chose not to continue. Under the fourth rule both had lost their place by falling behind, and the managers asked before striking them out. A founder of 33 years' standing leaving the fund, at a time when its pensions had been cut and held below the original rate, suggested that membership no longer seemed worth its cost to some of the older subscribers. Gabriel Doveton's name was entered and struck out among the new subscribers of 1793. He was a manager by 1799.
49	45	The following Gentlemen being Desirous to become Subscribers to the Fund, have this Day paid their several Subscriptions and signed their Names. April 1800 The Society met this Day to pay their Subscriptions Amounting to £ and Voted the following Gentlemen Managers for the Ensuing Year. William W. Doveton Esqr. Captain Shirley .. Captain Smith .. Major Greentree .. Captain Frazer Managers Who have Chosen Captain Shirley Treasurer	The book recorded that the following gentlemen, wishing to become subscribers to the fund, had paid their subscriptions and signed their names, but no names were entered below. The society met in April 1800 to pay the members' subscriptions, although neither the day nor the total was entered in the book. The members elected the following managers for the coming year. William Webber Doveton Esquire, Manager Captain Shirley, Manager Captain Smith, Manager Major Greentree, Manager Captain Fraser, Manager The managers chose Captain Shirley as treasurer. Interpretations The record was kept with less care as the century closed. A heading for new subscribers was written with no names beneath it, the day of the meeting was left out and the total of subscriptions was left blank, as it had been every year since 1794. In the fund's first decades each meeting recorded what was paid, by whom and in what amount. After 1797 the Governor and Council approved every loan and resolution, and the money from the horse tax and the fines under the slave laws was accounted for through them. The society's own book became a record of who managed the fund each year more than of what it held. John Shirley was a lieutenant when he paid £30 0s 0d in 1797 to give his wife the full benefit of the fund. By 1800 he was a captain and its treasurer. Edward Charles Smith, who joined single in 1788 and married in 1789, was also a captain. The managers of 1800 were officers of the garrison who had come into the fund in the 1780s and 1790s, with William Webber Doveton, a member since 1769, the only link to its earlier years.
50	46	April 13th 1801 @ the Castle The Society met this day at the Castle, paid their Subscriptions, and Voted the following Gentlemen, Managers for the ensuing Year (vizt.) Mr. Dav: Kay Senr. J. C. Dunn. Thos. H. Brooke John Goodwin George Leech Managers. Who have chosen Mr. Thos. H. Brooke Treasurer. The following Gentlemen, being desirous of becoming Subscribers to the Fund have this day paid their several Subscriptions and signed their Names H. H. Pritchard Mr. Saml. Knipe Senr. and Mr. [...] not having paid their Last Years Subscriptions, when asked at this time if they choosed to Continue they refused the same	The society met at the Castle on 13 April 1801. The members paid their subscriptions, although the total was not entered, and elected the following managers for the coming year. David Kay senior, Manager J. C. Dunn, Manager Thomas H. Brooke, Manager John Goodwin, Manager George Leech, Manager The managers chose Thomas H. Brooke as treasurer. The following gentleman, wishing to become a subscriber to the fund, paid his subscription and signed his name. H. H. Pritchard Samuel Knipe senior and another member, whose name was not entered, had not paid their subscriptions for the past year. They were asked at this meeting whether they wished to remain members, and both refused. Interpretations

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			Older members were leaving while their sons joined. Nathan Sampell, a founder of 1766, refused to continue in 1799, and Samuel Knipe senior did the same in 1801. Knipe was a planter whose leases ran from 1771 to 1787, and his family had joined the fund from 1775. Ensign Samuel Knipe paid the married rate in 1798, and W. Knipe joined single in the same year. A father near the end of his life, with his wife's future perhaps already provided for by other means, had less reason to keep paying into a fund that had cut its pensions. His sons, at the start of their careers and families, had more. The fund's membership was turning over from one generation to the next, family by family. H. H. Pritchard was the third of his family to join, after James Pritchard, the shopkeeper, in 1789 and James Pritchard junior in 1792. The family that entered the fund when it was opened to the island's inhabitants had by 1801 placed two sons in it. Thomas H. Brooke joined at the unmarried rate in 1793 and became treasurer. The later Jamestown register recorded him buying ground from Government with J. C. Dunn in 1794, and Dunn sat beside him on the committee. David Kay was styled senior, his son having joined in 1798.
51	47	Wednesday the 7th April 1802 The Society met this day at the Castle, and paid their Subscriptions, and Voted the following Gentlemen, Managers for the ensuing Year Vizt. Messrs. Andw. Dentaffe Simon Frazer Moses Mills G. Doveton C. R. G. Hodson Managers Who have chosen Mr. Moses Mills Treasurer The following Gentlemen being desirous to become Subscribers to the Fund, have this day paid their several Subscriptions, and signed their Names Thos. Greentree Junr. Mr. R. Torbett this day declined paying his Subscription to the Fund for the last Year.	The society met at the Castle on Wednesday 7 April 1802. The members paid their subscriptions and elected the following managers for the coming year. Andrew Dentaffe, Manager Simon Fraser, Manager Moses Mills, Manager G. Doveton, Manager C. R. G. Hodson, Manager The managers chose Moses Mills as treasurer. The following gentleman, wishing to become a subscriber to the fund, paid his subscription and signed his name. Thomas Greentree junior R. Torbett declined on this day to pay his subscription to the fund for the past year. Interpretations Thomas Greentree junior was the third generation of his line in the fund's records. His grandfather, Thomas Greentree, planter, died in 1766 or early 1767, before he could join, and seven executors held land in trust for his heirs. The heir, Lieutenant Thomas Greentree, joined the fund in 1779 and was its treasurer in 1788. His son now joined in his turn. The family that had once needed provision from trustees, because the fund did not yet exist, had been inside it for 23 years and was entering a second generation of membership. Richard Torbett refused to pay. He joined in 1789, when the fund was first opened to the island's inhabitants, with his membership to begin in August 1790. He was an administrator of John Young's estate on 23 November 1789. His refusal followed those of Nathan Sampell in 1799 and Samuel Knipe senior in 1801. Several of the planters and townsmen who came in when the fund widened its membership were leaving it a decade later, after the pensions had been cut and held below the rate on which they joined. Moses Mills, who paid the married rate in 1795, became treasurer. Andrew Dentaffe, a captain by 1798, and Simon Fraser, the doctor who joined in 1794, sat on the committee. The managers of 1802 were all men admitted in the fund's second phase, after 1789. The meeting was held on 7 April, six days after the date the rules set. The book named the day of the week, as it had done once before, in 1774.
52	48	Mr. P. Hellery being desirous to return as a Member to the Fund he accordingly paid £4 for the 2 Years	Patrick Hellin, wishing to return to the fund as a member, paid £4 0s 0d for the two years he had not paid.

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		he had not paid for Monday the 11th. April 1803. The Society met this Day at the Castle, and paid their Subscriptions; and Voted the following Gentlemen, Managers for the ensuing Year Vizt. Messrs. Robt. Leech " Dunn Revd. Mr. Wilkinson Major Greentree Mr. Jno. Goodwin Managers Who have chosen the Revd. S. J. Wilkinson Treasurer Mr. Wilkinson having declined the office of Treasurer the Managers then elected Mr. Robt. Leech	The society met at the Castle on Monday 11 April 1803. The members paid their subscriptions and elected the following managers for the coming year. Robert Leech, Manager Mr Dunn, Manager The Reverend Mr Wilkinson, Manager Major Greentree, Manager John Goodwin, Manager The managers chose the Reverend J. F. Wilkinson as treasurer. Wilkinson declined the office, and the managers then elected Robert Leech. Interpretations Hellin refused to continue in April 1799, when he was a year behind with his payments. The fourth rule of 1766 struck out any member six months in arrears, and the founders meant exclusion to be final. Four years later he asked to return, and the society took him back on payment of £4 0s 0d, two years at the unmarried rate, the subscriptions he owed when he left. It did not charge him for the years he was out of the fund, as the resolution of 1799 required of new servants who refused when asked and joined later. A former member was thus readmitted more cheaply than a newcomer who delayed. The fund needed subscribers, and a single man returning at £2 0s 0d a year brought no immediate claim. Its rules on exclusion, once absolute, were by 1803 applied to suit its need for members. Wilkinson refused the treasurer's office, the first member recorded as doing so. Every earlier treasurer accepted. The office carried the duty of collecting subscriptions, recovering the fund's money on bond and paying the pensions, and from 1789 each treasurer had to call in loans to meet shortfalls and answer for any money left in his hands. A clergyman newly elected to the committee perhaps judged the burden too great. Robert Leech, who had held the office in 1784, 1795 and 1798, took it again. By 1803 the fund depended on a small number of members willing to carry its management year after year.
53	49	Wednesday 11th April 1804. The Society met this day at the Castle, and paid their Subscriptions, and Voted the following Gentlemen Managers for the ensuing Year Messrs. David Kay Thos. H. Brooke W. W. Doveton E. C. Smith Wm. Seale Sr. Managers Who have chosen William Seale Sr. Treasurer. Wednesday 9th Jany. 1805. The Society met this day at the Castle to take into Consideration, a Letter received from Mr. Richard Skottowe, Son of Jno. Skottowe Esqr. late Governor of this Island, and a Subscriber to the Fund. (vizt.) Sir, I beg leave to trouble you respecting my claim to the Annuity Arising from the Widows Fund, being the Youngest Child of the late Governor Skottowe of this Island, and whatever sum may be due me, I should be thankful if you will cause it to be paid, as soon as Possible, as it is my intention to leave the Island in a few days I am Sir Your Obedt. Servt. Sign'd Richard Skottowe St. Helena 7 Jany. 1805 To Majr. Wm. Seale	The society met at the Castle on Wednesday 11 April 1804. The members paid their subscriptions and elected the following managers for the coming year. David Kay, Manager Thomas H. Brooke, Manager William Webber Doveton, Manager E. C. Smith, Manager William Seale senior, Manager The managers chose William Seale senior as treasurer. The society met at the Castle on Wednesday 9 January 1805 to consider a letter from Richard Skottowe, son of John Skottowe Esquire, the late Governor of the island and a subscriber to the fund. Richard Skottowe wrote from St Helena on 7 January 1805 to Major William Seale, treasurer of the widows' fund. He raised his claim to the pension from the fund as the youngest child of the late Governor Skottowe. He asked that whatever sum was owed to him be paid as soon as possible, since he meant to leave the island within a few days. Interpretations The letter named the founder's office. Governor Skottowe signed the rules first on 1 April 1766, was chosen the society's president the same day and sat on every committee until 1781. The fund's last rule kept its disputes away from the Governor and Council, yet the Governor himself founded it and led it as a subscriber. The independence the founders wrote into the rules was an independence from the island's government acting as such, not from the men who composed it. The officials of 1766 created a private body, headed by the Governor in his private capacity, to do for their families what the Company did not.

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		Treasurer of the Widows Fund	The Governor's children were among the fund's creditors. In November 1793 the managers found £214 2s 10d owed to Mr Skottowe's children, the largest of the unpaid pensions, about seven years' worth. Richard Skottowe was the youngest. Under the rule of 1778 a son's pension ended at 16, so what he could claim in 1805 was presumably his share of the arrears built up while he was entitled. The founder's own family thus waited longest for the money his rules promised. Skottowe asked for payment before he sailed. Once off the island, he would fall under the rule of 1778, which required pensioners abroad to send attested certificates that they were alive and to act through agents. A claim pressed in person, with days to spare, was far easier to settle than one made by letter from England. William Seale senior, chosen treasurer in 1804, was addressed in the letter as Major. He was a second lieutenant when he joined the fund in 1783.
54	50	Contd. Wednesday 9th Jany. 1805 Upon examining the Books, it was found that the Sum of £270 . 17 .. was due to the Orphans of the late John Skottowe, (as appears by a Statement, entered in the latter part of this Book) and that Richard Skottowe, the Youngest Child was entitled to a part of the above Sum; amounting to £162 . 1 .. which Sum (£162 . 1 ..) was unanimously agreed, to be paid him by us whose Names are underwritten the sd. Richard Skottowe 9th Jany. 1805 Wm. Seale Treasurer Edwd. C. Smith Dav: Kay Thos. H. Brooke W. W. Doveton Managers Robert Leech [...] W. H. Bazett T. Lester Thos. Greentree Junr. [...] Cole [...] Thos. Greentree Senr. Thomas Cole Jun.	On further examining the books, the members found that £270 17s 0d was owed to the orphans of the late John Skottowe, as shown in a statement entered in the later part of the book. Richard Skottowe, the youngest child, was entitled to £162 1s 0d of that sum. The members agreed unanimously that this amount should be paid to him, and signed the decision as follows on 9 January 1805. William Seale, Treasurer Edward C. Smith, Manager David Kay, Manager Thomas H. Brooke, Manager William Webber Doveton, Manager Robert Leech [...] W. H. Bazett [...] Thomas Greentree junior [...] [...] Thomas Greentree senior Thomas Cole junior Interpretations The debt to Governor Skottowe's children rose from £214 2s 10d in November 1793 to £270 17s 0d in 1805. The fund had cut its pensions in 1794 and restored part of them in 1797, but had not cleared what it already owed the founder's family. Richard Skottowe's share was £162 1s 0d, three fifths of the whole. The ninth rule divided the pension equally among the orphans, and the rule of 1778 ended each son's share at 16 and each daughter's at 21. As his elder brothers and sisters passed those ages one by one, the youngest child's share grew and ran longest, and so did his arrears. The members paid the whole of his share at once, before he sailed. The fund had been short of money since 1789, had recalled its loans and had cut every pensioner's allowance. Paying £162 1s 0d in one sum, more than five years of a full pension, was a heavy call on its stock. The members could have paid by instalments, or sent the money after him through an agent under the rules for pensioners abroad. They chose to settle with him in person, on the island, and in full. The debt was old, the claimant was the founder's son, and once he left any later payment would require certificates and agents across the ocean. The decision was signed by the treasurer, four managers and nine other members. Ordinary business in the book was recorded as the society's act without signatures. A single payment of this size, made outside the usual pensions, was evidently thought to need the members' names behind it, as warrant to the treasurer for paying out so large a sum. Thomas Greentree senior and junior both signed. The heir of the trust leases of 1767 and his son, who

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			joined in 1802, put their names together to a payment to the children of the Governor who founded the fund in the year their own family was left without one.
55	51	Monday 15th Apl. 1805. The Society met at the Castle this day to pay their Subscriptions, and Voted the following Gentle men Managers for the ensuing Year. Messrs. Jno. C. Dunn Thos. Greentree Senr. Jno. Goodwin Rich. Leech C. R. G. Hodson Who have chosen Rich. Leech Treasurer It was voted and unanimously agreed that Majr. Torrence should become a Member who accordingly paid the Sum of Thirty Five Pounds Capt. Jno. Weir, and Mr. George Blenkins being Ask'd to Subscribe to the Fund they both refus'd	The society met at the Castle on Monday 15 April 1805 to pay the members' subscriptions, and elected the following managers for the coming year. John C. Dunn, Manager Thomas Greentree senior, Manager John Goodwin, Manager Richard Leech, Manager C. R. G. Hodson, Manager The managers chose Richard Leech as treasurer. The members voted unanimously that Major Torrence should become a member, and he paid £35 0s 0d. Captain John Weir and George Blinkins were asked to subscribe to the fund, and both refused. Interpretations Major Torrence paid £35 0s 0d on joining, seven years at the married rate. Under the rule of 1774, six years' payments in advance, £30 0s 0d, bought a newcomer's widow the full benefit at once, and Robert Brooke and Lieutenant John Shirley paid that sum in 1788 and 1797. Torrence paid it with his first year's subscription besides. A married officer of senior rank thus secured for his wife, from the day he joined, the pension the founders' wives held from the start. His admission was put to a vote, which no newcomer before him required. A man evidently already some time in the service could only be taken in by the members' consent under the resolution of 1799, and the payment in full answered for the years he had not paid. John Weir joined the fund at the married rate on 4 April 1796. By 1805 he was a captain and was asked to subscribe again, which meant his membership had lapsed through non-payment. He refused, and so did Blinkins. Refusals from serving officers, and from a married member of nine years' standing, came while the pension was still held at £25 0s 0d. The founders' fund was by then one that the Company's servants could, and some did, decline. Richard Leech joined the committee and became treasurer at once. Robert Leech held that office in 1784, 1795, 1798 and 1803, and a younger member of the same family now took it on.
56	52	The following Gentlemen being desirous of becoming Subscribers to the Fund have this day paid their several Subscriptions and Sign'd their Names Vizt. O. Beale F. Fitts Andw. Brand [...] John Barnes Wm. Milne Jas. Wright R. Mason T. W. Cole John B: Knipe	Ten gentlemen applied to join the fund. Each paid his subscription on the day and signed his name in the book. O. Beale F. Fit[...] Andrew Brooke (marked with a cross) [...] Ward (marked with a cross) John Barnes William Milne James Wright R. Mason W. W. Cole John B. Knipe (marked with a cross) Interpretations This entry is undated and follows directly after the meeting of 15 April 1805. If the signatures belong to that same day, the society made up for the refusals of Captain John Weir and George Blinkins by recruiting ten new members at once. This was the largest single intake recorded since the founding subscribers signed in 1766. The managers apparently decided to fill the fund with the younger servants of the Company rather than keep pressing older men who no longer wished to pay. A broad base of new subscribers paying for years before any of their wives could claim gave the fund its best chance of meeting a pension still held at £25 0s 0d.

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			John B. Knipe signed four years after the elder Knipe left the fund in 1801. The family's link with the society therefore passed to the next generation rather than ending. O. Beale probably belonged to the Beale family who appear as tenants in the lease registers. The page does not explain the crosses beside three of the names. They perhaps marked the married men among the new members. A married member paid £5 0s 0d a year rather than the single man's £2 0s 0d, because his subscription had to support a widow's claim on the fund.
57	53	Monday 1st April 1806. The Society met this day at the Castle Paid their Subscriptions £ and Voted the following Gentlemen Managers for the ensuing Year. Messrs. W. W. Doveton Samuel Locke Gabl. Doveton Benjn. Hodson Jno. De Fountain Junr. Managers Who have chosen Mr. Jno. De Fountain Treasurer The following Gentlemen being desirous of becoming Subscribers to the Fund, have this day paid their Subscriptions and signed their Names. Broadway Broadway T. Brown Robert Grant	The society met at the Castle on Monday 1 April 1806. The members paid their subscriptions and elected the following managers for the coming year. W. W. Doveton, Manager Henry Locke, Manager Gabriel Doveton, Manager Benjamin Hodson, Manager John De Fountain junior, Manager The managers chose John De Fountain as treasurer. Four gentlemen who wished to join the fund paid their subscriptions on the day and signed their names. B. Broadway B. Broadway J. Brown (marked with a cross) Robert Grant Interpretations The committee of 1806 shared no member with the committee of 1805, which had included Richard Leech as treasurer. Each year's managers were drawn afresh from the subscribers, so the running of the fund rotated through the Company's servants rather than staying with one group. Two of the five managers were Dovetons. The Doveton family held land and office across the island and appear repeatedly in the lease registers. The recruitment drive of the previous year continued, although on a smaller scale. Ten new members signed after the meeting of 15 April 1805, and four signed in 1806. Two of the newcomers signed with the same name and initial, and were perhaps father and son or brothers in the Company's service.
58	54	Monday, 6th April, 1807. The Society met this day at the Castle and Voted the following Gentlemen Managers for the ensuing Year Messrs. William Lane Robert Leech Edwd. Chs. Smith Moses Mills Thomas Cole Who have Chosen Mr. Robert Leech Treasurer. The following Gentlemen being desirous to be admitted as Subscribers to the Fund have accordingly Signed the Book and paid their Subscriptions vizt. William Lane Esqr. at the rate of a Married Man from his Arrival at this Island being £20 ... Mr. Andrew Wilson also at the rate of a Married Man £5 ... And Mr. William Brabazon £2 ... as a Bachelor. W. Lane Andw. Wilson Wm. Brabazon	The society met at the Castle on Monday 6 April 1807 and elected the following managers for the coming year. William Lane, Manager Robert Leech, Manager Edward Charles Smith, Manager Moses Mills, Manager Thomas Cole, Manager The managers chose Robert Leech as treasurer. Three gentlemen asked to be admitted to the fund. Each signed the book and paid his subscription on the following terms. William Lane, at the married rate from his arrival on the island, £20 0s 0d Andrew Wilson, at the married rate, £5 0s 0d William Brabazon, at the bachelor rate, £2 0s 0d Interpretations William Lane joined the fund some years after he reached the island, and the society made him pay for that delay. His £20 0s 0d represented four years' subscriptions at the married rate of £5 0s 0d, backdated to the day he arrived. This followed the resolution of 1799, under which a man who held back from the fund could later be admitted only by paying everything he would have owed had he joined at once. Without that rule an officer could wait until his health failed or his family grew before subscribing, and leave others to have carried the risk in the meantime. Lane's case differed from that of Major Torrence on 15 April 1805, who paid £35 0s 0d. Torrence bought his wife's

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			full benefit in advance under the rule of 1774, whereas Lane settled arrears for the past. The two rates had a direct purpose. A married man paid £5 0s 0d a year because his wife could claim a pension from the fund if he died. A bachelor such as William Brabazon paid only £2 0s 0d, since no widow yet stood to benefit. His subscription kept his place in the fund at low cost until he married and moved to the higher rate. Lane joined the fund and became one of its managers on the same day. This suggests that he arrived with some standing in the Company's service, as the title of Esquire also indicates. Robert Leech returned as treasurer, an office he held in 1784, 1795, 1798 and 1803.
59	55	No meeting held during the year 1808. Robt. Leech Esqr. continued to act as Treasurer Colonel Alexander Beatson Governor and Lieut. Col. E. S. Broughton, Lieut. Governor having been applied to to know if they wished to become members of this Society declined But presented each the sum of Fifty Pounds to be added to the Funds of the Society.	The society held no meeting during 1808. Robert Leech carried on as treasurer. The society asked Governor Alexander Beatson, a colonel, and Lieutenant Colonel E. S. Broughton, the Lieutenant Governor, whether they wished to become members. Both declined. Each instead gave £50 0s 0d to be added to the society's funds. Interpretations The Governor and his deputy turned down membership but gave money, and the difference mattered to the fund. Had they joined, they would have paid the married rate of £5 0s 0d a year, and their widows would have held a claim on a pension of £25 0s 0d a year for life. A single widow's pension could outweigh many years of a member's subscriptions. As outright gifts, their £100 0s 0d strengthened the fund without adding any future claim against it. The two senior officers of the island probably had no need of a pension of this size for their own families, and served on St Helena for a term rather than a career. A donation allowed them to support the Company's servants publicly while standing outside the society's obligations. The refusal also stood apart from those of Captain John Weir and George Blinkins on 15 April 1805, who declined and gave nothing. The two gifts together were roughly equal to half a year's subscriptions from the whole membership in the 1780s.
60	56	Monday 3 April 1809. The Society met this Day at the Castle and Voted the following Gentlemen Managers for the ensuing Year. Adam Baildon Gabl. Doveton Thos. Cole Charles Sampson Wm. Brabazon. Who have chosen Mr. Thos. Cole as Treasurer. The following Gentlemen being desirous to be admitted Subscribers to the Fund have accordingly signed the Book & paid their Subscriptions Vizt. Samuel Jones. John Cruickshank Davd. Pritchard T. Dunn [...] Adam Baildon Wm. Seale Ens. Doctor Baildon this Day paid the Sum of Thirty Pounds & became entitled to the full Benefit of the Fund. Mr. Thos. H. Brooke this day Informed the Society that Robert Brooke Esqr. did not intend to continue as a Subscriber, on which his name was erased. Lieut. [...] Shortis being asked to Subscribe to the Fund refused.	The society met at the Castle on Monday 3 April 1809 and elected the following managers for the coming year. Adam Baildon, Manager Gabriel Doveton, Manager Thomas Cole, Manager Charles Sampson, Manager William Brabazon, Manager The managers chose Thomas Cole as treasurer. Several gentlemen asked to be admitted to the fund. They signed the book and paid their subscriptions. Samuel Jones John Cruickshank David Pritchard [...] Dunn G. M. Bradwick Adam Baildon William Seale, Ensign Doctor Baildon paid £30 0s 0d on the same day, which entitled his wife to the full benefit of the fund. Thomas H. Brooke told the society that Robert Brooke no longer meant to remain a subscriber. His name was struck from the list. Lieutenant [...] Shortis was asked to subscribe to the fund and refused. Interpretations Doctor Adam Baildon paid £30 0s 0d in advance, six years at the married rate of £5 0s 0d. Under the rule of 1774 this bought a new member's widow the full pension at once, rather than leaving her to wait while

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			her husband built up years of payments. Robert Brooke used the same rule in 1788, as did Lieutenant John Shirley in 1797 and Major Torrence on 15 April 1805. Baildon was also elected a manager on the day he joined, as William Lane was on 6 April 1807. Robert Brooke's withdrawal ended a membership of 21 years that began with his own £30 0s 0d payment in 1788. The message came through Thomas H. Brooke, who was perhaps a son or other relative acting for him. Removal from the list cost Brooke everything he had paid in, since the fund made no refunds. It also ended any claim his wife might have had to a pension. A member of such long standing perhaps withdrew because he was leaving the island or no longer had a wife to provide for. William Brabazon joined as a bachelor on 6 April 1807 at £2 0s 0d a year. Two years later he sat on the committee, which shows that the managers were drawn from the whole membership, not only from the married men whose families stood to benefit.
61	57	Monday 2nd April 1810. The Society met this day at the Billiard Room and Voted the following Gentlemen Managers for the ensuing Year Henry Cole Benjamin Hodson Thomas Brooke Benjamin Hodson William Knipe Jno. A. Wright Who have chosen Mr. Henry Cole Treasurer. The following Gentlemen having entered the Company's Service were asked if they wished to subscribe Ensn. Jno. Pelham Hollis refused, & Mr. Charles Blake paid his subscription & signed the Book also Mr. Geo. Lott Phillips & David Leech paid their subscriptions. 2nd November The following Letter received from the Revd. Mr. Jones Chaplain, & Entered St. Helena 2nd Novr. 1810 To the Manager of the Widows Fund. Sir. By a late Order of our Governor, all who desired to be married privately, should pay twenty Guineas	The society met in the Billiard Room on Monday 2 April 1810 and elected the following managers for the coming year. Henry Cole, Manager Benjamin Hodson, Manager Thomas Brooke, Manager Start of crossed out section Benjamin Hodson, Manager End of crossed out section William Knipe, Manager John S. Wright, Manager The managers chose Henry Cole as treasurer. Several gentlemen who had recently joined the Company's service were asked whether they wished to subscribe. Ensign John Pelham Fiddes refused. Charles Blake paid his subscription and signed the book. George Lott Phillips and David Leech also paid their subscriptions. On 2 November 1810 the society entered in the book a letter from the Reverend Mr Jones, the chaplain, written at St Helena that day and addressed to the manager of the widows' fund. Jones reported that a recent order of the government required everyone who wished to marry privately to pay a fee of 20 guineas. Interpretations A private marriage was one performed by licence in a house rather than in church after the banns had been read on three Sundays. It spared a couple the public announcement and the wait, and in England it carried social prestige. Twenty guineas, £21 0s 0d, was a heavy charge for the privilege. It exceeded four years' subscriptions to the fund at the married rate. The government on St Helena thus set a price high enough to keep church weddings the normal course and to make the private ceremony a mark of means. The chaplain addressed his letter to the fund's manager, so the order evidently bore on the society's affairs. The society now approached men as they entered the Company's service rather than waiting for them to come forward. This put the question to newcomers at the point when joining was cheapest and when a refusal, such as that of Ensign Fiddes, was recorded against them from the start. Under the resolution of 1799 a man who refused and later changed his mind faced back payments for every year he had stayed out, as William Lane did on 6 April 1807.
62	58	for a Special Licence, besides the Chaplains accustomed Fee, this is Devoted to Charitable Purposes. I cannot therefore perhaps better Dispose of Captain B. Hodson's twenty Guineas than by giving it to the Widow's Fund, accordingly I enclose twenty Guineas for the benefit of that laudible Society. I am Sir	The chaplain Samuel Jones explained in his letter of 2 November 1810 that the government's order required 20 guineas for a special licence to marry privately. This charge was separate from the chaplain's usual fee, and the money was set aside for charitable purposes. Jones judged that he could find no better use for the 20 guineas paid by Captain B. Hodson than to give them to the widows' fund. He therefore enclosed

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		Your humble Servt. Samuel Jones. This Letter contained the above mentioned Cash being twenty One Pounds.	20 guineas for the benefit of the society, which he praised for its good work. The letter contained the money, amounting to £21 0s 0d. Interpretations The government's order turned a private wedding into a source of charitable funds. The special licence fee did not go to the chaplain or into the Company's revenue, and Jones had the discretion to choose where it went. He could have given it to the poor of the island or to the church, but he chose the widows' fund. That choice had an evident logic. Captain Benjamin Hodson, who paid the fee, was a manager of the fund in 1806 and again from 2 April 1810. His wedding therefore enriched the very society that would support his own widow. Jones also had a personal stake, since he joined the fund as a subscriber on 3 April 1809. The gift of £21 0s 0d was worth more than four years' subscriptions from a married member. If the order produced a steady flow of such fees, private marriages among the island's officers could become a regular source of income for the fund, in the same way as the horse tax and the fines under the slave laws that the government granted to it in 1794.
63	59	Monday 1st Apl. 1811. The Society met this Day at the Billiard Room and voted the following Gentlemen Managers for the ensuing Year. Doctor Baildon Mr. Charles Blake Lieut. Jas. Torbett Revd. Saml. Jones Lieut. Andw. Wilson Who have chosen Dr. Adam Baildon Treasurer. Mr. Henry Seale having entered the Company's Service paid his Subscription and Signed the Book Some alterations having been proposed in the Rules of this Society & there not being a sufficient number of members present to come to a determination It was agreed that another meeting should be held on Monday 8th of April to take such proposals into consideration	The society met in the Billiard Room on Monday 1 April 1811 and elected the following managers for the coming year. Doctor Adam Baildon, Manager Charles Blake, Manager Lieutenant James Torbett, Manager Reverend Samuel Jones, Manager Lieutenant Andrew Wilson, Manager The managers chose Doctor Adam Baildon as treasurer. Henry Seale joined the Company's service, paid his subscription and signed the book. Several changes to the society's rules were put forward. Too few members attended to settle them, and the meeting agreed to gather again on Monday 8 April to consider the proposals. Interpretations The members present declined to change the rules on their own authority and postponed the question by a week. Any alteration bound every subscriber and could affect what each widow received, so a decision by a small attendance would have exposed the society to challenge from absent members. The same principle lay behind earlier changes, which from 1797 also needed the approval of the Board. The committee now included men who had joined only recently. Charles Blake signed the book on 2 April 1810 and became a manager a year later. Andrew Wilson joined at the married rate on 6 April 1807, and the chaplain Samuel Jones subscribed on 3 April 1809. Lieutenant James Torbett served on the committee nine years after an older Torbett left the fund in 1802.
64	60	8th April 1811. St. Helena. At a meeting this Day at the Session House for the purpose of Determining wether the Clause in the Subscribers meeting, and proceedings dated the 6th of April 1789, shall stand, as far as relates, respecting Inhabitants and others becoming Subscribers. Vizt. "That in order to render this Institution " more generally usefull, and to extend the Benefits " " arising from it to the whole Community every Inhabi- " tant or Others, shall be permitted to enter himself a " Subscriber to this Fund." It was agreed that this Clause should be done away, and that in future no persons but the Honble Company's Civil and Military Servants of this Island should be admitted as Subscribers. Proposed That no Money should be lent in future under Ten P Cent, and those	The society met at the courthouse in St Helena on 8 April 1811 to decide whether a clause agreed at the subscribers' meeting of 6 April 1789 should remain in force. That clause concerned the admission of inhabitants and others as subscribers. It declared that any inhabitant or other person could join the fund, so that the society would serve a wider purpose and its benefits would reach the whole community. The meeting agreed to abolish the clause. In future only the Company's civil and military servants on the island would be admitted as subscribers. A proposal followed that the fund should lend no money in future at less than 10 per cent. Borrowers who currently held the society's money at 7 per cent would have two years either to begin paying 10 per cent or to repay their bonds. The meeting agreed. Interpretations The fund lent its capital to people on the island against bonds, which were written promises to repay

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		who have Money now at 7 P Cent to be allowed two Years either to pay ten P Cent, or discharge their Bonds. "Agreed."	with interest, and lived on the interest they brought in. The society raised its rate to 7 per cent in 1793 and now to 10 per cent. In England the usury laws capped interest at 5 per cent, so a lender at St Helena could charge double the legal limit at home. The higher rate reflected the scarcity of ready money on a remote island, where planters and traders had few other sources of credit. The two years' grace gave existing borrowers time to raise the money to repay or to adjust to the new terms. A sudden recall, like the one the fund carried out between 1789 and 1791, would have forced debtors to sell land or stock at short notice. The meeting reversed the open admission of 1789 and limited membership once more to the Company's servants. Opening the fund to all inhabitants had promised more subscribers and more income, and the society gave that up. Planter families were settled on the island for generations, and their widows might draw a pension for decades. The Company's servants were a body the managers could ask, record and pursue through the government, as the approaches to new entrants on 2 April 1810 showed. Restricting the fund perhaps also kept it under the Board's oversight, which members had accepted since 1797.
65	61	Proposed. No Money to be lent by the Society, but upon Free Hold Landed Security or Leases upon Lives, and that the Money at present lent on Lease hold property shall be called in or Transferred to Free hold Security, or Lease upon Lives, at the Expiration of the present Bonds. "Agreed." Mr. William Balcombe the Superintendant of Sales was proposed as a member of this Society, but was refused this Society being now confined to the Honble Company's Servants. Captn. Benjn. Hodson Mr. Chas. Blake Lieut. James Torbet & Lieut. H. Broadway paid their first subscriptions as married men.	The meeting of 8 April 1811 went on to consider a further proposal about the society's lending. In future the society would lend money only on the security of freehold land or of leases held for lives. Money currently lent on leasehold property would be called in, or moved onto freehold or leases for lives, when the existing bonds expired. The meeting agreed. William Balcombe, the superintendent of sales, was proposed for membership. The society refused him because it now admitted only the Company's servants. Captain Benjamin Hodson, Charles Blake, Lieutenant James Torbett and Lieutenant H. Broadway paid their first subscriptions at the married rate. Interpretations The new lending rule concerned what a borrower could pledge if he failed to repay. Much land on St Helena was held from the Company on leases for a fixed term of years, as the lease registers show. Such a lease lost value as its end approached, and at expiry it was worth nothing to a creditor. A lease for lives ran until the last of several named people died, which often meant decades, while freehold belonged to the owner outright. The fund therefore moved its capital onto security that would still be worth something when a debt went bad. The managers waited for existing bonds to run out rather than recalling them at once, which avoided the disruption of the recall of 1789 to 1791. The new limit on membership met its first test on the day it was passed. Balcombe held a public office on the island as superintendent of sales, yet the meeting evidently did not count him as one of the Company's own servants. Under the clause of 1789 he could have joined without question. Four members moved to the married rate of £5 0s 0d a year. As bachelors they paid £2 0s 0d, which kept their place in the fund but gave no widow a claim. The higher rate now brought their wives under the fund's protection. Captain Hodson married by special licence late in 1810, and his 20 guineas reached the fund through the chaplain on 2 November 1810. Charles Blake signed the book on 2 April 1810, and a Broadway joined on 1 April 1806.
66	62	6th April 1812. The Society met this day in the Session Room and chose the following Gentlemen Managers for the ensuing year. Vizt. W. W. Doveton Robert Leech Gabriel Doveton	The society met in the court room on 5 April 1812 and chose the following managers for the coming year. W. W. Doveton, Manager Robert Leech, Manager Gabriel Doveton, Manager Thomas Greentree junior, Manager

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		Thomas Greentree Junr. John Cruickshank Who have chosen Thomas Greentree Esqr. Treasurer. The following Gentlemen paid their first Subscription as married men viz: Thomas Greentree Junr. John Cruickshank Thomas Thorn, John Kay. David K. Pritchard The Revd. Richd. Boys 2d Chaplin refused to become a member of this Society. Mr. John Torbett having entered the Companys Service has been admitted a member of this Society Paid his Subscription and signed the Book. J. W. Torbett	John Cruickshank, Manager The managers chose Thomas Greentree as treasurer. Five members paid their first subscriptions at the married rate. Thomas Greentree junior John Cruickshank Thomas Thorn John Kay David K. Pritchard The Reverend Richard Boys, the second chaplain, declined to join the society. John W. Torbett entered the Company's service and was admitted as a member. He paid his subscription and signed the book. Interpretations The five men who moved to the married rate had married since their last subscription, and the change brought their wives under the fund's protection. A bachelor paid £2 0s 0d a year, which held his place in the society but gave no one a claim on it. At £5 0s 0d a year a married member secured a pension for his widow if he died. John Cruickshank and David Pritchard signed the book on 3 April 1809, presumably at the bachelor rate, and now paid for their wives' cover. Cruickshank was also elected a manager on the day he made the change. The second chaplain's refusal stood in contrast to the first chaplain, Samuel Jones. Jones subscribed on 3 April 1809, served as a manager from 1 April 1811 and steered the special licence fee of 20 guineas into the fund on 2 November 1810. Boys was a Company servant and fully eligible under the rule of 8 April 1811, yet he chose to stay out. John W. Torbett joined a year after Lieutenant James Torbett paid his first subscription as a married man on 8 April 1811. The family thus kept a presence in the fund that went back to the elder Torbett, who left in 1802.
67	63	Monday 5th April 1813 The Society met this day at the Police Office, and voted the following Gentlemen Managers for the ensuing Year Vizt. Thos. H. Brooke John De Fountain Charles Sampson Andrew Wilson Charles Blake Who have chosen John De Fountain Treasurer. Mr. Daniel O'Connor having entered the Honble Company's Service, has been admitted a Member of this Society, paid his Subscription, and signed the Book. D: O'Connor The Treasurer having represented to the Managers and Subscribers to the Widows Fund, the great loss and inconvenience arising to said Fund, from the 4th Article of the Regulations made on the 1st April 1766 by which a Subscriber, or a person holding a Bond, is at liberty to keep back his Subscription, or Interest of Money, Six Months after 1st April. They resolved in consequence to put to the Vote, whether said Regulation should not be rescinded When it was unanimously agreed to by the undermentioned Subscribers	The society met at the Police Office on Monday 5 April 1813 and elected the following managers for the coming year. Thomas H. Brooke, Manager John De Fountain, Manager Charles Sampson, Manager Andrew Wilson, Manager Charles Blake, Manager The managers chose John De Fountain as treasurer. Daniel O'Connor entered the Company's service and was admitted as a member. He paid his subscription and signed the book. The treasurer told the managers and subscribers that the fund suffered serious loss and inconvenience from the fourth article of the rules made on 1 April 1766. That article allowed a subscriber to delay his subscription, and a borrower to delay the interest on his bond, for six months after 1 April. The managers therefore put to the vote whether the rule should be abolished. The subscribers whose names follow agreed unanimously. Interpretations The fourth article of 1766 gave every member and every borrower six months' grace beyond the annual due date. In the fund's first years, with no widows yet drawing pensions, a late payment cost little. By 1813 the fund had pensions to pay at £25 0s 0d a year each and capital lent out at the new rate of 10 per cent set on 8 April 1811. Money held back for half a year could not be paid out or lent again, and the treasurer bore the shortfall. The rule had stood for 47 years, and its removal came from the man who handled the accounts and saw the cost directly. Thomas H. Brooke, now a manager, was the member who told the society on 3 April 1809 that

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			Robert Brooke would no longer subscribe. The family thus remained involved in the fund after Robert Brooke's departure.
68	64	Subscribers, who resolved that henceforward any Person who should delay making the said payment fifteen Days after the 1st April, should, if a Subscriber, forfeit what he had already paid and be excluded the Society, and if a person holding a Bond, he should immediately be called upon to discharge it. Thos. Lester W. W. Doveton Benjn. Hodson Patk. Hellery Robert Leech Chs. Sampson Andw. Wilson E. C. Smith B. Allright Thos. Cole Gabl. Doveton Thos. Greentree Chs. Hodson T. H. Brooke D: Kay Junr. A. Baildon R. H. Leech Chs. Blake Henry Cole D: K: Pritchard	On 5 April 1813 the subscribers voted unanimously to abolish the six months' grace allowed under the rules of 1766. They resolved that from then on any subscriber who failed to pay within 15 days of 1 April would lose everything he had already paid and be expelled from the society. Any borrower who failed to pay his interest within the same period would be required to repay his bond at once. The following subscribers signed the resolution. Thomas Lester Patrick Hellin Andrew Wilson Thomas Cole Charles Hodson A. Baildon Henry Cole W. W. Doveton Robert Leech E. C. Smith Gabriel Doveton T. H. Brooke R. H. Leech Benjamin Hodson Charles Sampson B. Albright Thomas Greentree D. Kay junior Charles Blake D. K. Pritchard Interpretations The subscribers cut the period of grace from six months to 15 days and made forfeiture the penalty. They could have kept some leniency or imposed a fine for late payment. Instead a member who missed the deadline lost every subscription he had ever paid, and his wife lost her claim to a pension. A married man of 20 years' standing stood to lose £100 0s 0d or more and his family's protection for the sake of a fortnight's delay. Such a severe penalty made punctual payment a matter of self-interest for every member, which a fine could not have achieved. For borrowers the threat was immediate repayment of the whole loan. Under the rule of 8 April 1811 the fund now lent only on freehold land or leases for lives, so it could enforce such a demand against secure property. Patrick Hellin signed the resolution ten years after his readmission in 1803. Having once lost his place, he now agreed to a rule that would expel others more quickly than he had been.
69	65	Monday 4th April 1814. The Society met this day at the Sessions House and Voted the following Gentlemen Managers for the ensuing Year vizt. John Mason Richd. H. Leech Chas. R. Hodson John Kay Benjamin Hodson Managers Who have Chosen Charles R. Hodson Treasurer. The following Gentlemen paid their Subscriptions as Married Men vizt. Ones: Beale and John W. Torbett. The following Gentlemen entered into the Honble Company's Service were also admitted as Members of this Society; Paid their Subscriptions and affixed their Signatures. John Melliss	The society met at the courthouse on Monday 4 April 1814 and elected the following managers for the coming year. John Mason, Manager Richard H. Leech, Manager Charles R. Hodson, Manager John Kay, Manager Benjamin Hodson, Manager The managers chose Charles R. Hodson as treasurer. Onesiphorus Beale and John W. Torbett paid their subscriptions at the married rate. Three gentlemen who had entered the Company's service were admitted as members. They paid their subscriptions and signed the book. John Melliss J. B. Spiller James Bennett Interpretations Beale and Torbett had both married since their last payment and now moved from the bachelor rate of £2 0s 0d to the married rate of £5 0s 0d a year. The

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		J. B. Spiller James Bennett	bachelor rate held a man's place in the fund but gave no one a claim on it. The married rate secured a pension for his widow if he died. O. Beale signed the book among the ten new members after the meeting of 15 April 1805, and paid as a single man for nine years before his marriage brought his wife under the fund's protection. John W. Torbett joined on 5 April 1812, two years before he made the same change. These were the first subscriptions paid under the resolution of 5 April 1813. Every member now had to pay within 15 days of 1 April or lose all he had paid, so the change of rate on marriage had to be made promptly to secure a wife's cover.
70	66	Monday 22d August, 1814. Society Meeting at the Session House Mr. Thomas H. Brooke by Letter of Attorney made a demand for the Arrears of Annuity due to the two youngest Children of Colonel Patton decd. Resolved that the Sum of £66 . 10 . 9 calculated to be due to them from the 18th January 1812 to the 31st March 1814 should be paid from the Balance remaining in the Treasurers hands. Captain P. Hellery was Voted in as a Manager in consequence of the decease of one of the present Managers. The Treasurer represented to the Subscribers his inability to deliver over the Books to the succeeding Treasurer by reason of the difficulties he has had to recover the Interest due on certain Bonds particularly the Interest due on Bond from the Estate of William Julio decd. Resolved that the Executors to said Estate should be called upon immediately to discharge the Interest due, and also to pay off the Amount of said Bond on the 1st day of April next.	The society met at the courthouse on Monday 22 August 1814. Thomas H. Brooke, acting under a power of attorney, claimed the arrears of the annuity owed to the two youngest children of the late Colonel Patton. The meeting resolved that the sum calculated as due to them from 18 January 1812 to 31 March 1814, £66 [...]s [...], should be paid from the balance held by the treasurer. Captain P. Hellin was elected a manager in place of one of the current managers, who had died. The treasurer told the subscribers that he could not hand the books over to his successor. He had struggled to collect the interest due on certain bonds, and above all on the bond owed by the estate of the late William [...]. The meeting resolved that the executors of that estate should be called upon at once to pay the interest due. They were also to repay the whole bond on 1 April 1815. Interpretations The fund supported orphans as well as widows, and paid an annuity to the children of a deceased member until they reached an age set by the rules. Only the two youngest of Colonel Patton's children now qualified, so the older ones had evidently passed beyond the fund's support. The claim covered more than two years and was made through an attorney, which suggests the children were living away from the island. Brooke, a manager in 1813, acted for them. The treasurer who could not close his accounts was John De Fountain, elected on 5 April 1813 and replaced by Charles R. Hodson on 4 April 1814. Under the resolution of 5 April 1813 a borrower who fell behind with his interest was to repay his bond at once. With the borrower dead, the managers did not enforce that rule to the letter. They demanded the arrears of interest immediately but gave the executors until the following April to repay the capital. An estate needed time to collect debts or sell property, and a forced sale would perhaps have yielded less than the bond was worth. The fund could afford to wait because the loan was secured on land under the rule of 8 April 1811.
71	67	Monday 3d April 1815 The Society met this day at the Sessions House and voted the following Gentlemen Managers for the ensuing Year. viz. Gabriel Doveton Esqr. Captain Lester Captain Broadway Lieut. James Torbett Mr. Charles Blake. Managers Who have chosen Mr. Charles Blake Treasurer Mr. Anthony Beale paid his first subscription as a married man. Lieut. Cunningham who entered the Service in June 1813 declined becoming a Member of this Society.	The society met at the courthouse on Monday 3 April 1815 and elected the following managers for the coming year. Gabriel Doveton, Manager Captain Lester, Manager Captain Broadway, Manager Lieutenant James Torbett, Manager Charles Blake, Manager The managers chose Charles Blake as treasurer. Anthony Beale paid his first subscription at the married rate. Lieutenant Cunningham, who entered the Company's service in June 1813, declined to join the society. Two gentlemen who had entered the service were admitted as members. They paid their subscriptions and signed the book, the first of them at the married rate. James [...], married rate

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		The following Gentlemen on entering the Service were admitted as Members of this Society; paid their subscriptions and affixed their Signatures. The former as a married man. James Renesay Paul McMahon	Paul McMahon Interpretations Anthony Beale's move to the married rate followed his marriage. He now paid £5 0s 0d a year instead of the bachelor's £2 0s 0d, and the higher payment gave his wife a claim to a pension if he died. Onesiphorus Beale made the same change on 4 April 1814, so two members of the family brought their wives under the fund's protection in successive years. The first of the new entrants was already married and joined at the higher rate from the start. His wife was covered from that day, although under the rule of 1774 a newcomer's widow drew the full pension only after six years' payments, unless he paid that sum in advance as Doctor Adam Baildon did on 3 April 1809. Lieutenant Cunninghame had been in the service for almost two years before he gave his answer. The society now asked men as they entered, and his refusal was recorded against the date he joined the service. If he changed his mind later, the resolution of 1799 obliged him to pay every year's subscription back to June 1813, as William Lane did on 6 April 1807.
72	68	Monday 8. May 1815 The Society met this day at the Sessions House. When the Treasurer informed them that he had been unable to obtain from the Administratrix, and Administrator of Wm. Julio's Estate the Interest on the Mortgage Mr. Solomon being sent for produced a General Release. It appears by an entry in consultation of the 14th December 1814 that Mr. Green was permitted by the Governor and Council to act as an Administrator in the place of Mr. S. Solomon. Mr. Green appeared before the meeting, and declares that he cannot pay the Interest. Mrs. S. Doing has also made the same declaration to the Treasurer Resolved that the Treasurer be directed to enforce the Bond and he was directed to do accordingly. Jno. Legg Robt. Leech Fr. Lester Chs. Blake J. B. Spiller R. H. Leech P. McMahon T. W. Cole	The society met at the courthouse on Monday 8 May 1815. The treasurer reported that he had failed to obtain the interest due on the mortgage from the administratrix and administrator of the estate of William Julio. Mr Solomon was sent for and produced a general release. An entry in the Council's proceedings of 14 December 1814 showed that the Governor and Council had allowed Mr Green to act as administrator in place of Mr S. Solomon. Green attended the meeting and stated that he could not pay the interest. Mrs [...] had made the same statement to the treasurer. The meeting resolved that the treasurer should enforce the bond and instructed him to proceed. The following members signed. John Kay T. Lester J. B. Spiller P. McMahon Robert Leech Charles Blake R. H. Leech W. W. Cole Interpretations An administrator was the person appointed to settle the affairs of someone who died without a valid will. He collected the debts owed to the estate, paid what it owed and passed on the remainder to the heirs. Julio's estate had two, a woman acting as administratrix and a man as administrator. Solomon had held the post and produced a release clearing him of responsibility. The Governor and Council replaced him with Green on 14 December 1814, so the fund's claim passed from one man to another and neither had paid. On 22 August 1814 the managers gave the executors until 1 April 1815 to repay the bond and demanded only the arrears of interest at once. That grace had now run out, and both administrators declared that the estate could not even meet the interest. The managers could have waited longer for the estate to be wound up, but instead told the treasurer to enforce the bond. The loan was a mortgage, secured on land as the rule of 8 April 1811 required, so enforcement meant seizing or selling the property pledged against it. The security rule thus proved its worth within four years of its adoption.
73	69	P. Hellery M. Hunter Dav: Kay Senr. John De Fountain O. Beale Robert Leech D. K. Pritchard John Kay Monday 8th April 1816	Further members signed the resolution of 8 May 1815 to enforce the bond on William Julio's estate. P. Hellin David Kay senior John De Fountain Robert Leech

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		The Society met this day at the Library when C. R. G. Hodson the Treasurer for 1815 reported that he had not been able to collect the whole of the Subscriptions for the last Year and further that the whole of the Interest on the two following Bonds has not been paid Vizt. William Seale Senr. £10 . 1 . 4 Moses Mills's Estate 17 in consequence of which the Treasurer did not feel himself justified in enforcing the penalty of the Bond from W. Julio's estate, agreeably to the resolution of the 8th May last, on which Bond a second years Interest is due amounting to £110 The following Gentlemen on entering the Service were admitted as Members of this Society, paid their Subscriptions as Single men & affixed their Signatures. Geo. Paterson John Hammond A. Younge	W. Hunter O. Beale D. K. Pritchard John Kay The society met at the Library on Monday 8 April 1816. C. R. G. Hodson, the treasurer for 1815, reported that he had not managed to collect all the subscriptions for the past year. He added that the interest on two bonds remained partly unpaid. William Seale senior, interest outstanding, £10 1s 4d Estate of Moses Mills, interest outstanding, £17 0s 0d For that reason the treasurer did not think himself justified in enforcing the penalty on the bond owed by William Julio's estate, as the resolution of 8 May 1815 directed. A second year's interest was now due on that bond, bringing the arrears to £110 0s 0d. Three gentlemen who had entered the service were admitted as members. They paid their subscriptions at the single men's rate and signed the book. George Paterson John Hammond A. Young Interpretations A bond of this period named a penalty, usually twice the sum lent, which became payable if the borrower defaulted. Enforcing the penalty meant taking the debtor to court for that larger sum, and in practice forcing the sale of the land pledged. The treasurer had the society's clear instruction to proceed against Julio's estate but held back. Two other borrowers were also behind, and members had failed to pay their subscriptions. Pursuing one estate to the full rigour of the law while others went unpressed would have been unequal treatment, and perhaps open to challenge in court. Hodson chose to bring the matter back to the members rather than act alone. The Julio debt had meanwhile grown to £110 0s 0d, a sum larger than a year's subscriptions from half the membership. The unpaid subscriptions showed the limits of the resolution of 5 April 1813. That rule threatened any member who missed the 15-day deadline with expulsion and the loss of all he had paid. Three years later the treasurer reported arrears but named no one and expelled no one. Moses Mills served as a manager in 1807. His estate now appeared among the fund's defaulting borrowers. The three newcomers paid £2 0s 0d a year as single men. This kept their places in the fund at low cost, but gave no one a claim on it until they married and moved to the married rate of £5 0s 0d.
74	70	Tuesday 1st April 1817 The Society met this day at the Library and voted the following Gentlemen Managers for the ensuing Year. W. W. Doveton Esqr. Robert Leech Esqr. T. H. Brooke Esqr. Lt. Col. Wright Chs. Blake Esqr. Managers Who have chosen Treasurer	The society met at the Library on Tuesday 1 April 1817 and elected the following managers for the coming year. W. W. Doveton, Manager Robert Leech, Manager T. H. Brooke, Manager Lieutenant Colonel Wright, Manager Charles Blake, Manager The record left blank the name of the treasurer the managers chose.
75	71	Thursday 6th April 1820 At a meeting of Subscribers held at the Library this day, the following address was laid before the meeting by the Treasurer viz Gentlemen I am concerned at	A meeting of subscribers took place at the Library on Thursday 6 April 1820, and the treasurer laid a written address before it. The treasurer regretted having to tell the meeting that he had kept the accounts of the society for several years. He should have handed over the books when his first year in office ended. Many members, however,

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		being under the necessity of stating to this meeting that I have held the Treasurership of this long established & useful Society for several Years instead of resigning the books &c at the expiration of my first Year of office. This has been owing to a defalcation in many of the Members in paying their Annual Subscriptions, and in some of the Mortgagees in paying the Interest of money, and I am sorry to state that a portion of both still remains unpaid, as will appear on reference to the Account Current. In fact a considerable part of the balance now in hand has only been received within the last week which I ought to have had at least a Year ago. Notwithstanding the unsettled state	had failed to pay their annual subscriptions, and some borrowers had not paid the interest on their mortgages. Part of both sums was still outstanding, as the current account would show. Indeed, much of the balance now in his hands had arrived only in the past week, although it should have been paid at least a year earlier. The treasurer went on to speak of the unsettled state of the society's affairs despite these late payments. Interpretations The treasurer could not simply step down when his year ended, because a treasurer passed on his office only with a closed account in which every sum due had been collected or explained. John De Fountain met the same obstacle on 22 August 1814, when the Julio bond prevented him from handing over the books. The present treasurer stayed in post for several years rather than leave a successor to chase debts he had allowed to build up. No annual meeting appears in the record between 1 April 1817 and this one, so the arrears grew unchecked through three years without elections. The resolution of 5 April 1813 allowed members 15 days after 1 April to pay, on pain of expulsion and the loss of everything they had paid. The treasurer's complaint showed that many members had ignored this rule and kept their places. A penalty that the managers would not impose on so many members at once had become a dead letter. The current account he cited was the running statement of everything received and paid out, and it now set out the scale of the shortfall for the members to see.
76	72	of the Society I am compelled from a pressure of other business to resign my Office, and request you will appoint a Committee of Managers to receive the books Bonds & Balance now in hand & to transact the business of the present Year. I think it advisable that this meeting should endeavour to impress on the minds of the members the propriety of a more punctual discharge of the trifling annual subscription in order to secure permanency to an ancient Society which affords a small income to the widows and orphans of our deceased fellows. At the request of Mr. W. Henry Seale of the Civil Service, a married man, I beg to propose that he be admitted a Member on paying the Arrears from his first entering the Service. This Meeting not being sufficiently numerous to transact business it was put & adjourned	The treasurer's address of 6 April 1820 continued with his decision to leave office. Despite the unsettled state of the society's finances, pressure of other business forced him to resign. He asked the meeting to appoint a committee of managers to take over the books, the bonds and the balance in hand, and to conduct the society's business for the current year. The treasurer urged the meeting to impress on members the importance of paying their small annual subscriptions on time. Only punctual payment would secure the future of a long-established society that provided a modest income for the widows and orphans of deceased colleagues. At the request of W. Henry Seale of the civil service, a married man, the treasurer proposed that Seale be admitted a member on paying all the subscriptions due since he first entered the service. Too few members attended to conduct business, and the meeting was adjourned. Interpretations The treasurer called the annual subscription small, and the contrast with what it bought explained his frustration. A married member paid £5 0s 0d a year, and in return his widow could draw a pension of £25 0s 0d a year for life. Members who let their payments lapse risked their wives' protection for a trivial saving and left the fund unable to meet the claims of existing widows. The treasurer chose to resign instead of continuing to carry the accounts, but he would not leave them to a single successor. He asked for a committee to take them over, so that responsibility for the arrears would be shared. Seale's admission followed the rule of 1799, under which a man who stayed out of the fund could later join only by paying every year he had missed. William Lane paid £20 0s 0d on that basis on 6 April 1807. As a married man Seale owed the arrears at £5 0s 0d a year, which made the cost of his delay considerable. He was perhaps the Henry Seale who entered the Company's service and subscribed on 1 April 1811, and whose membership had since lapsed. The adjournment for lack of numbers repeated what happened on 1 April 1811, and at a meeting dealing with the treasurer's resignation it showed how far the members' interest had fallen.

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77	73	Wednesday the 12th Instant When the following Gentlemen were chosen as Managers viz Sir W. W. Doveton Knt. Thos. H. Brooke Esqr. Lieut. Col. Wright Charles Blake Esqr. William Brabazon Esqr. Charles Blake Esqr. who have chosen Treasurer Mr. W. Henry Seale of the Civil Service, the Revd. B. J. Vernon 2d Chaplain, & Mr. George Blinkins of the Civil Service, all married men having Children, were proposed to be admitted members of the Society They were accordingly admitted by the unanimous voice of the members present, on the following conditions which were carried by Ballot, by paying the arrears of Subscription due with the usual Interest on the same Also a donation to the Fund of Twenty four (£24) pounds each, which will place them on the same footing as if they had been paying regularly from	The adjourned meeting took place on Wednesday 12 April 1820, and the following gentlemen were chosen as managers. Sir W. W. Doveton, Manager Thomas H. Brooke, Manager Lieutenant Colonel Wright, Manager Charles Blake, Manager William Brabazon, Manager The managers chose Charles Blake as treasurer. Three married men with children were proposed for membership: W. Henry Seale of the civil service, the Reverend B. J. Vernon, the second chaplain, and George Blinkins, also of the civil service. The members present admitted them unanimously, on conditions settled by ballot. Each was to pay the arrears of his subscriptions with the usual interest on them. Each was also to give the fund £24 0s 0d, which would place him in the same position as if he had paid regularly throughout. Interpretations The terms set for these three men were harsher than any the society had imposed before. William Lane paid only his arrears when he joined late on 6 April 1807. Now the members added interest on every missed year and a further £24 0s 0d each. All three were married with children, and so applied at the point when their families stood to gain most from the fund. A man who joined only once he had a wife and children to protect had avoided years of payments while the risk was small. The interest made good what the fund would have earned by lending those subscriptions at 10 per cent under the rule of 8 April 1811. The donation removed any advantage left from the delay. Settling the conditions by ballot let members vote freely on terms that bore heavily on colleagues. George Blinkins refused to subscribe when asked on 15 April 1805. Fifteen years later he sought admission, evidently because his family now gave him reason to. The second chaplain's office also changed its stance. The Reverend Richard Boys declined membership on 5 April 1812, whereas his successor in the post joined. W. W. Doveton had been knighted since he last served as a manager on 1 April 1817.
78	74	from their entering the Service W. H. Seale Dep. Treasurer Circular to Mr. John Legg, administrators to Wm. Julio's Estate, and Major Wm. Seale. Sir I enclose you a Copy of an advertisement requiring the present years Int. on Bonds to the Widows Fund and all arrears due on the same account to be paid by the 1st of next month which I hope will be done to prevent the steps therein mentioned being followed I am & 22d May 1820. C. Blake Treasurer	The conditions agreed on 12 April 1820 placed each of the three new members in the same position as if he had paid regularly from the day he entered the service. The record of the meeting was signed by [...] as treasurer. On 22 May 1820 Charles Blake, the treasurer, sent a circular letter to John Legg, administrator of William Julio's estate, and to Major W. Seale. He enclosed a copy of an advertisement about the current year's interest on bonds held by the widows' fund. The advertisement required all arrears of such interest to be paid by 1 June 1820. Blake hoped that both men would pay by then, so that the measures set out in the advertisement need not be taken. Interpretations Blake moved against the society's two oldest debts within six weeks of taking office. The Julio bond had been in default since at least 22 August 1814, when the managers first demanded the interest. On 8 May 1815 they ordered the bond enforced, and on 8 April 1816 the treasurer held back because others were also in arrears. The estate had meanwhile passed through three administrators, Solomon, Green and now Legg, and the debt had followed it unpaid. William Seale senior owed £10 1s 4d in interest in 1816, and Major W. Seale was perhaps the same man, now promoted. A notice in print turned a private debt into a public matter. Every borrower on the island could read the deadline and the threatened consequences, and the two defaulters knew their names would be associated

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			with it. A treasurer whose predecessor had resigned over unpaid arrears now used publicity and a firm date to recover them, rather than another round of private requests.
79	75	Monday 5th April 1821 At a meeting of Subscribers held at the Library this day The following Gentlemen were elected Managers for the ensuing year 1 Thomas Greentree Esqr. 2 Major Pritchard 3 Captain Sampson 4 Captain Broadway and 5 Lieutenant Armstrong who chose the latter gentleman Treasurer It was unanimously resolved as a measure likely to benefit the Fund that the Senior member only of the Committee of Managers should retire annually, that the remaining four should continue in office and that another member should be chosen to fill the vacancy. That an early day should be named for summoning a General meeting of the Subscribers to take into consideration a plan for extending the benefits of the said fund by additional Subscriptions.	A meeting of subscribers took place at the Library on Monday 5 April 1821, and the following gentlemen were elected managers for the coming year. 1: Thomas Greentree, Manager 2: Major Pritchard, Manager 3: Captain Sampson, Manager 4: Captain Broadway, Manager 5: Lieutenant Armstrong, Manager The managers chose Lieutenant Armstrong as treasurer. The meeting resolved unanimously that only the longest-serving member of the committee should stand down each year. The other four would stay in office, and a new member would be elected to fill the single vacancy. The members expected this change to benefit the fund. The meeting also agreed to fix an early date for a general meeting of subscribers. That meeting would consider a plan to increase the fund's benefits by means of additional subscriptions. Interpretations Since 1766 the society had elected a full committee every April, and the managers of one year often shared no one with those of the next. The members now gave up that practice for a rolling committee in which four of the five managers carried over each year. The record of the previous decade showed the cost of constant turnover. John De Fountain could not hand over the books on 22 August 1814, the Julio debt passed unpaid from one committee to the next, and a treasurer stayed in office for several years until he resigned on 6 April 1820. A committee with continuous membership could follow a defaulting borrower or a lapsed member from year to year instead of leaving each new set of managers to discover the problem afresh. The plan to raise benefits through higher subscriptions came as the fund recovered its arrears. Charles Blake pressed the Julio estate and Major Seale for payment by 1 June 1820, and the three late entrants admitted on 12 April 1820 paid arrears with interest and £24 0s 0d each. The pension stood at £25 0s 0d a year, the level set in 1797, and members now looked to increase it. Major Pritchard was perhaps David K. Pritchard, who joined on 3 April 1809 and moved to the married rate on 5 April 1812.
80	76	The following letter was laid before the Meeting To the Managers of the Widows Fund Gentlemen, not knowing for a considerable time after my arrival in St. Helena that an institution of this nature existed here and never having been asked to become a Subscriber I respectfully beg leave to suggest the hardship I shall suffer by now becoming a Subscriber to the Widows Fund on the same terms with those who have been solicited to subscribe and have refused so to do. I venture therefore humbly to hope that my case may be taken into your favorable consideration, and terms proposed for my admission somewhat more lenient than those upon which others above alluded to have been admitted. I have &c (Signed) B. J. Vernon 2d Chaplain The Meeting decided that their resolution of the 12th April 1820 on the same subject should not be departed from.	The meeting of 5 April 1821 received a letter to the managers of the widows' fund from the Reverend B. J. Vernon, the second chaplain. Vernon explained that for a long time after his arrival on St Helena he did not know the fund existed, and that no one ever asked him to subscribe. He argued that it would be a hardship to admit him on the same terms as men who had been asked to join and had refused. He therefore hoped the managers would consider his case favourably and offer him rather gentler terms than those applied to the others. The meeting decided not to depart from its resolution of 12 April 1820 on the subject. Interpretations Vernon's plea had real force, because the society's own practice supported it. From 2 April 1810 the managers made a point of asking men as they entered the Company's service, and a refusal was recorded against the date of entry. Blinkins refused on 15 April 1805, but nothing in the record shows that anyone approached Vernon. The penalty of arrears with interest and £24 0s 0d was designed for men who chose to stay out until they had families to protect. On his own account Vernon had made no such choice.

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			The members still refused to soften the terms. Seale and Blinkins were admitted on the same conditions on 12 April 1820, and any concession to Vernon would have invited them to seek the same relief. A married man with children who joined late still brought the fund the same risk, whatever his reasons for the delay. Holding to the rule protected the fund's finances at a time when the members were planning to raise benefits. A year after his admission, Vernon had evidently not yet met the conditions and hoped to have them reduced.
81	77	Ensign William Mason on entering the Service was admitted a member of the Society and paid his subscription as a single man. Thursday 15th April 1821 At a Meeting of the Subscribers held at the Library this day Several Propositions and regulations having been submitted to the Subscribers assembled Which appeared to them Calculated to benefit the fund in a very great degree It was resolved to have said Regulations Copied fair and sent Round to the Subscribers in Order that it may be ascertained how far the are approved of The Committee of the Widows Fund beg to submit the following propositions and regulations to the consideration and decision of the Subscribers earnestly entreating them, at the same time to bestow a careful and candid attention to them, recollecting that it is their Wives and Children they are intended to benefit when they are left perhaps without protection and Friends The Committee trust the unmarried Gentle-men will not refuse their assent to a measure attended as it is with so trifling an inconvenience to them, and when the Families of some of their nearest Friends are likely to be benefitted.	Ensign William Mason entered the service and was admitted to the society at the meeting of 5 April 1821. He paid his subscription at the single man's rate. A further meeting of subscribers took place at the Library on Thursday 15 April 1821. Several proposals and new rules were laid before those present, who judged that they would greatly benefit the fund. The meeting resolved to have the rules written out in a clean copy and circulated to the subscribers, to find out how far they approved of them. The committee of the widows' fund introduced its proposals with an appeal to the subscribers. It asked them to give the rules careful and open-minded thought, and to remember that the changes aimed to help their own wives and children. These families might one day be left without anyone to protect or support them. The committee trusted that the unmarried members would not withhold their agreement. The measure would cost them very little, and the families of some of their closest friends stood to benefit from it. Interpretations The managers chose to put the new rules to every subscriber in writing rather than settle them at a meeting. Twice in recent years, on 1 April 1811 and 6 April 1820, too few members attended to conduct business. A circulated copy reached the absent as well as the present and gave the result a wider authority than a vote by a handful of members could carry. The committee's direct appeal to the bachelors showed where the cost of the plan would fall. A single member paid £2 0s 0d a year and had no wife who could claim a pension, so his subscription supported the families of married colleagues. The proposals evidently asked more of the unmarried members, while the gains went to those with wives and children. The committee could not compel their support, so it argued instead from friendship and from the small cost to each man. Most bachelors also expected to marry in time and so to need the fund themselves.
82	78	St. Helena, May 1st 1821. It has been suggested to me by many of the Subscribers of this long established Society for the benefit of the Widows and Orphans of deceased Company's Servants, that they are desirous of increasing the annual Subscription with a view of affording our future Widows and Orphans a more ample means of maintenance than they are by the present regulations entitled to and as I most cordially accord in that sentiment, I have committed the following proposals to paper, and with submission request you will take the necessary means of ascertaining the sentiments of all the Members of the Society in order that the proposals may be carried into effect if they appear proper, or with such modifications as may seem conducive to the advantage of the Society. Proposal 1st. That every married Member shall make his Subscription up to £30, to the 1st April 1821 in order that all may be on an equality in regard to annuity in case of Death. 2nd That henceforth the annual Subscription	A letter dated at St Helena on 1 May 1821 set out the proposals for the fund. Its writer reported that many subscribers had suggested raising the annual subscription. They wished to give future widows and orphans a more adequate income than the existing rules allowed. The writer agreed with them and put the following proposals in writing. He asked that the views of every member be collected, so that the proposals could be adopted as they stood or with whatever changes seemed best for the society. 1: Every married member should bring his total payments up to £30 0s 0d, calculated to 1 April 1821. All married members would then stand equal in their widows' claim to the annuity if they died. 2: From then on the annual subscription should be £12 0s 0d for married members and £6 0s 0d for unmarried members. 3: If a married subscriber died leaving a widow, or orphans under the age set by the rules, the annuity would rise with the number of years he had paid at the higher rate. After the first year of the increased subscription, the widow or orphans would receive £44

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		shall be £12, married and £6, unmarried Members. 3rd That in case of the death of a married Subscriber having a Widow, or Orphans under the prescribed age, after the first year of such additional subscription, the Annuitant shall receive £44, a year after the second year £51,	0s 0d a year. After the second year, they would receive £57 0s 0d a year. Interpretations The proposals more than doubled the married rate, from £5 0s 0d to £12 0s 0d a year, and tripled the bachelor rate from £2 0s 0d to £6 0s 0d. This explained the committee's appeal to the unmarried members on 15 April 1821. Bachelors faced the steepest rise in proportion, for a benefit that would go to other men's families until they married themselves. The first proposal applied to all married members a principle the fund had used since 1774. Under that rule a newcomer paid £30 0s 0d, six years at the married rate, to secure his widow the full pension at once, as Doctor Adam Baildon did on 3 April 1809. Many married members had joined recently or moved to the married rate only a year or two earlier, and had paid far less. Requiring each to make up the difference to £30 0s 0d removed the advantage a short-standing member would otherwise gain from a fund built up by others. The third proposal tied the higher annuity to years of payment at the new rate. A widow would not receive the increased pension the moment her husband began paying more, but only as his contributions accumulated. This protected the fund against a member who might pay the higher rate for a single year and leave a widow drawing £44 0s 0d or more for life. The pension had stood at £25 0s 0d since 1797, and the scheme aimed to more than double it.
83	79	after the third £58, after the fourth and fifth £65, and after the sixth year £72 a year, the highest annuity. 4th All future married Members to commence the Subscription of £12, a year, and in case of death in the first year, the Annuitant to receive £24, a year, after the second £36, after the third £48, after the fourth and fifth £60, and after the sixth £72 a year. 5th A Gentleman henceforth on entering the Service, refusing to become a Subscriber, shall not afterwards be admitted but by Ballot, one third to exclude and then not without paying up all arrears from the time of entering the Service to the time of admission, with interest on the same and making a donation to the Fund of Fifty Pounds. 6th Any Gentleman in the Service having been once a Member, and having withdrawn from the Society can only be re-admitted under the same restrictions. 7th It being most desirable and necessary to have the Subscriptions regularly and punctually paid, it is proposed to make a request of His Excellency The Governor	The third proposal of 1 May 1821 set out the full scale of annuities for existing married members. After the third year at the new rate the widow or orphans would receive £58 0s 0d a year. After the fourth and fifth years they would receive £65 0s 0d. After the sixth year they would receive £72 0s 0d a year, the highest annuity the scheme allowed. 4: Every married man joining in future would pay £12 0s 0d a year from the start. If he died in his first year, his widow or orphans would receive £24 0s 0d a year. The annuity would rise to £36 0s 0d after his second year, £48 0s 0d after his third, £60 0s 0d after his fourth and fifth, and £72 0s 0d a year after his sixth. 5: A gentleman who entered the service and refused to subscribe could not later join except by ballot, in which one third of the votes would be enough to exclude him. Even if admitted, he would have to pay every subscription due from his entry into the service to his admission, with interest. He would also have to give the fund £50 0s 0d. 6: Any gentleman in the service who had once been a member and then left the society could rejoin only under the same restrictions. 7: Because the subscriptions needed to be paid regularly and on time, the committee proposed to put a request to the Governor. Interpretations The scheme ran two scales side by side. Existing married members, who would first bring their payments up to £30 0s 0d, started at an annuity of £44 0s 0d and rose by £7 0s 0d with each year to £72 0s 0d. A newcomer started at £24 0s 0d and climbed by £12 0s 0d a year to the same ceiling. The difference gave long-standing members credit for what they had already put into the fund, while a new man had to earn the full pension through six years of payment. At its top the annuity was nearly three times the £25 0s 0d fixed in 1797. The fifth proposal turned the society's recent practice into a fixed rule and made it harsher. Seale, Vernon and Blinkins were admitted on 12 April 1820 on payment of arrears with interest and £24 0s 0d. The new penalty more than doubled the donation to £50 0s 0d. A vote of one third against was enough to exclude

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			an applicant, so a determined minority could keep out a man who had stayed out until his family needed protection. The sixth proposal closed a gap the existing rules left open. Without it a member could withdraw, save his subscriptions for some years and return on ordinary terms when the risk of leaving a widow grew, as Robert Brooke's departure on 3 April 1809 and others had shown was possible.
84	80	Governor and Council to sanction it as a part of the Pay Office duty (The Paymaster having kindly consented) to stop monthly from every married Subscriber the sum of twenty Shillings, and from every unmarried one ten shillings, and to deliver the same to the Treasurer of the Society monthly. 8th That half yearly receipts and disbursements shall be made viz 1st April and 1st October but the annual General Meeting to be held as heretofore, on the 1st April. 9th That the Committee of five Managers shall not retire from office as heretofore, but in rotation the first on the list going out on the first of April, and a new one chosen in his place who shall be placed at the bottom of the list the first always to be the President. 10th That His Excellency The Governor and Council be requested to forward a Memorial from the body of Subscribers, to The Honorable Court of Directors setting forth the inconveniences attending the Loans on Security to	The seventh proposal of 1 May 1821 set out what the request to the Governor and Council would be. They would be asked to make it part of the Pay Office's duties to deduct 20 shillings each month from every married subscriber's pay and 10 shillings from every unmarried subscriber's. The Pay Office would then hand the money to the society's treasurer each month. The Paymaster had already agreed to this arrangement. 8: The society would receive and pay out money every half year, on 1 April and 1 October. The annual general meeting would still be held on 1 April as before. 9: The committee of five managers would no longer stand down together as in the past, but in rotation. The manager at the head of the list would retire on 1 April each year. His successor would be added at the foot of the list, and the manager at the head would always act as President. 10: The Governor and Council would be asked to forward a petition from the subscribers to the Court of Directors. It would set out the difficulties the fund faced in lending its money on security. Interpretations The deduction from pay was the most significant change in the scheme. Twenty shillings a month came to £12 0s 0d a year, and ten shillings to £6 0s 0d, the new rates set by the second proposal. Taken at source by the Pay Office, the subscription would reach the fund before a member could spend it or fall behind. The society had struggled with arrears for years. The rule of 5 April 1813 threatened forfeiture within 15 days but went unenforced, and on 6 April 1820 the treasurer resigned over unpaid subscriptions. Deduction from salary removed the problem at its root. It required the Company's machinery and the Governor and Council's approval, and it was workable only because the fund had limited membership to the Company's servants on 8 April 1811. A planter or merchant drew no pay from the Company and could not have been included. The ninth proposal formalised the rotation adopted on 5 April 1821, and gave the longest-serving manager the title of President. The tenth proposal took the fund's lending problems beyond the island to the Company's directors in London. Recovering the Julio debt had taken years and passed through three administrators, and the society evidently wanted a remedy that only the Court of Directors could provide.
85	81	Individuals on the Island, and praying that such surplus money as the Treasurer may have in hand half yearly, may be received into the Honble Company's Treasury, to bear such Interest as the Honble Court may be pleased to allow, at the same time soliciting, that as it is for the benefit and continuance of a long established institution to succour the Widows and Orphans of their Civil and Military Officers on the Island they will be pleased to make the Interest as great as they consistently can. 11th That it shall always be at the option of the Managers for the time being (provided they are unanimous) to lend sums of Money on good security to Individuals at the Interest generally paid.	The tenth proposal of 1 May 1821 went on to describe the trouble the fund had in lending to individuals on the island. The petition would ask the Court of Directors to take into the Company's Treasury any surplus money the treasurer held each half year, at whatever interest the Court thought fit to allow. It would also point out that the fund existed to support the widows and orphans of the Company's own civil and military officers on the island. On that ground the directors would be asked to set the rate as high as their practice allowed. 11: The managers in office could always lend money to individuals on good security at the usual rate of interest, provided they agreed unanimously. 12: None of these proposals would take effect without the consent of seven eighths of the members then on the island.

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		12th That the foregoing proposals be not carried into effect without the consent of seven eighths of the Members present on the Island. 13th That the dissenting Members (if any there be) may be allowed to continue the present subscription and in case of death their Widows and Orphans to receive the annuity under the old regulation. (Signed) C. R. G. Hodson To Sir W. W. Doveton Thos. H. Brooke Esqr. Lieut. Col. Wright Charles Blake Esqr. Willm. Brabazon Esqr. Managing Committee	13: Any members who disagreed could keep paying the existing subscription. If they died, their widows and orphans would receive the annuity under the old rules. The proposals were signed by C. R. G. Hodson and by the committee of managers. Sir W. W. Doveton, Manager Thomas H. Brooke, Manager Lieutenant Colonel Wright, Manager Charles Blake, Manager William Brabazon, Manager Interpretations The tenth proposal would have moved the fund's spare capital out of private hands and into the Company's Treasury. Since its early years the fund had lived by lending to people on the island, at 7 per cent from 1793 and 10 per cent from 8 April 1811. That income came with the risk of default, and the Julio bond had drained the managers' time and money since 1814. A deposit with the Company would almost certainly earn less, but it would be safe and paid without chasing. The society was prepared to trade yield for security, and asked the directors to be generous on the grounds that the widows were those of their own officers. The eleventh proposal kept private lending available, but only if all five managers agreed, so that no single manager could commit the fund to a doubtful borrower. The last two proposals made a sweeping change possible without forcing it on anyone. A seven-eighths majority set a high bar, but counting only members on the island stopped absent subscribers from blocking it. The thirteenth proposal let any objector stay on the old terms of £5 0s 0d a year and a £25 0s 0d pension. A member who disliked the higher rates had no reason to vote against the scheme, since rejecting it would not save him money. This made a near-unanimous vote much easier to reach. The signatories were the managers elected on 12 April 1820. Hodson, who signed first, was evidently the author of the covering letter of 1 May 1821. He had served as treasurer in 1814 and 1815, and had seen the fund's arrears at first hand.
86	82	The Gentlemen who compose the Committee for the present year (1821) have to request that such Subscribers as may approve of the foregoing Regulations will affix their Signatures accordingly. C. R. G. Hodson Agreed C. Sampson do D. K. Pritchard do Wm. Brabazon do J. A. Wright do Thos. Greentree do Thos. Greentree for Lieut. Colonel Greentree Agreed Thos. H. Brooke do John Desfontain do M. D. Livingstone do David Kay do Wm. Seale Senr. do Henry Broadway do T. Lester do P. McMahon do Robert Armstrong do W. O. Kennedy do Wm. Mason do H. S. Cole do H. H. Pritchard do Jno. Worrall Talbot do Ensign Beale do J. B. Spiller do J. M. Hunter Agreed John Geo. Doveton do Thos. B. Brooke do	The managers serving in 1821 asked every subscriber who approved of the new rules to sign his name. The following members signed, and each recorded his agreement. C. R. G. Hodson, agreed C. Sampson, agreed D. K. Pritchard, agreed William Brabazon, agreed J. A. Wright, agreed Thomas Greentree, agreed Thomas Greentree for Lieutenant Colonel Greentree, agreed Thomas H. Brooke, agreed John De Fountain, agreed M. D. Livingstone, agreed David Kay, agreed William Seale senior, agreed Henry Broadway, agreed T. Lester, agreed P. McMahon, agreed Robert Armstrong, agreed W. O. Kennedy, agreed William Mason, agreed H. S. Cole, agreed H. H. Pritchard, agreed John Worrall Talbot, agreed Onesiphorus Beale, agreed J. B. Spiller, agreed J. M. Hunter, agreed John George Doveton, agreed Thomas B. Brooke, agreed J. Younge, agreed

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		G. Younge do J. L. Hammond do S. S. B. Cole do Thos. Thorn do F. Seale do J. Bennett do J. B. Mason do G. V. Lamb do [...] do Robt. Brooke do Wm. Dawson McRitchie do Jno. Legg do J. A. Dentaffe do G. Lorrimer do A. Beale do Danl. O'Connor do Mathew O'Connor do Chs. Desfountain do Wm. Doveton do R. M. Statham do G. Blinkins do	J. L. Hammond, agreed [...] B. Cole, agreed Thomas Thorn, agreed F. Seale, agreed J. Bennett, agreed J. B. Mason, agreed G. V. Lamb, agreed Start of crossed out section [...], agreed End of crossed out section Robert Brooke, agreed William Dawson McRitchie, agreed J. Legg, agreed J. A. [...] Taaff, agreed G. Lorimer, agreed A. Beale, agreed Daniel O'Connor, agreed Matthew O'Connor, agreed Charles De Fountain, agreed William Doveton, agreed R. M. Statham, agreed G. Blinkins, agreed Interpretations The scheme needed the consent of seven eighths of the members on the island, and the list shows how that threshold was met. Every member who signed agreed, and none recorded an objection. The thirteenth proposal had made opposition pointless, since any member who disliked the new rates could stay on the old ones. Thomas Greentree signed on behalf of Lieutenant Colonel Greentree, who was perhaps absent from the island but whose consent the managers still wished to record. The Reverend B. J. Vernon did not sign. On 5 April 1821 he asked for gentler terms of admission than those set on 12 April 1820, and the meeting refused. George Blinkins and W. Henry Seale accepted those terms, and Blinkins signed here among the full members. Vernon perhaps had not yet completed his admission, or chose to stay on the old terms. Robert Brooke withdrew from the fund on 3 April 1809, when Thomas H. Brooke told the society he would no longer subscribe. His signature now appeared among those approving the new rules. Under the rules in force he could have rejoined only by paying his arrears in full. J. Legg also signed, and was probably the John Legg who administered the Julio estate when Charles Blake wrote to him on 22 May 1820. A man who represented the fund's most troublesome debtor thus sat among its members.
87	83	The following Gentlemen having entered into the Service have become Subscribers [...] 1st Apl. 22 Doctor Price " Haggerty } as Married men Mr. Andrews writer Monday April 1st 1822. At a Meeting of the Subscribers held this day at the Police Office, the following Subjects were laid before the Subscribers by the Committee of Managers 1st It is requested a Member may be chosen to replace the one going out by Rotation 2d The Committee beg to propose that application shall be made to the Acting President in Council to authorize the Paymaster to stop such Sums as may be due from Subscribers, at his Office. 3d The Committee beg to Report that the Sum of £139 . 8 . 9 is due to the Fund on Account of Bonds up to the last Year. They Submit whether the Bonds are to be enforced as they find it in vain applying for the Amount. 4th It is submitted to the Subscribers that unless a certain proportion of them, pay the full Amt. of their Subscriptions at Once. The Widows will have to wait the greatest part of the Year	Three gentlemen who had entered the service became subscribers on 1 April 1822. Doctor Price, married rate Doctor Haggerty, married rate Mr Andrews, writer A meeting of subscribers took place at the Police Office on Monday 1 April 1822. The committee of managers laid the following matters before it. 1: The committee asked the meeting to elect a member to replace the manager retiring in rotation. 2: The committee proposed to ask the Acting President in Council to authorise the Paymaster to deduct the sums owed by subscribers at the Pay Office. 3: The committee reported that £139 8s 9d was owed to the fund on bonds up to the previous year. It had asked for payment without success, and put to the meeting whether the bonds should be enforced. 4: The committee warned that unless enough subscribers paid their whole year's subscription at once, the widows would have to wait most of the year for their annuities. 5: The rules recently drawn up had not provided for this situation. The committee proposed that any subscriber who paid his full subscription in one sum

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		before they receive their annuities. 5th This last Question not having been provided for in the Regulations lately framed. It is proposed that any Subscriber paying in his full Subscription. His Widow shall thereby be entitled to all the benefit arising from the Fund	would thereby secure for his widow the whole benefit of the fund. Interpretations The deduction from pay had created a new difficulty. Under the scheme of 1 May 1821 the Pay Office would take 20 shillings a month from each married member and 10 shillings from each bachelor. The money would therefore reach the fund in small monthly sums, while the larger annuities of up to £72 0s 0d had to be paid to widows from the start of the year. A fund that collected slowly could not pay promptly. The committee's answer was to reward members who paid the year in advance by guaranteeing their widows the full benefit. This drew in a lump of cash at the start of the year without forcing anyone to give up the convenience of monthly deduction. A year after the scheme was approved, the deduction still lacked official authority. The committee now addressed its request to the Acting President in Council, which suggests that the Governor was absent from the island and his deputy presided. The arrears on bonds also persisted. Charles Blake's printed demand of 22 May 1820 had evidently failed to clear them, and £139 8s 9d remained outstanding. The tenth proposal of 1821 had asked the Court of Directors to take the fund's money into the Company's Treasury, and these unpaid bonds showed why the managers wanted to stop lending privately. The two doctors joined at the married rate, so their wives were covered from the start under the new scale for newcomers, beginning at £24 0s 0d a year. Andrews was a writer, the most junior rank of the Company's civil servants, and probably joined as a single man.
88	84	Fund, in the same way as if her husband had paid his Years Subscription by twelve equal Monthly Instalments. 6th A late Regulation has specified that no person shall be admitted as a Subscriber who had once refused, unless he paid all Sums due to the Fund, as well as a Fine of £24. This has proved an effectual bar to their availing themselves of the indulgence granted them. It is therefore proposed to do away with this part of the Regulation, and admit all such as are now inclined to become Subscribers, who must announce their determination within one Month from this date, and pay the Sum due, otherwise be excluded altogether. 7th As it is however necessary to guard against the Fund being injured by interested persons becoming Subscribers, it is hereby Resolved that in the event of a Company's Servant refusing to become a Subscriber when first entering the Service, & it afterwards happening that such Co.'s Servant shall suffer materially in health, & on that account he then wishes to become a Subscriber, he shall not be permitted so to do. The above resolutions were agreed to by the following Persons present. Thos. Greentree Thos. Thorn J. B. Spiller Jno. A. Wright Fras. Seale R. Armstrong Chs. Blake Richd. Mason D. Kay Junr. Chs. Sampson G. V. Lambe Ones. Beale T. S. B. Cole C. R. G. Hodson Toll Hunter H. Broadway A. Beale	The fifth matter laid before the meeting of 1 April 1822 completed the committee's proposal on advance payment. A member who paid his whole year's subscription in one sum would secure for his widow exactly the same benefit as if he had paid it in 12 equal monthly instalments. 6: A recent rule barred anyone who had once refused to subscribe from joining unless he paid everything due to the fund and a fine of £24 0s 0d. This had proved an effective obstacle to such men taking up the concession offered to them. The committee therefore proposed to abolish that part of the rule and admit anyone now willing to subscribe. Each such man had to declare his intention within one month and pay the sum owed, or be shut out permanently. 7: The fund still needed protection from men who joined only for their own advantage. The meeting therefore resolved that a Company servant who refused to subscribe when he first entered the service could not join later if his health had since declined seriously and he applied for that reason. The members present agreed to these resolutions. Thomas Greentree John A. Wright Charles Blake Charles Sampson T. T. B. Cole Thomas Thorn Francis Seale Richard Mason G. V. Lambe C. R. G. Hodson H. Broadway J. B. Spiller R. Armstrong D. [...] Onesiphorus Beale [...] Hamilton A. Beale Interpretations

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			The members reversed their own policy within two years. On 12 April 1820 they set arrears with interest and a £24 0s 0d donation as the price of late admission, and on 5 April 1821 they refused the Reverend B. J. Vernon's plea for gentler terms. The scheme of 1 May 1821 then raised the donation to £50 0s 0d. Now the committee admitted that the fine kept men out altogether. The new scheme of higher subscriptions and pensions needed a broad membership to pay for it, and a fund that excluded potential subscribers by its own penalties was defeating its purpose. The managers chose a short amnesty instead. Late applicants still paid their arrears, but the fine was dropped, and a one-month limit stopped anyone from waiting to see how his health or family developed. The seventh resolution named directly the risk that the earlier penalties had been designed to address. A man who stayed out while healthy and applied only when illness made his death likely would leave the fund a widow to support after paying almost nothing. Rather than deter such men with a general fine that also discouraged honest latecomers, the members excluded the specific case. This aimed the restriction precisely at the danger, while the amnesty brought in those who posed no special risk.
89	85	Thomas Greentree Esqr. going out by Rotation Major T. Cole was chosen a Member of the Committee in his place The following Gentlemen form the Committee of Managers for the present Year. Major Pritchard President Captain Sampson Captain Broadway Lieut. Armstrong Major Cole. And who have chosen Captain Broadway as Treasurer Agreeable to the 6th resolution of the General Meeting the following Letter was addressed to the under mentioned Gentlemen who have not been Subscribers Sir At a Meeting of Subscribers to the Widows Fund on Monday 1st Inst. the new Regulations for the Institution commenced, when it was agreed and determined that those Gentlemen in the Hon. Comp. Service, who have not been Members of it, may now be offered the option of becoming Subscribers, on condition only of paying up the full Subscription with the usual Interest thereon, from the time of their entering the Service, in order that the Fund may not sustain a loss by such omission. The Annual Subscription for an unmarried Member has been £2 . & for a Married one £5 By the new Regulations the former is increased to £6 . & the latter to £12 . to be paid in equal monthly payments. You have one Month from 1st Inst. to consider of this proposal. Your determination in writing is requested to be made to me by 10 O'Clock on 1st May next & if this offer is accepted the money must accompany it. I am Sir H. Broadway Treasr. Margin Notes: To Lieut. Cunningham Ensn. Young Revd. R. Boys Revd. B. J. Vernon C. F. Seale Esqr. [...] Capt. Shortis [...]	Thomas Greentree retired from the committee in rotation, and Major T. Cole was elected in his place. The committee of managers for the current year was as follows. Major Pritchard, President Captain Sampson, Manager Captain Broadway, Manager Lieutenant Armstrong, Manager Major Cole, Manager The managers chose Captain Broadway as treasurer. In line with the sixth resolution of the general meeting, Broadway wrote to each Company servant who had not subscribed. He explained that the new rules took effect at the meeting of subscribers on Monday 1 April 1822. That meeting agreed that gentlemen in the service who had never joined should now be offered membership. The only condition was that each must pay all his subscriptions since entering the service, with the usual interest, so that the fund lost nothing by his absence. The annual subscription had been £2 0s 0d for an unmarried member and £5 0s 0d for a married one. Under the new rules these rose to £6 0s 0d and £12 0s 0d, payable in equal monthly instalments. Each recipient had one month from 1 April to consider the offer. His answer was to reach the treasurer in writing by 10 o'clock on 1 May 1822, and if he accepted, the money had to come with it. The letter went to the following gentlemen. Lieutenant Cunninghame Ensign Young Reverend R. Boys Reverend B. J. Vernon C. F. Seale Lieutenant [...] Captain Shortis [...] Interpretations The list of recipients read as a roll of the society's past refusals. Lieutenant [...] Shortis refused on 3 April 1809, the Reverend Richard Boys on 5 April 1812 and Lieutenant Cunninghame on 3 April 1815. The Reverend B. J. Vernon appeared among them too. On 5 April 1821 the meeting refused him gentler terms than arrears, interest and £24 0s 0d. A year later the society offered him and everyone else admission without the £24 0s 0d, almost exactly the relief he had asked for.

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			The letter made acceptance precise and binding. Each man had to answer in writing by a fixed hour, and an acceptance without payment counted for nothing. Past experience explained the firmness. The society had seen men delay, change their minds and apply only when their circumstances made the fund worth joining. A written answer accompanied by the money closed off any such manoeuvre, and the one-month limit prevented anyone from waiting to see how his health developed.
20	86	To The Worshipful the Acting President and the Council Worshipful Sirs The Committee of Managers for the Widows Fund respectfully beg leave to state that considerable inconvenience has been experienced in paying the Widows their Annuities, through the neglect of several Subscribers not paying for two & three Years past, the Amount of their Subscriptions though repeatedly applied to for it. The Committee therefore humbly Solicit your Worshipful Board will be pleased (agreeable to a Resolution of the Subscribers at the last General Meeting, and in conformity to the New Code of Regulations entered into by the Subscribers) humbly Solicit Your Worshipful Board will be pleased to authorize the Pay Master to stop at his Office the several Amounts due the Fund, and likewise to stop the Amount of Subscriptions Monthly from each Subscriber according to a list which will be furnished him by the Treasurer. I have the Honor to be Worshipful Sirs Your Most Obedt. humble Servt. H. Broadway Treasurer 29 April 1822.	On 29 April 1822 Captain Broadway, the treasurer, wrote to the Acting President and the Council on behalf of the committee of managers. He reported that the fund had found it very difficult to pay the widows their annuities. Several subscribers had paid nothing for two or three years, despite repeated requests. Start of crossed out section The committee therefore asked the Board to agree. End of crossed out section The committee was acting on a resolution of the subscribers at their last general meeting and in keeping with the new rules they had adopted. It asked the Board to authorise the Paymaster to deduct at the Pay Office the various sums owed to the fund. The Paymaster was also to deduct the monthly subscription from each member's pay, following a list the treasurer would supply. Interpretations The committee asked the government to collect old debts as well as future subscriptions. The deduction from pay first proposed on 1 May 1821 covered only the new monthly rates. Broadway now sought authority to take members' arrears of two or three years directly from their salaries as well. The rule of 5 April 1813 offered another course, since a member who failed to pay within 15 days could be expelled and lose everything he had paid. The managers set that penalty aside. Expelling defaulters would have shrunk the membership just as the new scheme needed every subscriber, and would have left their wives unprotected. Collection through the Pay Office recovered the money and kept the members. The request depended on the limit to membership set on 8 April 1811. Every subscriber was now a Company servant drawing pay from the Company, so the government could take what he owed before it reached his hands. The fund thereby gained an enforcement power that no private society could have exercised.
21	87	Thursday 1st May 1823. At a Meeting of the Subscribers held this day at the Library. The following propositions was made and Resolved Unanimously 1st That the Paymaster General be furnished with a List of all Arrears of Subscription due the Fund and that he be Solicited to deduct the Amount from the Salaries of the respective Subscribers in conformity to a former Resolution of the Subscribers submitted & agreed to by the Governor & Council. A Letter with the List of Arrears was accordingly Sent and the Request acceded to. 2d A Letter being presented by the President of the Committee from Lieut. Chs. De Fountain setting forth his inability immediately to discharge the Amount of Interest and Subscription due the Fund and proposing to give up his pay till the amount should be discharged. It was unanimously agreed that Fifteen Pounds a Month instead of the whole as offered should be demanded from him made payable by the Paymaster General. The above Resolutions were agreed to by the following Persons. T. H. Brooke Esqr. } M. C. J. B. Spiller	The subscribers met at the Library on Thursday 1 May 1823. Major Pritchard retired from the committee in rotation, and Thomas H. Brooke was elected in his place. The committee for the year was as follows. Captain Sampson, Manager Captain Broadway, Manager Lieutenant Armstrong, Manager Major Cole, Manager Thomas H. Brooke, Manager The meeting made the following resolutions unanimously. 1: The Paymaster General would receive a list of all subscriptions owed to the fund and be asked to deduct the amounts from the salaries of the members concerned. This followed an earlier resolution of the subscribers, which the Governor and Council had approved. A letter enclosing the list was sent, and the Paymaster General agreed to the request. 2: The President laid before the meeting a letter from Lieutenant Charles De Fountain. He explained that he could not pay at once the interest and subscriptions he owed the fund, and offered to give up his whole pay until the debt was cleared. The meeting agreed unanimously to take £15 0s 0d a month from

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		Thos. Greentree Esqr. P. McMahon C. R. G. Hodson D. O'Connor G. Blenkins W. H. Seale H. H. Pritchard G. V. Lambe D. K. Pritchard D. Haggerty C. Sampson W. Brabazon H. Broadway T. B. Brooke T. M. Hunter G. Price W. D. McRitchie Margin Notes: Major Pritchard going out of the Committee in rotation, Thos. H. Brooke Esqr. is chosen a Member in his stead. The Committee, for this Year consists of the following (viz.) Capt. Sampson " Broadway Lieut. Armstrong Major Cole Thos. H. Brooke Esqr.	him instead of his entire pay, to be paid over by the Paymaster General. The following members agreed to these resolutions. T. H. Brooke Thomas Greentree C. R. G. Hodson G. Blinkins H. H. Pritchard D. K. Pritchard C. Sampson H. Broadway J. M. Hunter J. B. Spiller P. McMahon D. O'Connor W. H. Seale G. V. Lambe D. Haggerty W. Brabazon T. B. Brooke G. Price W. D. McRitchie Interpretations The request of 29 April 1822 had succeeded, and the government now collected the fund's debts directly from the Company's payroll. A society that had struggled for years to extract payment from its members gained, through the Company's own pay system, a method of collection that no member could avoid. Lieutenant Charles De Fountain owed both subscriptions as a member and interest as a borrower. He offered his entire pay to clear the debt, which would have repaid the fund fastest. The members refused the offer and took only £15 0s 0d a month. A lieutenant stripped of all his income could not have kept himself, and a man driven into hardship might default again or leave the service with the debt unpaid. A regular deduction he could bear made full recovery more certain. The fund also existed for the protection of members' families, and reducing one of its own subscribers to destitution would have worked against that purpose. Charles De Fountain signed the new rules in 1821, and John De Fountain served as treasurer in 1813 and 1814.
92	88	Thursday 13th November 1823 At a Meeting of the Subscribers held this day at the Library the following proposition was made Resolved. That the Interest due upon the Bonds shall be collected [...] hereafter [...] by the Paymaster, he having consented thereto. The above resolution was agreed to Unanimously by the following Subscribers being present T. H. Brooke Esqr. C. Sampson Thos. Greentree Esqr. T. M. Hunter C. R. G. Hodson G. Mason C. Blake J. Torbett G. Blenkins D. K. Pritchard G. V. Lambe J. A. Wright O. Beale P. McMahon W. H. Seale H. S. Cole A. Beale J. Bennett. G. Price F. Seale Major Cole is elected as the Treasurer for the ensuing Year. The following Proposition was also made. When it is considered that Writers and Cadets on entering the Service usually commence subscribing to the Fund and that for many years before their Widows may become entitled to the benefit of the Fund, the husband must have previously paid a much larger Sum	The subscribers met at the Library on Thursday 13 November 1823 and passed the following resolution. The interest due on the fund's bonds would in future be collected by the Paymaster, who had agreed to undertake it. Start of crossed out section The interest had hitherto been collected, and would be collected. End of crossed out section The following subscribers, all present, agreed to the resolution unanimously. T. H. Brooke Thomas Greentree C. R. G. Hodson C. Blake G. Blinkins G. V. Lambe O. Beale W. H. Seale A. Beale G. Price F. Seale C. Sampson J. M. Hunter G. Watson J. Torbett D. K. Pritchard J. A. Wright P. McMahon

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		towards it than a man (suppose Forty or fifty Years of age) who may just join the Service from England, it does not appear equitable that these two descriptions of persons should be put on the same footing.	H. S. Cole J. Bennett Major Cole was elected treasurer for the coming year. A further proposal was put to the meeting. Writers and cadets usually began subscribing as soon as they entered the service, and many years passed before their widows could claim. By then such a member had paid far more into the fund than a man of 40 or 50 who joined the service directly from England. The proposal held that it was unfair to treat these two kinds of member on the same terms. Interpretations The Paymaster now collected the interest on bonds as well as members' subscriptions and arrears. The managers had spent a decade pursuing defaulting borrowers, from the Julio bond in 1814 to the £139 8s 9d reported unpaid on 1 April 1822. Handing the task to the Pay Office ended the treasurer's role as debt collector, at least for borrowers who drew Company pay. The new proposal raised the question of age, which the fund had never addressed. Writers and cadets were the youngest entrants to the civil and military services, usually in their teens, and a young man might pay for 20 years or more before he married and died. A man who arrived at 40 or 50, often already married, might leave a widow on the fund after a handful of payments. Under the scale of 1 May 1821 both earned the full annuity of £72 0s 0d after six years. In England the leading life assurance offices had already begun charging premiums according to age at entry. The proposal sought to bring the same principle to St Helena, so that older entrants paid in proportion to the shorter time they were likely to contribute.
23	89	and it would not be unreasonable to expect that in future the person who entered the Service at an advanced period of life should pay in an extra Sum previous to his being admitted as a Subscriber. Resolved unanimously that the above principle be adopted, and that a Law to that effect be framed and drawn out for consideration or approval at a future meeting. This resolution agreed to by the aforementioned Subscribers with the addition of Wm. Brabazon.	The proposal of 13 November 1823 concluded that it would be reasonable to require a man who entered the service later in life to pay an additional sum before he could be admitted as a subscriber. The meeting resolved unanimously to adopt this principle. A rule giving effect to it would be drafted and laid before a future meeting for discussion and approval. The subscribers who agreed to the earlier resolution also agreed to this one, joined by William Brabazon. Interpretations The members chose to charge older entrants a single payment on admission rather than a higher yearly rate. A lump sum reached the fund at once and did not depend on the member surviving to pay it, which mattered most for a man whose age made an early claim more probable. The same reasoning lay behind the rule of 1774, under which six years' payments in advance bought a newcomer's widow the full pension, and behind the amnesty of 1 April 1822, which required arrears to be paid in full on joining. The members agreed the principle but left the amount for a later meeting, in keeping with the practice since 15 April 1821 of drafting rules first and settling them only after the subscribers had considered them.
24	90	Thursday 15th April 1824. At a Meeting of the Subscribers held this day at the Library. The Secretary informed the Meeting he had received an Application from Mr. John Fermin first Assistant to the Hon. Comp. Head School, and from Mr. Nathaniel Collyer, Register Master, requesting to be admitted Subscribers to the Fund. Mr. William Mitchell Conductor of Artillery was also proposed for Admission, and Lieut. Alexr. Young for readmission as Subscriber. Resolved. That the above applications lay over for One Month for further consideration and that in future no new Law be passed, or former Law changed till at least one month after it has been laid before the General Meeting.	The subscribers met at the Library on Thursday 15 April 1824. The secretary reported applications for membership from John Firmin, first assistant at the Company's head school, and from Nathaniel Collyer, the register master. William Metcalfe, conductor of artillery, was also proposed for admission, and Lieutenant Alexander Young applied to rejoin. The meeting resolved to hold these applications over for a month for further consideration. It also resolved that in future no new rule should be passed, and no existing rule changed, until at least a month after it had been laid before a general meeting. The following subscribers, all present, agreed unanimously. C. R. G. Hodson C. Sampson

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		The above Resolution agreed to Unanimously the following Subscribers being present. (vizt.) C. R. G. Hodson T. Thorn Wm. Brabazon C. Sampson J. Torbett O. Beale H. Broadway J. Bennet J. B. Mason D. K. Pritchard D. McMahon M. Johnson H. S. Cole G. Watson Ensigns William Sampson & Charles Bond & Henry Doveton Commenced Subscribers to the Fund, as Single Members from 1st May Captain Sampson going out by Rotation. Mr. Brabazon is chosen a Member of the Committee for the present Year The following Gentlemen Compose the Committee for the present Year, (vizt.) Captain Broadway Lieut. Armstrong Major Cole Thos. H. Brooke Esqr. M. C. Wm. Brabazon.	H. Broadway D. K. Pritchard H. S. Cole T. Thorn J. Torbett J. Bennett P. McMahon G. Watson William Brabazon O. Beale J. B. Mason M. Johnson Ensigns William Simpson, Charles Bond and Henry Dunton became subscribers at the single members' rate from 1 May 1824. Captain Sampson retired from the committee in rotation, and William Brabazon was elected in his place. The committee for the current year was as follows. Captain Broadway, Manager Lieutenant Armstrong, Manager Major Cole, Manager Thomas H. Brooke, Manager William Brabazon, Manager Interpretations The three new applicants tested the limit set on 8 April 1811, which confined membership to the Company's civil and military servants. A schoolmaster's assistant and a register master held posts paid by the Company but stood well below the writers and officers who made up the fund. A conductor of artillery was a senior non-commissioned rank responsible for stores and ordnance, not a commissioned officer. William Balcombe had been refused on the day the 1811 rule passed, although he held a public office as superintendent of sales. The members now chose to defer judgement rather than admit or reject at once. Their decision would settle how far down the Company's ranks the fund extended. Lieutenant Alexander Young was probably the Ensign Young who received Broadway's letter in April 1822, offering admission on payment of arrears within a month. He evidently let that chance pass and now sought to rejoin. Deferring his case gave the members time to decide whether the seventh resolution of 1 April 1822, barring late entrants whose health had declined, applied to him. The rule requiring a month's notice for any change of the rules formalised the practice of drafting and circulating that began on 15 April 1821. It protected the fund from sweeping changes carried by a small meeting.
95	91	Monday 3d May 1824 At a Meeting of Subscribers to the Widows Fund held this day at the Session House. Major T. A. Cole who was Elected Treasurer at the Meeting of 13th November 1823 refused to act. Proposed That any Subscriber who may be elected either a member of the Committee or a Treasurer, & shall refuse to act, shall pay a Fine of £20 or forfeit the privileges of the Society. Resolved Unanimously. Notwithstanding the above Resolution it is agreed that it shall not be acted upon in regard to Major Cole until he shall have time to consider further, & that this day week shall be the day fixed for his Determination Proposed. That considering the great difficulty that always occurs in obtaining a numerous & regular Meeting of the Widows Fund is evidently highly injurious & inconvenient to the Society particularly to that branch the benefit of it (ie) the Delay in paying the Widows their Pension, a circumstance much to be Committed & more so as it reflects upon the energies of the Society.	The subscribers to the widows' fund met at the courthouse on Monday 3 May 1824. Major T. T. B. Cole, elected treasurer at the meeting of 13 November 1823, declined to serve. A proposal followed that any subscriber elected as a manager or as treasurer who refused to serve should pay a fine of £20 0s 0d or lose his rights in the society. The meeting resolved unanimously to adopt it. It agreed, however, not to apply the rule to Major Cole until he had more time to reconsider, and gave him until 10 May 1824 to decide. A second proposal addressed the persistent difficulty of gathering a full and regular meeting of the fund. Poor attendance plainly harmed the society and caused it real trouble. It hurt most those the fund existed to help, since the widows' pensions were paid late as a result. The meeting regretted this and felt it reflected poorly on the members' commitment. The proposal therefore set out new arrangements. The annual meeting would be held on the first Monday in April each year at exactly 11 o'clock. The secretary would notify every member in writing at least three days beforehand. The names of the subscribers would

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		It is therefore proposed that in future the Annual Meeting shall be held on the first Monday in April in every Year at 11 O'Clock precisely. That the Secretary of the Society warn each Member in writing at least three days previous to the day of Meeting. That the names of the Subscribers be called over & all absentees fined in the Sum of One Guinea (unless they furnish such excuse as may be deemed sufficient by the Committee). And that the Pay Master be requested to collect the same when	be read out, and every absent member would be fined one guinea unless the committee accepted his excuse. The Paymaster would be asked to collect these fines. Interpretations The members passed the fine for refusing office on the same day it was proposed. On 15 April 1824 they had resolved that no new rule should take effect until a month after it was laid before a general meeting. They set that safeguard aside within three weeks, and then at once suspended the new rule for the man whose refusal prompted it. The gap between the two decisions showed the pressure the society faced. It needed a treasurer to collect and pay out money, and the widows were waiting. A rule that could not be enforced for a month would not have produced one. Applying it at once to Major Cole, however, would have punished him under a rule that did not exist when he declined, and the week's grace allowed him to accept without penalty. Both new fines rested on the Pay Office. The guinea for absence, £1 1s 0d, could be deducted from a member's salary like his subscription, so it would be collected rather than merely threatened. The society had learnt from the unenforced forfeiture rule of 5 April 1813 that a penalty it could not collect had no effect. A fixed day and hour, written notice and a roll call left an absent member no excuse of ignorance. The proposal tied attendance directly to the widows' welfare, since without a quorum the meeting could not authorise payments.
96	92	when collecting the Monthly Subscriptions. The above Propositions Resolved Unanimously by the Undermentioned Subscribers present. C. R. G. Hodson T. Thorn A. Beale W. O. Kennedy M. J. Johnson M. O'Connor R. Armstrong W. H. Seale T. H. Brooke Esqr. H. H. Pritchard G. A. Dentaffe W. Mason J. Price W. Sampson W. Brabazon G. Blenkins Esqr. C. Sampson D. O'Connor H. Broadway J. W. Torbett H. Knipe G. V. Lambe	The Paymaster would collect the fines for absence at the same time as the monthly subscriptions. The subscribers present resolved unanimously to adopt the proposals of 3 May 1824, and signed as follows. C. R. G. Hodson T. Thorn A. Beale W. O. Kennedy M. J. Johnson M. O'Connor R. Armstrong W. H. Seale T. H. Brooke H. H. Pritchard G. A. Den Taaffe W. Mason J. Price W. Sampson W. Brabazon G. Blinkins C. Sampson D. O'Connor H. Broadway J. W. Torbett H. Knipe G. V. Lambe
97	93	Monday 25th April 1825 At a meeting of the Subscribers to the Widows Fund held this day at the Sessions Hall The following letter was read from the Treasurer To Thos. H. Brooke Esqr. President and Members of the Committee Gentlemen I am sorry indisposition still prevents me from leaving my house, but I forward the Books of the Fund with the Book Mr. Beale used to receive the Subscriptions & interest, but the arrears are so great there, that it will take a better accountant than myself to shew a plain Statement of the present Funds. One out shews the Interest recd. & the other the Interest, and it will appear upwards of two hundred Pounds have accumulated there, since I drew the last Sum, Captn. B. would be able to	The subscribers to the widows' fund met at the court hall on Monday 25 April 1825. The treasurer's letter to Thomas H. Brooke, the President, and the members of the committee was read. T. T. B. Cole wrote on 19 April 1825 that illness still kept him at home. He sent the fund's books, together with the book in which Mr Beale, his assistant, recorded the subscriptions and interest received. The arrears in that book were so large, he wrote, that it would take a better accountant than he was to produce a clear statement of the fund's position. One book showed the interest received and the other the interest owing. More than £200 0s 0d had built up in unpaid interest since he last drew money. Captain [...] could explain any point, since little had been done since he handed over the books. The farmers who owed interest all claimed they could not pay.

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		explain any thing, as there has been but little done since he gave up the Books the Farmers all pleading inability to pay I have the honor &c (Signed) G. S. B. Cole Tr. Sea Point 18th Apl. 1825 Proposed & carried unanimously that the following letter be addressed to the Treasurer	The meeting proposed and carried unanimously that a letter be sent in reply to the treasurer. Interpretations Major Cole had declined the treasurership on 3 May 1824 and was given a week to reconsider before the new fine of £20 0s 0d applied to him. He evidently took the office, and a year later he handed back the books in disorder, pleading illness and his own lack of skill with accounts. The fine compelled a reluctant member to serve but could not make him competent or willing. The society had exchanged an empty office for one held in name only. The arrears exposed the limit of collection through the Pay Office. On 13 November 1823 the members handed the collection of bond interest to the Paymaster. Deduction from pay, however, worked only against the Company's own servants. The fund's borrowers were farmers, landholders who drew no salary from the Company and could not be reached through its payroll. Their debts were secured on their land under the rule of 8 April 1811. Recovering the £200 0s 0d still meant pressing each farmer and, in the last resort, enforcing his bond against his property, the remedy the society had been reluctant to use since the Julio case.
98	94	To T. S. B. Cole Esqr. Treasurer Sir The annual meeting of the Subscribers of the Widows fund took place this day but as it appears the books are not brought up, it cannot be expected that a new treasurer will take charge of them, until they are put in proper order. At the desire of the meeting therefore and in their name I have now to request you will have the goodness to close the books up to the present date with as little delay as possible. Should you require assistance Captn. Broadway & Lieut. Armstrong will with pleasure afford their aid, and as many distressed Widows are now waiting to receive their pensions it is hoped that the books will be in a proper state to lay before another general meeting on Monday next I am &c (Signed) Thos. H. Brooke President 25th Apl. 1825 The following Proposition was submitted to the meeting by the President It may deserve consideration whether it be expedient to continue the present rate	The meeting of 25 April 1825 replied to T. T. B. Cole, the treasurer, through a letter from Thomas H. Brooke as President. Brooke told him that the subscribers' annual meeting had taken place that day. The books, however, had not been brought up to date, and no new treasurer could be expected to take them over until they were in order. On behalf of the meeting, Brooke asked Cole to close the accounts to the present date as quickly as possible. Captain Broadway and Lieutenant Armstrong would gladly help him if he needed it. Many widows in hardship were waiting for their pensions. The meeting therefore hoped the books would be ready to lay before another general meeting on Monday 2 May 1825. The President then put a proposal to the meeting. He suggested that the members should consider whether it was wise to keep the existing rate. Interpretations Cole had sent the books in as he found them and left it to others to make sense of them. The meeting refused to accept them on those terms. It could have passed them to a new treasurer or to a more skilled member, as Cole himself suggested. Instead it returned the task to him, because a successor who took over unbalanced accounts would inherit responsibility for arrears he had not created. John De Fountain could not hand over the books on 22 August 1814 for the same reason, and the treasurer who resigned on 6 April 1820 had stayed in office for years until his accounts were clear. The offer of help named the two men best placed to give it. Lieutenant Armstrong served as treasurer from 5 April 1821 and Captain Broadway from 1 April 1822, so between them they had kept the books immediately before Cole. The widows' need made delay costly, and a week's deadline pressed Cole to finish quickly.
99	95	of interest. It was raised to ten per cent when the value of land was infinitely higher than it is now Some lands are mortgaged I believe for a larger Sum than they would now sell for and if upon such Sum an interest of ten per cent is paid what profit can be left for the occupier. Will it or will it not be for his advantage, to surrender the security, rather than to continue labouring under the pressure of a debt, the interest of which swallows up the profits of the land which is mortgaged for it It will be well for the Subscribers to the fund to give their serious attention to this	The President's proposal of 25 April 1825 concerned the rate of interest charged on the fund's loans. The society raised it to 10 per cent at a time when land was worth far more than it was now. Brooke believed that some estates were mortgaged for more than they would now fetch if sold. If a farmer paid 10 per cent on such a debt, his land could leave him nothing to live on. He might then find it better to give up the land to the fund than to go on working under a debt whose interest consumed all the land produced. Brooke urged the subscribers to think seriously about the matter. They should come to a

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		subject & be prepared to decide at a future meeting, whether the present rate of interest shall be reduced or whether it shall remain as it is at present. Captain Broadway going out by rotation Mr. Blenkins is chosen a member of the Committee for the present Year. The Committee is as follows Lt. Armstrong Major Cole Thos. H. Brooke Esqr. Wm. Brabazon G. Blenkins	future meeting ready to decide whether to lower the rate or keep it as it stood. Captain Broadway retired from the committee in rotation, and George Blinkins was elected in his place. The committee for the current year was as follows. Lieutenant Armstrong, Manager Major Cole, Manager Thomas H. Brooke, Manager William Brabazon, Manager G. Blinkins, Manager Interpretations Brooke identified the danger hidden in the farmers' pleas of poverty that Cole reported on 19 April 1825. When the society set its rate at 10 per cent on 8 April 1811, island land was valuable and a mortgage on it seemed the safest security available. Land values had since fallen, so that some estates were now worth less than the sums borrowed on them. A farmer in that position had every reason to stop paying and hand the land over, since he would lose less by surrender than by working for years to pay interest. The fund would then hold land it could not sell for the value of the loan and receive no interest at all. Cutting the rate meant accepting a smaller income, but it offered the only way to keep the borrowers on their land and paying. Brooke's argument reversed the society's long effort to raise its returns, from 7 per cent in 1793 to 10 per cent in 1811, and showed that the rule requiring security in land now worked against the fund.
100	96	2d May 1825 At a Meeting of the Subscribers to the Widows Fund held this day at the Session hall The President addressed the meeting as follows Gentlemen, It has been remarked, and justly too, that a new treasurer would be very unwilling to receive charge of the books until the late treasurer shall have duly closed them and shall be in readiness to deliver over the balance of cash which ought to be in his hands From the unfortunate state however of the present treasurer's health, it may be a long time before the books and money be in readiness to transfer to a new treasurer. What then are we to do. Are we to wait until the object be effected and to put off collecting what is due and paying off the Widows who are in anxious expectation of receiving their Pensions? Surely not. As the period is very uncertain how soon or how late Major Cole will be enabled even to assist as a manager, much less a treasurer I therefore propose, that a new manager should be immediately	The subscribers to the widows' fund met at the court hall on 2 May 1825, and the President addressed them. He acknowledged the fair point that no new treasurer would willingly take charge of the books until the outgoing treasurer had closed them properly and was ready to hand over the cash he held. The present treasurer's poor health, however, meant that the books and money might not be ready for transfer for a long time. Brooke asked whether the society should wait until then, putting off the collection of debts and leaving the widows without the pensions they anxiously expected. He held that it should not. No one could tell how soon Major Cole would be well enough to serve even as a manager, let alone as treasurer. Brooke therefore proposed the immediate appointment of a new manager. Interpretations A week earlier, on 25 April 1825, the meeting insisted that Cole close his own accounts before any successor took them over. That principle protected a new treasurer from inheriting debts he had not incurred, and the society had applied it since at least 1814. Brooke now set it aside. Cole's illness made the condition impossible to meet within any foreseeable time, and holding to it would have stopped all collection and all payments to widows in the meantime. The fund existed to pay those pensions, and a rule meant to protect its accounts could not be allowed to defeat that purpose. Brooke's solution separated the old accounts from the current business, so that a new manager could begin collecting and paying while Cole's books waited for him to recover.
101	97	immediately elected to act in his place until his health be restored and that a new treasurer be also elected who shall receive the books and balance from the Committee appointed at the last meeting as soon as possible Agreed and that the Committee (who are now in fact to be considered as acting treasurer) do proceed to receive interest and Subscriptions and to pay off the pensions as far as the money at disposal will admit The election of a new member fell on Mr. Lambe	Brooke's proposal of 2 May 1825 provided for a new manager to be elected at once to serve in Major Cole's place until his health recovered. A new treasurer would also be elected, who would receive the books and the balance from the committee appointed at the previous meeting as soon as possible. The meeting agreed. It also resolved that the committee should in effect act as treasurer in the meantime. The committee would collect interest and subscriptions and pay the pensions as far as the money available allowed.

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		The President Now put the question which was noticed last meeting. Shall the interest be reduced to 7 p. Cent or shall it stand at 10 p. Cent The meeting is not deemed sufficiently numerous to proceed to the decision of the above question	The members elected Mr Lambe as the new manager. The President then put the question raised at the previous meeting. The members were asked whether the interest on the fund's loans should be cut to 7 per cent or remain at 10 per cent. Too few members attended for the question to be discussed. Interpretations Making the whole committee act as treasurer let the fund resume collecting and paying without waiting for Cole's accounts or a willing successor. Responsibility for the money was shared among five men, so no single member had to take on the risk of handling it while the old books remained unsettled. The vote on interest failed for want of numbers, despite the measures of 3 May 1824. Those measures fixed the annual meeting for the first Monday in April and imposed a fine of one guinea on every absent member. This meeting was not the annual one, and the fine evidently applied only to that. A question that touched every borrower's survival on the land, and the fund's own income, was left undecided once again because the members did not attend.
102	98	Resolved that Major Cole Lieut. Armstrong and the new manager be Selected to form a Committee for examining the accounts of the Fund & preparing a report of the same in readiness to submit to a general meeting on a future day. St. Helena 17 Novr. 1825. At a Meeting of the Committee, held this day The following Letter was received from Mr. Lambe the present Treasurer. and it was resolved to accept his donation, agreeably to the terms therein specified To Thomas H. Brooke Esqr. President &c &c of the Committee of the Widows & Orphans Society. Gentlemen. I beg permission to deposit in the Funds of the Widows and Orphans Society the sum of £250, the Interest of which I beg to present for the Benefit of that Institution reserving to myself at the expiration of every Year, the right of withdrawing it but pledging myself, in that event, to Convert the Principal to a Charitable Purpose. I have the honor to be Gentlemen Your most obt. Humble Servt. Signed G. V. Lambe St. Helena 15th Octr. 1825 Margin Notes: [...]	The meeting of 2 May 1825 resolved that Major Cole, Lieutenant Armstrong and the new manager should form a committee to examine the fund's accounts. They would prepare a report to lay before a general meeting at a later date. The committee met at St Helena on 17 November 1825 and received a letter from Mr Lambe, now the treasurer. It resolved to accept his gift on the terms he set out. Lambe wrote to Thomas H. Brooke, President, and the committee of the Widows' and Orphans' Society on 15 October 1825. He asked leave to deposit £250 0s 0d with the society and to give the interest on it for the society's benefit. He kept the right to withdraw the money at the end of any year. If he did so, he undertook to give the capital to some charitable purpose. Interpretations Lambe gave the income on his money but kept the capital under his control. At the fund's rate of 10 per cent the deposit would yield £25 0s 0d a year, the full amount of a widow's pension before the scheme of 1821. A straightforward gift of £250 0s 0d would have passed the money permanently to the society's managers, whose accounts had just collapsed into disorder under Cole. By keeping the right to withdraw it each year, Lambe could protect the money if the fund's management failed again. His pledge to give the capital to charity on withdrawal removed any suspicion that he sought a safe deposit for himself, and ensured the money would serve a charitable end whatever happened. Major Cole sat on the committee to examine the accounts he had left in confusion. As the man who kept them, he was best placed to explain their entries. Armstrong had served as treasurer before Broadway, and Lambe, the new manager elected on 2 May 1825, now held the treasurer's office as well.
103	99	St. Helena 3 April 1825 At a Meeting of the Subscribers to the Widows Fund held this day at the Library Capt. Hunter Lieut. Armstrong going out of the Committee in rotation, Capt. Hunter was elected in his stead. Resolved that the thanks of the Members of the Society be given to G. V. Lambe Esquire for his unre-mitted attention during the period of his office as Treasurer. By the following Members Present. Vizt.	The subscribers to the widows' fund met at the Library on 3 April 1826. Start of crossed out section Captain Hunter. End of crossed out section Lieutenant Armstrong retired from the committee in rotation, and Captain Hunter was elected in his place. The meeting resolved to thank G. V. Lambe for his tireless attention to the society's affairs during his time as treasurer. The following members present agreed. James Andrews

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		James Andrews T. B. Brooke Robt. Brooke O. Beale H. Broadway T. M. Hunter Thos. Johnson W. O. Kennedy Gordon Lorrimer Danl. McMahon Wm. Mason Wm. McRitchie Geo. Meade Junr. D. O'Connor M. O'Connor H. H. Pritchard D. K. Pritchard Charles Sampson John Sampson J. B. Spiller	T. B. Brooke Robert Brooke O. Beale H. Broadway J. M. Hunter M. Johnson W. O. Kennedy Gordon Lorimer Daniel McMahon William Mason William McRitchie George Meade junior D. O'Connor M. O'Connor H. H. Pritchard D. K. Pritchard Charles Sampson John Sampson J. B. Spiller Interpretations The vote of thanks marked the end of the crisis that began with Cole's letter of 19 April 1825. Lambe took over the treasurer's office in the middle of the year, when the books were in disorder and the widows' pensions were in arrears, and he also deposited £250 0s 0d with the fund on 15 October 1826. This was the first formal thanks to a treasurer recorded in the book. The meeting fell on the first Monday in April, the day fixed for the annual meeting on 3 May 1824, and 20 members attended, a much fuller gathering than the meetings of 1825 that could not reach a decision on the rate of interest.
104	100	The following Gentlemen having entered the Honble Company's Service, were admitted Members of this Society & commenced their payment of their Monthly subscriptions as single Men on the 1st April 1826 John C. Mason Thos. B. Knipe Thomas Reade Samuel Armstrong Mr. Charles Smith having entered the Hon. Company's Service, was admitted a Member of this Society, and commenced the payment of his Monthly subscription on the 1st June 1826 The following Gentlemen compose the Committee for the present Year. Thos. Hy. Brooke Esqr. W. Brabazon. " Blenkins " Lambe Secy. & Treasurer Major Hunter.	Four gentlemen who had entered the Company's service were admitted to the society. They began paying their monthly subscriptions at the single men's rate on 1 April 1826. John C. Mason Thomas B. Knipe Thomas Meade Samuel Armstrong Charles Smith entered the Company's service and was admitted to the society. He began paying his monthly subscription on 1 June 1826. The committee for the current year was as follows. Thomas H. Brooke, Manager William Brabazon, Manager G. Blinkins, Manager G. V. Lambe, Secretary and Treasurer Major Hunter, Manager Interpretations The new members now joined by monthly payment from the date they entered the service, under the scheme of 1 May 1821. A single man paid 10 shillings a month, deducted at the Pay Office, which came to £6 0s 0d a year. Recruits no longer settled a yearly sum in person each April, so membership began quietly through the payroll and no longer depended on attending a meeting or remembering a deadline. Lambe now combined the offices of secretary and treasurer, which placed the fund's correspondence and money in the hands of the man the members had just thanked for restoring order. Thomas B. Knipe continued the family's connection with the fund, which went back to the elder Knipe who left in 1801 and to John B. Knipe, who joined after the meeting of 15 April 1805.
105	101	St. Helena 3 April 1827. At a Meeting of the Subscribers held this day at the Library Thos. H: Brooke Esqr. going out of the Committee by rotation Thos. Greentree Esqr. was elected in his stead and the following Gentlemen compose the Committee for the	The subscribers met at the Library on 3 April 1827. Thomas H. Brooke retired from the committee in rotation, and Thomas Greentree was elected in his place. The committee for the coming year was as follows. William Brabazon, Manager G. Blinkins, Manager

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		ensuing year Vizt. Mr. Brabazon " Blenkins " Lambe Town Major Hunter Thomas Greentree Esqr. Thos. H: Brooke Esqr. late President of the Committee laid the following address before the Meeting Gentlemen, In pecuniary transactions between Individuals	G. V. Lambe, Manager Major Hunter, Manager Thomas Greentree, Manager Thomas H. Brooke, the outgoing President of the committee, then laid an address before the meeting. He opened with a general observation about money dealings between private individuals.
106	102	Individuals on their own private Account, it is justly deemed an amiable trait of charac- ter to refrain from insisting on a rigorous operation of the strict letter of the law, by putting a Bond in force in Case of the inability of a Creditor to meet instantly the demand for interest. But altho' a man has of Course a right to exercise forbearance in matters which Concerns himself only, the Case is very different when the interest of others are involved. And altho' we are all ready to acknowledge the Correctness of this prin- ciple we are nevertheless too apt to suffer in the overflow of the Milk of Human Kind- ness to drown not only the voice of Justice but also the Demands of humanity towards those for whom we have undertaken a most Sacred trust. That forbearance to which I have alluded has more than once been the cause of confu- sion in our Concerns and risk to our funds; Our Institution has been recently rescued from a State of irregularity, thro' the Activity Perseverance Zeal & Firmness of our Treasurer Mr. Lambe. He has resolutely encountered trouble & Difficulty, & has been involved in unpleasant & vexatious Correspondance in protecting the rights of the Widows and Orphans of the Society and his exertions have been successful. Gentlemen I beg to move that the thanks of this Meeting be offered to Mr. Lambe for his services as Treasurer.	Brooke's address of 3 April 1827 began by contrasting private and public dealings in money. When a man lent his own money and his debtor could not pay the interest at once, people rightly admired him for declining to enforce the bond to the letter of the law. A man could show such leniency freely where only his own interests were at stake. Matters stood quite differently where the interests of others were involved. Everyone accepted this principle, Brooke observed, yet members too readily let their kindness towards debtors override both justice and their duty of care to those whose welfare had been placed in their hands as a sacred trust. Brooke held that such leniency had more than once thrown the society's affairs into confusion and put its funds at risk. The fund had lately been rescued from that disorder by the energy, persistence, commitment and firmness of the treasurer, Mr Lambe. Lambe had faced trouble and difficulty without flinching. He had been drawn into unpleasant and troublesome correspondence in defending the rights of the society's widows and orphans, and his efforts had succeeded. Brooke proposed that the meeting thank Lambe for his services as treasurer. Interpretations Brooke set out the principle of trusteeship that the society had long failed to observe. A private lender could forgive a debtor at his own expense, but the managers lent money that belonged in effect to the widows and orphans. Every concession to a borrower was paid for by a pension delayed or reduced. The record bore out his charge. The managers gave the Julio estate repeated extensions from 22 August 1814, and on 8 April 1816 the treasurer declined to enforce the bond at all. Unpaid interest had passed £200 0s 0d by April 1825 while the farmers pleaded poverty. Brooke's own position had shifted. On 25 April 1825 he urged the members to consider lowering the rate of interest so that indebted farmers could keep their land. Two years later he praised Lambe for pressing those same debtors firmly. The two views were not wholly at odds. A lower rate set by the society as policy differed from leniency granted case by case by individual managers, which left the fund's income at the mercy of each debtor's appeal. Lambe's success showed that firm collection could work where the society had assumed it could not.
107	103	The Motion was seconded by Mr. Greentree and carried unanimously Gentlemen, As we are now about to elect a New Member of the Committee it cannot be too deeply impressed on our minds, that the most effectual way of averting such irregularities as those to which I have already alluded will be to have our Com- mittee composed of persons who will make it a matter of conscience seriously to give their atten- tion to the interests of the Society. We should recollect that the Treasurer (upon whom so much depends) is always Chosen from	Thomas Greentree seconded the motion of thanks to Lambe, and it was carried unanimously. Brooke went on to address the election of a new committee member. He urged the members to remember that the surest way to prevent the disorders he had described was to fill the committee with men who regarded careful attention to the society's interests as a matter of conscience. The treasurer, on whom so much depended, was always chosen from among the committee. Brooke suggested that no one should therefore sit on the committee unless he was also fit to serve as treasurer.

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		amongst the Committee and perhaps no person ought to be a Member of the Committee, who is not also fit to be Treasurer. Resolved that a Salary of £25 be granted to the Treasurer as an Allowance for a Clerk. and Mr. Thos. Cole having acted during the last Year to the great satisfaction of the late Treasurer he is appointed to that situation, and to draw Pay from 1st April 1826. The Committee have chosen George Blenkins Esqr. their Treasurer for the ensuing Year The Committee resolve that a Meeting take place every first Monday in the Quarter to take into Consideration such Business as may be laid before them by the Secretary & Treasurer.	The meeting resolved to grant the treasurer £25 0s 0d a year to pay for a clerk. Thomas Cole had done this work during the past year to the full satisfaction of the outgoing treasurer. He was appointed to the post, with pay backdated to 1 April 1826. The committee chose George Blinkins as treasurer for the coming year. It also resolved to meet on the first Monday of each quarter to deal with any business the secretary and treasurer put before it. Interpretations Brooke's warning drew on the society's recent experience. Major T. T. B. Cole was elected treasurer on 13 November 1823 and declined to serve. After the fine for refusal was introduced on 3 May 1824 he took the office, and a year later left the accounts in a state that, in his own words, needed a better accountant than he was. Electing managers by rotation filled the committee in turn, without asking whether each man could manage money. Brooke's test would make fitness for the treasurer's office a condition of joining the committee at all. The paid clerk separated the routine work of the accounts from the honorary office of treasurer. Thomas Cole had evidently kept the books for Lambe without pay, and the backdated salary acknowledged that the recovery the meeting had just praised depended partly on his work. The cost of £25 0s 0d a year equalled a widow's pension under the old rules. The members judged that a competent clerk would save the fund more than that in arrears recovered and errors avoided. Quarterly committee meetings meant that the treasurer's accounts would be examined four times a year, rather than left until the annual meeting, when problems had often grown beyond easy correction. George Blinkins refused to subscribe on 15 April 1805 and was admitted only on 12 April 1820, on payment of arrears with interest and £24 0s 0d. Seven years later he held the fund's most responsible office.
108	104	St. Helena 3d April 1828 At a meeting of the Subscribers held this day at the Library in James's Town. Proposed and carried unanimously that Thomas Greentree Esqre. be requested to take the Chair which was taken by that Gentleman accordingly. Mr. Brabazon going out of the Committee by rotation Mr. W. H. Seale was elected in his stead and the following Gentlemen compose the Committee for the ensuing Year Vizt. 2 Thos. Greentree Esqr. 1 G. Blenkins 3 G. V. Lambe 4 T. M. Hunter 5 W. H. Seale Mr. Reed of the Medical Establishment having applied to be admitted in the Fund, a Margin Notes: The numerals denote in order in which the Committee go out by rotation.	The subscribers met at the Library in Jamestown on 7 April 1828. The meeting proposed and agreed unanimously that Thomas Greentree should take the chair, and he did so. William Brabazon retired from the committee in rotation, and W. H. Seale was elected in his place. The committee for the coming year was as follows, each name numbered to show the order in which its holder would retire. 2: Thomas Greentree 1: G. Blinkins 3: G. V. Lambe 4: J. M. Hunter 5: W. H. Seale Mr Reed of the medical establishment applied for admission to the fund.
109	105	a reference was made to the Books to find upon what principle he might be admitted, when it appearing that no scale had been determined on, it was resolved that the Committee should prepare a Scale to be submitted to a General meeting of Subscribers for their approval The Committee have chosen	When Mr Reed of the medical establishment applied to join the fund on 7 April 1828, the members searched the books to find on what terms he could be admitted. They found that no scale had ever been settled. The meeting resolved that the committee should draw one up and lay it before a general meeting of subscribers for approval.

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		W. H. Seale Esqre. to be their Treasurer for the ensuing Year.	The committee chose W. H. Seale as treasurer for the coming year. Interpretations The missing scale was the one promised on 13 November 1823. The members then agreed unanimously that a man entering the service later in life should pay an extra sum before admission, and ordered a rule to that effect to be drafted for a future meeting. More than four years later no such rule had been made. Reed's application exposed the gap, since the managers had no basis for deciding what a late entrant should pay. The episode showed how often the society agreed a principle and then failed to carry it through, a weakness Brooke criticised in his address of 3 April 1827. W. H. Seale became treasurer eight years after his admission on 12 April 1820. He had been required to pay all his arrears with interest and a donation of £24 0s 0d as the price of joining late.
110	106	St. Helena 6th Apl. 1829. At a Meeting of the Subscribers held this day at the Library in James Town. Proposed and carried that the sum of £74 . 13 .. being Int. due on a Bond of £248 . 16 . 8 to the 1st Apl. 1828 and future Int. shall be written off the Books the Grounds having been surrendered for the Mortgage to the Fund. and that the Rent shall be brought on when the Premises are let. Mr. Blenkins going out of the Committee by Rotation Capt. O'Connor was elected in his stead and the following Gentlemen compose the Committee for the ensuing year. Vizt. 1. Thomas Greentree Esqr. President 2. G. V. Lambe 3. T. M. Hunter 4. W. H. Seale 5. Danl. O'Connor The thanks of the Meeting were returned to Mr. Seale, late Treasurer and Mr. Greentree President of the Committee. The Committee have chosen Capt. O'Connor to be their Treasurer for the ensuing year. Messrs. Green, Campbell and Marriot having entered the Hon. Company's Service were admitted Members of this Society and commenced the payment of their Monthly Subscriptions on the 1st April 1830.	The subscribers met at the Library in Jamestown on 6 April 1829. The meeting proposed and agreed that £74 13s 0d of interest due up to 1 April 1828 on a bond for £248 16s 8d should be written off the books, together with all future interest on it. Start of crossed out section Shall. End of crossed out section The borrower had surrendered the land mortgaged to the fund. The rent would be entered in the books once the property was let. G. Blinkins retired from the committee in rotation, and Captain D. O'Connor was elected in his place. The committee for the coming year was as follows. 1: Thomas Greentree, President 2: G. V. Lambe 3: J. M. Hunter 4: W. H. Seale 5: Daniel O'Connor The meeting thanked W. H. Seale, the outgoing treasurer, and Thomas Greentree, the President of the committee. The committee chose Captain D. O'Connor as treasurer for the coming year. Messrs Green, Campbell and Marriott entered the Company's service and were admitted to the society. They began paying their monthly subscriptions on 1 April 1830. Interpretations The surrender of this land fulfilled Brooke's warning of 25 April 1825. He predicted that a farmer whose land was worth less than his mortgage would find it better to hand the land to the fund than to go on paying 10 per cent on the debt. Here a borrower did exactly that. The unpaid interest of £74 13s 0d amounted to almost a third of the original loan of £248 16s 8d, and the fund had no realistic hope of recovering it. Writing it off accepted the loss and cleared the books of a debt that could only distort the accounts. The members could have sold the land at once to recover what they could, but chose to let it and take the rent. With land values low, a sale would perhaps have fetched little, whereas a tenant would provide a steady income. The fund thus became a landlord, holding property that the rule of 8 April 1811 had meant only as a safeguard.
111	107	St. Helena 8th April 1830. The Annual General Meeting was held this day at the Library in James Town, when the Accounts &c. of the Society were laid before the Meeting, and the following Resolutions made 1st Proposed by Mr. A. Beale and seconded by Capt. O'Connor that the Resolution of the 1st April 1778 respecting female Orphans be	The annual general meeting took place at the Library in Jamestown on 8 April 1830. The society's accounts were laid before it, and the following resolutions were put forward. 1: A. Beale proposed, and Captain O'Connor seconded, that the resolution of 1 April 1778 concerning female orphans should be changed. From then on, an orphaned daughter would receive her annuity for life or until she married.

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		modified and that henceforward such orphan be allowed the Annuity during life or until marriage. 2nd Proposed by Capt. Bennett & seconded by Capt. Armstrong that the Interest of 10 P. C. on the Bonds of the Society be reduced to that of 7½ Per Cent Per Annum, but that this alteration in the Interest is not to extend to the existing Bonds. The General Meeting came to a unanimous resolution that the above proposition be investigated and reported upon by a Committee for the purpose and the following Members were appointed to form that Committee. Vizt. Messrs. Greentree Blenkins, Lambe, Seale and Col. Hodson. 3rd Recommended by Mr. Lambe seconded by Mr. Greentree & unanimously agreed to by the meeting that the Society petition the Hon. the Governor and Council to allow the Treasurer to pay into the Hon. Compy. Treasury here, the Annuities due to Widows resident in Europe, & also that the Hon. Court of Directors be solicited to disburse the same to the Applicants on production of the requisite Certificate Margin Notes: 27 28	2: Captain Bennett proposed, and Captain Armstrong seconded, that the interest charged on the society's bonds should fall from 10 per cent to 7½ per cent a year. The change would not apply to bonds already in force. The general meeting resolved unanimously that a committee should examine these two proposals and report on them. It appointed Messrs Greentree, Blinkins, Lambe and Seale and Colonel Hodson to serve on it. 3: Lambe recommended, Greentree seconded and the meeting agreed unanimously that the society should petition the Governor and Council. The petition would ask that the treasurer be allowed to pay into the Company's Treasury on the island the annuities owed to widows living in Europe. The Court of Directors would also be asked to pay these sums to the widows in Europe when they produced the necessary certificate. Interpretations The first proposal recognised the position of a daughter without a father. Under the rule of 1778 an orphan's annuity ended at a fixed age, which suited a son who could enter the Company's service or a trade and support himself. A daughter of an officer's family had almost no respectable way to earn a living. Ending her support at a set age could leave her destitute. Linking it instead to her marriage transferred the duty of supporting her from the fund to a husband, and kept her provided for if she never married. The second proposal took up Brooke's argument of 25 April 1825 that 10 per cent had become too high now that land had lost value. The surrender of mortgaged land recorded on 6 April 1829 had proved his point. The proposers still excluded existing bonds from the reduction. The farmers whose debts had prompted the change would therefore continue at the old rate, and only new borrowers would benefit. A cut on every bond at once would have reduced the fund's income at a stroke, and the members preferred to protect the pensions already being paid. The third proposal arose because many widows left St Helena after their husbands died, mostly for Britain. Paying them meant sending small sums across the world. The Company already moved money between the island and London, so paying the annuities into its Treasury on the island and having the Court of Directors pay them out in Europe used an existing channel. The certificate would confirm that the widow was alive and still entitled, protecting the fund from paying a claimant who had died or remarried. Colonel Patton's children had to claim their arrears through an attorney on 22 August 1814, and the new arrangement would spare widows abroad such delay.
112	108	Certificates & that further the Treasurer for the time being shall be Agent (as far as relates to this fund) to all annuitants non-resident on the Island free of expence and that he pay into the Hon. Compy. Treasury here every six months the aforesaid pensions Vizt. on the 1st April and 1st Octobr. 4th Proposed by Mr. Greentree seconded by Mr. Brooke & unanimously agreed to that the Hon. the Governor & Council be requested to receive from the Treasurer of this Society any Sum the Committee should at any time consider necessary to deposit in their charge. That the Committee audit the accounts half yearly and that a Statement of the Accounts of this Society be printed and published yearly 5th Proposed by Capt. O'Connor seconded by Mr. Lambe & unanimously agreed to that in consequence of the additional duties of the	The third resolution of 8 April 1830 continued with further arrangements for widows living away from the island. The treasurer in office would act without charge as agent for every annuitant living abroad, in all matters concerning the fund. He would pay their pensions into the Company's Treasury on the island every six months, on 1 April and 1 October. 4: Greentree proposed, Brooke seconded and the meeting agreed unanimously that the Governor and Council should be asked to accept from the society's treasurer any sum the committee thought it necessary to place in their keeping. The committee would also audit the accounts every half year, and a statement of the society's accounts would be printed and published each year. 5: Captain O'Connor proposed, Lambe seconded and the meeting agreed unanimously to raise the

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		Clerk, his Salary be increased to £30 Pr. Ann. Mr. Greentree retiring from the Committee by rotation Lieut. A. A. Younge was chosen in his stead and the following Gentlemen compose the Committee for the ensuing year 1. G. V. Lambe President 2. T. M. Hunter 3. W. H. Seale 4. Danl. O'Connor 5. A. A. Younge Mr. Greentree having retired from office the unanimous thanks of the meeting were expressed for the exertions of that Gentleman to the concerns of the Society Signed by Members Present. T. H. Brooke Esqr. Thos. Greentree Esqr. G. Blenkins G. V. Lambe A. Beale W. Brabazon D. O'Connor A. C. Smith T. B. Brooke Robt. Armstrong John Young Thos. Thorn A. A. Younge T. M. Hunter H. Pritchard Col. Wright James Bennett	clerk's salary to £30 0s 0d a year, because of the additional work he now had to do. Thomas Greentree retired from the committee in rotation, and Lieutenant A. A. Younge was chosen in his place. The committee for the coming year was as follows. 1: G. V. Lambe, President 2: J. M. Hunter 3: W. H. Seale 4: Daniel O'Connor 5: A. A. Younge The meeting thanked Greentree unanimously for his work on the society's behalf. The following members present signed. T. H. Brooke Thomas Greentree G. Blenkins G. V. Lambe A. Beale W. Brabazon D. O'Connor [...] Smith T. B. Brooke Robert Armstrong John Young Thomas Thorn A. A. Younge J. M. Hunter H. Pritchard Colonel Wright James Bennett Interpretations The fourth resolution set the fund on a footing of public accountability. A half-yearly audit by the committee meant that no treasurer could again let his books slide for a year, as Cole had done before his letter of 19 April 1825. A printed annual statement put the accounts before every subscriber and anyone else on the island. Any treasurer who neglected collections or lent carelessly would see his failure published. Depositing surplus money with the Governor and Council revived the tenth proposal of 1 May 1821, which had asked the Court of Directors in London to take such money into the Company's Treasury. The members now sought the same security from the island government, where the treasurer could reach the money and the managers could watch it. The treasurer's work as agent for widows abroad was unpaid, so the fund itself bore no cost and the widows received their pensions in full. The extra administration fell on the clerk, whose salary rose from the £25 0s 0d fixed on 3 April 1827 to £30 0s 0d. Thomas Cole's position was thus confirmed as a permanent and growing part of the society's running.
113	109	The Committee appointed Lt. A. A. Younge Treasurer for the ensuing year. The Committee cannot refrain from expressing the high opinion they entertain of the Zeal, displayed by Capt. O'Connor their late Treasurer, and feel called on thus to notice their sense of his merits. Signed G. V. Lambe President. Mr. F. H. B. Lester having entered the Hon. Compy. Service, was admitted a Member of this Society & commenced the payment of his Subscriptions (on the new Estab.) on 1st January 1831. St. Helena 7th April 1831. The Annual Meeting of the Society took place this day at the Library when the following address was read by Thos. Greentree Esqr. "We the undersigned Subscribers to the Widows Fund, having been appointed a Committee at the last	The committee appointed Lieutenant A. A. Younge as treasurer for the coming year. It also recorded its high opinion of the commitment shown by Captain O'Connor, the outgoing treasurer, and its appreciation of his merits. G. V. Lambe signed as President. [...] Lester entered the Company's service and was admitted to the society. He began paying his subscription at the new rates on 1 January 1831. The society held its annual meeting at the Library on 4 April 1831. Thomas Greentree read an address from the committee appointed at the last general meeting. That committee had been asked to consider whether to adopt two proposals made by Messrs Beale and Bennett. The first was to change the resolution of 1 April 1778 so that an orphaned daughter would receive her annuity for life or until she married. The second was to reduce the interest charged on bonds. The committee now laid its report and opinion before the subscribers.

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		General Meeting, to take into consideration the propriety of adopting two propositions made by Messrs. Beale and Bennett at said Meeting, Vizt. "That the resolution of the 1st April 1778 respecting female Orphans be modified, and that henceforward such Orphans be allowed the Annuity during life or until Marriage." And Secondly "That the Interest on Bonds be reduced" beg to lay before the Genl. Meeting of Subscribers held this day, the following report and opinion. The Committee beg to state, that they have attentively and minutely examined the Accounts of the Society, and find from the period when it was first established in 1766 to the year 1808, a period of 42 years, by	The committee stated that it had examined the society's accounts carefully and in detail. It had studied the period from the fund's foundation in 1766 to 1808, a span of 42 years.
114	110	the Fund had increased to the Sum of £4324 . 8 . 3 making an average of about £103 Sty. added to the Capital each Year. That from the year 1808 to 1821 (the year when the Subscriptions were raised), the Fund had increased to the Sum of £6018 . 3 . 9 giving an average annual increase of £130 and that from the year 1821 to the present period, the Funds have increased to the Sum of £11800 Sty. The Committee find the number of Annuitants have also seriously increased as the following table will shew, and that the great rise in the Sum of Capital, is to be attributed to the increased rate of Subscription and Interest, and the circumstance of but few Widows being placed on the Books at the new rate of £72 per annum, in the course of the last 9 years. Table shewing the number of Widows on the Fund, from 1st April 1786 to the 31st March 1831. Year, Widows, Year, Widows, Year, Widows, Year, Widows Year 1786, Widows 10, Year 1798, Widows 20, Year 1811, Widows 21, Year 1821, Widows 31 Year 87, Widows 10, Year 99, Widows 21, Year 12, Widows 22, Year 22, Widows 32 Year 88, Widows 18, Year 1800, Widows 21, Year 13, Widows 23, Year 23, Widows 30 Year 89, Widows 15, Year 1, Widows 21, Year 14, Widows 24, Year 24, Widows 30 Year 90, Widows 15, Year 2, Widows 21, Year 15, Widows 25, Year 25, Widows 30 Year 91, Widows 18, Year 3, Widows 24, Year 16, Widows 30, Year 26, Widows 31 Year 92, Widows 18, Year 4, Widows 25, Year 17, Widows 30, Year 27, Widows 30 Year 93, Widows 19, Year 5, Widows 24, Year 18, Widows 32, Year 28, Widows 29 Year 94, Widows 16, Year 6, Widows 23, Year 19, Widows 31, Year 29, Widows 28 Year 95, Widows 14, Year 7, Widows 21, Year 20, Widows 30, Year 30, Widows 26 Year 96, Widows 17, Year 8, Widows 23 Year 97, Widows 18, Year 9, Widows 22 Year 10, Widows 20 Besides the number enumerated in the three last years there were in the year 1828, two widows at £65 Per Annum In the year 1829, two widows at £65 per annum & one at £72 In the year 1830, two widows at £65 & two at £72 The Fund at present stands thus. Capital £ 11,800 Receipts £ 1700	By 1808 the fund had grown to £4,324 8s 3d, an average addition to the capital of about £103 0s 0d a year. Between 1808 and 1821, when the subscriptions were raised, it grew to £6,018 3s 9d, an average yearly increase of £130 0s 0d. Since 1821 it had risen to about £11,500 0s 0d. The committee found that the number of annuitants had also risen steadily, as its table showed. It attributed the sharp growth in capital to the higher rates of subscription and interest. It also noted that few widows had joined the books at the new rate of £72 0s 0d a year during the past nine years. The committee's table gave the number of widows on the fund each year from 1 April 1786 to 31 March 1831, set out in four pairs of columns headed Year and Widows. Year 1786, 10 widows Year 1798, 20 widows Year 1811, 21 widows Year 1821, 31 widows Year 1787, 10 widows Year 1799, 21 widows Year 1812, 22 widows Year 1822, 32 widows Year 1788, 12 widows Year 1800, 21 widows Year 1813, 23 widows Year 1823, 30 widows Year 1789, 15 widows Year 1801, 21 widows Year 1814, 24 widows Year 1824, 30 widows Year 1790, 15 widows Year 1802, 21 widows Year 1815, 25 widows Year 1825, 30 widows Year 1791, 18 widows Year 1803, 23 widows Year 1816, 30 widows Year 1826, 31 widows Year 1792, 18 widows Year 1804, 25 widows Year 1817, 30 widows Year 1827, 30 widows Year 1793, 19 widows Year 1805, 24 widows Year 1818, 32 widows Year 1828, 29 widows Year 1794, 16 widows Year 1806, 23 widows Year 1819, 31 widows Year 1829, 28 widows Year 1795, 14 widows Year 1807, 21 widows Year 1820, 30 widows Year 1830, 26 widows Year 1796, 17 widows Year 1808, 23 widows Year 1797, 18 widows Year 1809, 22 widows Year 1810, 20 widows In addition to those counted for the last three years, the fund paid widows at the new rates. Year 1828, 2 widows at £65 0s 0d a year Year 1829, 2 widows at £65 0s 0d a year and 1 widow at £72 0s 0d a year Year 1830, 2 widows at £65 0s 0d a year and 2 widows at £72 0s 0d a year The committee set out the fund's present position. Capital, £11,500 0s 0d Receipts, £1,700 0s 0d Disbursements, £1,100 0s 0d Balance apparently available to add to capital, £600 0s 0d Interpretations The figures showed the scheme of 1 May 1821 working in the fund's favour, but for a reason the committee recognised as temporary. Capital nearly

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		Disbursements 1100 leaving the Sum of 600 apparently to be added to the Capital	doubled in a decade, from about £6,018 0s 0d to £11,500 0s 0d, because members had paid the higher subscriptions for nine years while hardly any widows yet drew the higher pensions. Under the 1821 scale a member's widow reached £72 0s 0d only after her husband had paid at least six years at the new rate. The first such widows appeared in the table only from 1829. As more members who had paid the full term died, more widows would claim £65 0s 0d or £72 0s 0d instead of the old £25 0s 0d. The surplus of £600 0s 0d a year was therefore a product of timing, and the committee's word "apparently" acknowledged that it might not last. The number of widows on the old scale climbed from 10 in 1786 to a peak of 32 in 1818 and 1822, and then fell to 26 by 1830. The jump from 25 to 30 in 1816 was the sharpest in the series. The decline after 1822 reflected old-scale widows dying or remarrying while new widows entered on the higher rates and were counted separately. Disbursements of £1,100 0s 0d across about 30 annuitants averaged under £40 0s 0d each, well below the new maximum. Interest on a capital of £11,500 0s 0d was by itself approaching the whole annual outlay. The committee could thus consider lowering the rate on new bonds and extending orphaned daughters' annuities without endangering current pensions, provided it kept in mind the heavier claims that lay ahead.
115	111	The Committee however have to notice that altho' some few of the Widows receiving Annuities at the old rate, are (God bless them) of a long standing, yet any great diminution of expence cannot reasonably be expected, the Annuity being at the low rate of from £25 to £30. Whereas there are at present several Widows receiving pensions at the increased rate of £72 Pr. annum, and such as are for the full period, requiring the very large Sum of £720 of Capital (even at the highest rate of Interest) to realize their Annuity. That there are already two Widows recg. pensions at the full rate, & two others at lesser amounts, making a total of Pensions at the new rate of near £400 The Committee therefore looking to the chances of one or more widows being added annually are by no means disposed to view the Funds in that prosperous state they would appear to be at the first glance, and are decidedly of opinion that the first proposition is inadmissible at the present time, (being detrimental to the interests of the Society) the more particularly as they are unanimously of opinion, that any extension of pension, must in common fairness, have a retrospective view, & include all orphans of deceased Subscribers, of whom they have been enabled to enumerate about (14) this would at once entail an expence of £420 P. Annum on the funds of the Society, if granted at the full rate of £30 leaving a very trifling Sum to answer the demands of future Annuitants; And the Committee cannot refrain from expressing their fears, that should it unfortunately happen any rapid increase take place in the number of Annuitants, the Fund will not be able to meet the increased demand; and they therefore strongly urge the Subscribers to refrain from giving their sanction to a measure, so full of danger to the Interests of the Society.	The committee warned, however, that the fund's prosperity was less secure than it appeared. Some of the widows on the old scale had drawn their pensions for many years, and the committee wished them well. Their annuities were small, between £25 0s 0d and £30 0s 0d a year, so their gradual departure from the books would bring no great saving. By contrast, several widows now drew the new rate of £72 0s 0d a year. To fund each full pension of that kind required capital of £720 0s 0d, even at the highest rate of interest. Two widows already received the full rate and two others lesser sums under the new scale, so pensions at the new rates came to nearly £400 0s 0d a year. With the prospect of one or more widows joining the books each year, the committee could not regard the fund as being as prosperous as it first seemed. The committee was therefore firmly of the view that the first proposal could not be adopted at present, since it would harm the society. Its members agreed unanimously that fairness would require any extension of pensions to apply retrospectively to all the orphans of deceased subscribers. The committee counted about 14 such orphans. Paying each the full rate of £30 0s 0d a year would cost £420 0s 0d at once, leaving very little to meet the claims of future annuitants. The committee feared that a rapid rise in the number of annuitants would leave the fund unable to meet its obligations. It strongly urged the subscribers not to approve a measure that posed so great a danger to the society. Interpretations The committee reasoned in terms of capital tied up rather than income paid out. A pension of £72 0s 0d a year, drawn from interest at 10 per cent, needed £720 0s 0d of capital set aside for as long as the widow lived. Measured that way, the four widows on the new scale already absorbed a large share of the £11,500 0s 0d the fund held. The annual surplus of £600 0s 0d looked comfortable only because the new liabilities were still few, and each additional widow on the full rate would commit another £720 0s 0d. The committee in effect valued the fund's future obligations against its assets, an approach the members had not applied before. The objection to the orphans' proposal turned on fairness as much as cost. Extending the annuity

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			only to daughters orphaned in future would have been cheap at first, but the committee held that it could not justly deny the same benefit to daughters already on or off the books. That retrospective principle made the measure cost £420 0s 0d a year from the start, consuming most of the surplus in a single stroke. The committee preferred to reject the proposal outright rather than adopt it in a form it considered unjust.
116	112	With respect to the second proposition the Committee find that the Treasurer has been enabled to let, on good Security, at the full rate of Interest the whole of the Cash in his hands; and from the peculiar state of the Island at the present time, has had application for much more. This circumstance would have rendered it unnecessary for them, they conceive, to have said any thing on the subject, did they not consider it necessary to point out how ruinous such a measure would have been. Many of us remember the fatal effects of a disease in the year 1807 at any rate the Books of the Society bear testimony to it. That the fund should be an improving one, is a rule we believe no Subscriber will doubt the propriety of strictly adhering to, in order to provide for any unforeseen demand it may be exposed to but we apprehend this is neither to be done by the indulgence of a generous feeling, which we cordially participate in (and sincerely regret a sense of duty compels us to oppose) or by a rash reduction of our Capital, which the Society may lawfully look forward to increase, by demanding the usual rate of Interest. Signed. Thos. Greentree C. R. G. Hodson George Blenkins G. V. Lambe W. H. Seale St. Helena 1st October 1830. Memo. Since drawing up this report the Committee find that another Widow has been added to the Fund at £72.	On the second proposal, the committee reported that the treasurer had been able to lend all the cash in his hands on good security at the full rate of interest. Owing to the particular conditions on the island at that time, he had also received applications for far more than he could lend. That fact alone made further argument unnecessary. The committee nonetheless thought it right to show how damaging a reduction would have been. Many subscribers remembered the deadly effects of a disease that struck in 1807, and the society's books recorded its toll. No subscriber doubted that the fund ought to keep growing, so that it could meet any sudden and unforeseen demand. The committee held that this could not be achieved by indulging generous feelings, which its members shared and regretted having to oppose out of duty. Nor could it be achieved by rashly giving up income the society was entitled to expect. The capital would grow only if the fund continued to charge the usual rate of interest. The report was dated at St Helena on 1 October 1830 and signed by the committee. Thomas Greentree C. R. G. Hodson George Blinkins G. V. Lambe W. H. Seale A note added that since the report was drawn up, another widow had joined the fund at £72 0s 0d a year. Interpretations The committee rejected the lower rate on market grounds. Brooke had argued on 25 April 1825 that land values had fallen so far that 10 per cent was ruining borrowers. Five years later the treasurer could lend everything he held at that rate and had more applicants than money. The proposal to cut the rate would have given up income for which borrowers were willing to pay, in order to relieve a hardship that no longer existed. The reference to 1807 gave the members' fear a concrete form. An epidemic could kill many subscribers within months and place their widows on the books together, each claiming her pension at once. Only a capital that kept growing could absorb such a shock. The note about one more widow at £72 0s 0d, added between the drafting of the report on 1 October 1830 and its reading at the annual meeting, underlined the point. It brought to five the widows on the new rates and raised the fund's commitment by another £720 0s 0d of capital.
117	113	Mr. Lambe going out of the Committee by rotation, Mr. T. B. Brooke was appointed in his stead, & the following Gentlemen compose the Committee for the ensuing year. 1. T. M. Hunter President 2. W. H. Seale 3. D. O'Connor 4. A. A. Younge 5. T. B. Brooke Secy. & Treasr. Mr. W. H. Seale proposed that the thanks of the Society be returned to Capt. A. A. Younge (their late Treasurer)	Lambe retired from the committee in rotation, and T. B. Brooke was appointed in his place. The committee for the coming year was as follows. 1: J. M. Hunter, President 2: W. H. Seale 3: D. O'Connor 4: A. A. Younge 5: T. B. Brooke, Secretary and Treasurer W. H. Seale proposed that the society thank Captain A. A. Younge, the outgoing treasurer, for his commitment and care during the past year. The committee then appointed T. B. Brooke as treasurer for the coming year.

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		for his Zeal and attention during the past year. The Committee then appointed Mr. T. B. Brooke their Treasurer for the ensuing year. Copy of the 73rd Para: of the Honble Court of Directors General Letter to St. Helena under date 19th Jany. 1831. Para. 73rd We cannot consent to the abolition of the Horse Tax. We admit that the payment of the proceeds of it to a Fund for the benefit of the Company's Servants is an objectionable arrangement and as that Fund does not appear to require the continuance of this aid, we desire that in future the proceeds of the Horse Tax be paid into Our Treasury. A True Copy. R. F. Seale Secretary	The secretary, R. F. Seale, entered in the book a certified copy of paragraph 73 of the Court of Directors' general letter to St Helena, dated 19 January 1831. The directors refused to abolish the horse tax. They accepted, however, that paying its proceeds to a fund for the benefit of the Company's servants was an unsatisfactory arrangement. Since the fund no longer appeared to need this support, they ordered that the proceeds of the horse tax should in future be paid into the Company's Treasury. Interpretations The horse tax had been granted to the fund in 1794, at a time when the society was struggling and the pension had just been cut to £20 0s 0d. A tax levied on every horse owner on the island thereby supported the widows of the Company's own officials. The directors now judged that arrangement improper. Public revenue raised from all inhabitants should not go to a private society confined, since 8 April 1811, to Company servants. Someone on the island had evidently sought the tax's abolition, perhaps the landholders who paid it. The directors kept the tax but took its proceeds for the Company. Their reason was the fund's apparent wealth. With capital of about £11,500 0s 0d and a yearly surplus of £600 0s 0d, it seemed able to manage without public aid. The committee's report of 1 October 1830 argued that this prosperity was largely illusory, since pensions at the new rate of £72 0s 0d would soon absorb the surplus. The directors in London acted on the figures alone. The fund lost a source of income at exactly the moment its own managers warned that heavier claims lay ahead.
<u>118</u>	114	Island St. Helena 9th May 1831. The Committee met this day when the following resolutions were made. Present T. M. Hunter President W. H. Seale D. O'Connor A. A. Younge T. B. Brooke Secy. & Treasr. Vizt. That Writs should be taken out against all persons from whom Interest is due should they not pay on or before the 1st July next. That the Society memorialize the Hon. Court Directors, regarding the Horse Tax. Julio Estate If the Purchaser pay the Interest of £39 the Bond of £550 will be allowed to stand should the estate sell for £690 or above St. Helena 9th April 1832 The Annual Meeting of the Society took place this day at the Library when the following Gentlemen were appointed a Committee to take into consideration the propriety of adopting a proposition made by Mr. Beale of extending the Annuity to Females to Death or Marriage. Col. Hodson, D. O'Connor, A. Beale, G. V. Lambe, W. H. Seale Mr. Lambe then made the following proposition. It is extremely lamentable to observe the number of Subscribers who appear to be defaulters in their Subscriptions to the Widows Fund. It is proposed that the Treasurer write to these Parties to inform them that Six months from this date will be granted for the paying of such Subscription	The committee met at St Helena on 9 May 1831 and passed the following resolutions. Those present were: J. M. Hunter, President W. H. Seale D. O'Connor A. A. Younge T. B. Brooke, Secretary and Treasurer The committee resolved that writs should be issued against everyone who owed interest to the fund, if they had not paid by 1 July 1831. It also resolved that the society should send a petition to the Court of Directors about the horse tax. On the Julio estate, the committee agreed that if the purchaser paid the £39 0s 0d of interest owing, the bond for £150 0s 0d could remain in place. This applied only if the estate sold for £170 0s 0d or more. The society held its annual meeting at the Library on 9 April 1832. The meeting appointed a committee to consider whether to adopt Mr Beale's proposal that annuities paid to daughters should continue until death or marriage. The members chosen were Colonel Hodson, D. O'Connor, A. Beale, G. V. Lambe and W. H. Seale. Lambe then put forward a further proposal. He considered it deeply regrettable that so many subscribers appeared to be behind with their subscriptions. He proposed that the treasurer should write to each of them, granting six months from that date in which to pay. Interpretations The resolution to issue writs put Brooke's principle of 3 April 1827 into practice. A writ began a lawsuit in the island's court, and against a borrower whose debt was secured on land it led towards the seizure and sale of the property. The managers had long preferred patience, but the deadline of 1 July 1831 gave each debtor seven weeks' warning before the law was used against him. The Julio debt had now passed through the hands of administrators since 1814 and was finally being settled through the sale of the estate. The

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			committee let the new owner take over the bond rather than demanding repayment, but only if he cleared the arrears of interest and the estate fetched at least £170 0s 0d. That price left a margin above the £150 0s 0d lent, so the land would still cover the debt if the new owner defaulted. The managers thereby kept a loan earning 10 per cent while ensuring the security was sound. Beale's proposal for orphaned daughters returned a year after the committee's report of 1 October 1830 rejected it as too costly. The new committee included Beale himself, alongside Lambe and Seale, who had signed that report, so the question would be weighed again by men who held both views.
119	115	in failure of which their names will be struck out of the list of Subscribers agreeably to the Standing Regulations. And it is further proposed that in future whatever Member shall be in arrears one twelvemonths Subscription at the annual meeting of the Society shall as a matter of course be considered no longer a Subscriber (provided he be residing on the Island) Carried unanimously It was also proposed & carried that all Persons who neglected to pay their Interest three months after it became due should be arrested. Major Hunter going out of the Committee by rotation Dr. Lorimer was appointed in his stead and the following Gentlemen compose the Committee for the ensuing year. 1. W. H. Seale President 2. D. O'Connor 3. A. A. Younge 4. T. B. Brooke 5. Gordon Lorimer Secy. & Tr. The Committee then appointed Dr. Lorimer their Secy. & Treasurer for the ensuing year. 14th May 1832 Assembled the following W. H. Seale D. O'Connor Gordon Lorimer T. B. Brooke Committee An application having been made by Major	Lambe's proposal of 9 April 1832 continued with the penalty for non-payment. Any subscriber who failed to pay within the six months allowed would have his name removed from the list of members, in line with the standing rules. Lambe further proposed that in future any member living on the island who was a full year behind with his subscription at the annual meeting should automatically cease to be a subscriber. The meeting carried the proposal unanimously. The meeting also proposed and carried a resolution that anyone who failed to pay interest within three months of its falling due should be arrested. Major Hunter retired from the committee in rotation, and Dr Lorimer was appointed in his place. The committee for the coming year was as follows. 1: W. H. Seale, President 2: D. O'Connor 3: A. A. Younge 4: T. B. Brooke 5: Gordon Lorimer, Secretary and Treasurer The committee appointed Dr Lorimer as its secretary and treasurer for the coming year. The committee met on 14 May 1832, with the following members present. W. H. Seale D. O'Connor Gordon Lorimer T. B. Brooke An application was laid before the committee by Major [...]. Interpretations Arrest was the sharpest weapon a creditor of the period could use. A debtor could be seized on a writ and held in custody until he paid or came to terms, and the threat alone often produced payment. The society had moved within a year from the writs ordered on 9 May 1831 to a standing rule that any borrower three months behind with his interest would be arrested. This made Brooke's argument of 3 April 1827 the fund's settled policy. The managers held the widows' money in trust, and no longer felt free to show mercy at their expense. The new rule on subscriptions corrected the weakness of the resolution of 5 April 1813. That rule threatened expulsion after 15 days but required someone to act on it, and no one ever did. Under Lambe's rule a member a year in arrears ceased to belong as a matter of course, without any vote or decision by the managers. The exception for members away from the island protected officers on leave or service elsewhere, who could not easily send their payments. Most subscriptions were now deducted at the Pay Office, so the members still in arrears were probably those whose pay did not pass through it.
120	116	Major Hunter to borrow from the Fund £200 giving security on his Plate and	Major Hunter applied to borrow £200 0s 0d from the fund, offering his silver plate and furniture

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		Furniture the former of which is estimated at £300. The Committee resolve that notwithstanding the security offered is not strictly in accordance with the regulations of the Society yet they are determined from the difficulty of procuring good Mortgages to accede to his request provided that he finds two good Securities and the personal Bond in addition. Island St. Helena 20th August 1832. A General Meeting of the Society was held this day at the Library when the following Report of a Committee appointed at the last General Meeting (regarding Annuities to Female Orphans to Death or Marriage) was laid before them. St. Helena 7th August 1832. Agreeable to the Resolution of the General Meeting held 9th April 1832 We this day formed ourselves into a Committee, and have adopted the following Propositions to be submitted to a General Meeting 1st That agreeably to Mr. Beale's Proposition, it be recommended that at the decease or marriage of a Subscribers Widow to extend an Annuity to Female Orphans, to Death or Marriage, after the Age of Twenty one years on the following Scale	as security. The plate alone was valued at £300 0s 0d. The committee noted that this security did not strictly meet the society's rules. Good mortgages were now hard to find, however, and the committee decided to grant the loan. Hunter had to provide two reliable guarantors and give his own personal bond as well. A general meeting of the society took place at the Library on 20 August 1832. The report of the committee appointed at the previous general meeting, on annuities for orphaned daughters until death or marriage, was laid before it. The committee's report was dated at St Helena on 7 August 1832. Acting on the resolution of the general meeting of 9 April 1832, its members had met and agreed the following proposals for the subscribers. 1: In line with Mr Beale's proposal, the committee recommended extending annuities to orphaned daughters until their death or marriage. The annuity would apply on the death or remarriage of a subscriber's widow, to daughters over the age of 21, according to the following scale. Interpretations The loan to Hunter departed from the rule of 8 April 1811, which allowed lending only on freehold land or leases for lives. Plate and furniture were movable goods that a borrower could sell, hide or carry off the island, and their value could fall with wear. The committee accepted them because the market had turned. On 1 October 1830 the treasurer had more applicants than money and could lend everything at 10 per cent. Less than two years later the fund could not find enough sound mortgages for its cash, and idle money earned nothing for the widows. The committee made up for the weaker security with two guarantors and Hunter's personal bond, so that three separate parties stood behind the debt. Hunter had been President of the committee until April 1832, and the managers were lending to a former colleague whose circumstances they knew. The committee's report answered the objections of 1 October 1830 by narrowing the scheme. The earlier committee had feared that an annuity for every orphaned daughter would cost £420 0s 0d a year at once. Under the new proposal a daughter's annuity would begin only after her mother's pension had ended through death or remarriage, and only once she was past 21. The fund would never pay a mother and daughter for the same family at the same time, and the cost would arise gradually rather than in a single charge.
121	117	1st Class Should the Family consist of Four or more female unmarried orphans, an Annuity of £72 shall be continued to be equally divided amongst them, if a Family consist of Three female unmarried orphans, an Annuity in like manner of £60 if a Family consist of Two female unmarried orphans an Annuity of £50 if one an Annuity of £25 2nd Class Viz: £5 Subscribers Should the Family consist of Four or more female unmarried orphans an annuity of £30 to be equally divided, if of three an annuity of £25 if of Two an annuity of £20 and if of one, an annuity of £10 It is also proposed that in all cases of Annuities to Orphans, an equal division shall be made, as long as any Female Orphans remain unmarried and observe a moral and chaste line of conduct. 2d That in the event of a Subscriber, leaving a Male Orphan or Orphans, either crippled, blind or from idiocy rendered incapable of earning a Livelihood, such Male Orphan or Orphans to be placed on the same footing with regard to Annuity as a female orphan. In the event of the Annual Income to the Funds of	The committee set out its scale for orphaned daughters over 21 in two classes. First class, 4 or more unmarried orphaned daughters, annuity of £72 0s 0d shared equally First class, 3 unmarried orphaned daughters, annuity of £60 0s 0d shared equally First class, 2 unmarried orphaned daughters, annuity of £50 0s 0d shared equally First class, 1 unmarried orphaned daughter, annuity of £25 0s 0d Second class, subscribers at £5 0s 0d, 4 or more unmarried orphaned daughters, annuity of £30 0s 0d shared equally Second class, subscribers at £5 0s 0d, 3 unmarried orphaned daughters, annuity of £25 0s 0d shared equally Second class, subscribers at £5 0s 0d, 2 unmarried orphaned daughters, annuity of £20 0s 0d shared equally Second class, subscribers at £5 0s 0d, 1 unmarried orphaned daughter, annuity of £10 0s 0d The committee also proposed that every orphans' annuity should be shared equally among the

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		the Society being so reduced as to render it necessary to curtail, or annul, the present proposed allowances to Orphans beyond the age of 21 Years, as now recommended, shall be proportionably diminished or abrogated, before any interference is made with the Annuities to Widows and Orphans under the age of twenty one years.	daughters, for as long as any of them remained unmarried and led a moral and chaste life. 2: If a subscriber left a son who could not earn a living because he was crippled, blind or mentally incapable, that son should be treated in the same way as an orphaned daughter for the purposes of the annuity. The committee added a safeguard. If the fund's annual income ever fell so far that payments had to be cut, the proposed allowances to orphans over 21 would be reduced or ended first. Only after that would any change be made to the annuities of widows or of orphans under 21. Interpretations The scale tied each family's benefit to what the father had paid in. The second class covered members who stayed on the old subscription of £5 0s 0d a year under the thirteenth proposal of 1 May 1821, and the first class evidently covered those who paid the higher rate of £12 0s 0d. A family of four daughters in the first class could receive the full widow's rate of £72 0s 0d, while the same family in the second class received £30 0s 0d. The annuity was fixed per family and shared, so it rose far more slowly than the number of daughters. This kept the cost within the limits that the report of 1 October 1830 had insisted on. The condition of a moral and chaste life gave the society a hold over the conduct of the women it supported. A daughter whose behaviour the managers judged improper could lose her share. The rule matched the assumption behind the scheme, that an unmarried gentlewoman's only respectable routes were to live quietly on an allowance or to marry. Disabled sons were brought in on the same reasoning, since a son who could not work was as dependent as a daughter who was not expected to. The final safeguard placed the new benefits last in the order of claims. If money ran short, the adult daughters would lose their allowances before any widow or young orphan was touched. This answered the earlier committee's fear that extending pensions would endanger the fund, by making the extension the first thing to be given up in hard times.
122	118	The Committee on referring to the Books & Accounts of the Society, find that the Funds have been increasing considerably for some years past, and at the present rate of Receipts and Disbursements it appears that a surplus of more than £500 in the last year, is to the Credit of the Fund; and if no casualties of great moment take place, this sum may be reckoned upon as the Annual Surplus, particularly as this has been, notwithstanding a considerable loss, in the last year. We are in consequence induced to offer the above propositions Signed C. R. G. Hodson Anthy. Beale G. V. Lambe W. H. Seale D. O'Connor The Subscribers present agreed to adopt, the Report of their Committee, with a particular reference however to the 3rd Para: and accordingly determined to adopt the proposal therein contained, provided it shall be found that the Funds of the Society will bear the expence, without injury to the Funds, or the rights of the Annuitants who are at present enjoying the same	The committee explained its reasons by reference to the society's books and accounts. The fund had grown considerably for several years. At the current rate of income and expenditure, it showed a surplus of more than £500 0s 0d for the past year. If no heavy loss of life occurred, the committee expected a surplus of that size each year. It noted that this surplus had been achieved despite a considerable loss during the past year. These figures led the committee to put forward its proposals. The report was signed by the committee. C. R. G. Hodson Anthony Beale G. V. Lambe W. H. Seale D. O'Connor The subscribers present agreed to adopt the committee's report, with particular reference to its first proposal. They resolved to adopt that proposal, provided that the fund could bear the cost without harm to its finances or to the rights of the annuitants already drawing pensions. Interpretations Lambe and Seale signed both this report and the report of 1 October 1830, which called the same idea inadmissible and full of danger. Their change of view rested on evidence the earlier report lacked. In 1830 the surplus of £600 0s 0d might have been a passing effect of timing, before the widows on the new scale of £72 0s 0d began to accumulate. Two years later the surplus still exceeded £500 0s 0d, even after a

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			significant loss, which perhaps referred to the land surrendered for the bond written off on 6 April 1829. The fund had absorbed the first widows at the higher rate and still grown. The committee had also redesigned the scheme so that it would cost far less than the £420 0s 0d a year the earlier report feared. The subscribers adopted the proposal only on condition, adding their own safeguard to the committee's. A heavy mortality of the kind remembered from 1807 could wipe out the surplus in a single year. The condition kept the existing widows' and orphans' pensions first in line, so that the new allowances could never be paid out of money owed to them.
123	119	or such as may hereafter be brought on the Fund. H. Broadway W. Brabazon W. Doveton J. W. Greene W. H. Seale C. Broadway C. Sampson Hy. Doveton A. A. Younge G. V. Lambe J. Bennett D. O'Connor W. Mason J. Sampson H. Pritchard Anthy. Beale G. Lorimer J. Wellingtree F. Seale G. A. Dentaffé T. B. Brooke W. Knipe J. W. Melliss Robt. Brooke	The condition protected both the annuitants already on the fund and those who would join it in future. The subscribers present signed as follows. H. Broadway W. Brabazon W. Doveton J. W. Greene Start of crossed out section W. H. Seale End of crossed out section G. B. Broadway C. Sampson H. Doveton A. A. Younge G. V. Lambe J. Bennett D. O'Connor W. [...] J. Sampson H. Pritchard Anthony Beale G. Lorimer [...] O. Beale G. A. Den Taaffe T. B. Brooke [...] Knipe J. W. Melliss Robert Brooke
124	120	Island St. Helena 8th April 1833. The Annual Meeting of the Society took place this day at the Library when the following Proposition was made by Colonel Wright and seconded by Dr. Lorimer "That the Subscribers who are in arrears in their Subscriptions be written to; and if not paid within Three months their names to be erased". Carried. Mr. Lambe proposed an amendment that the Law be immediately put in effect Seconded by Capt. Bennett but not Carried. William Hy. Seale Esqr. going out of the Committee by rotation Capt. William Doveton was appointed in his stead, and the following Gentlemen compose the Committee for the ensuing Year. 1. Daniel O'Connor President 2. A. A. Younge 3. T. B. Brooke 4. Gordon Lorimer 5. William Doveton Secy. & Trer. The Committee then appointed Capt. W. Doveton their Secy. & Treasurer for the ensuing Year.	The society held its annual meeting at the Library on 8 April 1833. Colonel Wright proposed, and Dr Lorimer seconded, that the treasurer should write to every subscriber behind with his subscriptions. Any who had not paid within three months would have their names removed. The proposal was carried. Lambe proposed an amendment that the rule should take effect immediately. Captain Bennett seconded it, but it was defeated. William H. Seale retired from the committee in rotation, and Captain William Doveton was appointed in his place. The committee for the coming year was as follows. 1: Daniel O'Connor, President 2: A. A. Younge 3: T. B. Brooke 4: Gordon Lorimer 5: William Doveton, Secretary and Treasurer The committee then appointed Captain W. Doveton as its secretary and treasurer for the coming year. Interpretations Lambe was defending his own rule. On 9 April 1832 the meeting adopted his proposal that any member on the island who was a full year in arrears at the annual meeting should cease to be a subscriber automatically, without any vote. A year later that rule ought to have struck off the defaulters on the spot. Lambe's amendment asked the meeting to do just that. The majority instead gave the defaulters a further three months' warning by letter. Applying the

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			rule for the first time without notice would have expelled members and ended their wives' cover in a single stroke, and the meeting preferred to give each man a last chance to pay. The rule meant to work automatically therefore still depended on a decision by the members, and they chose leniency once more.
125	121	Island St. Helena 6th June 1833. At a Special General Meeting held this day it was proposed by Capt. O'Connor and seconded by Mr. Brabazon that the Interest be reduced to 7½ Per Cent Per Annum. Mr. Lambe proposed the following amendment that the above motion of Capt. O'Connor lay over for one month and that two Members of the General Meeting be added to the present Committee, to take the subject into consideration and make a report thereon by that period seconded by Mr. T. B. Brooke. Colonel Hodson and Major Sampson were duly elected to join the Committee. 20th June 1833. The above Committee met this day, and after examining the Accounts of the Society resolved that the following Propositions be laid before a General Meeting. 1st That as the Fund has a large sum in hand, which they have been unable to let out as usual that the same be offered at the reduced Interest of 7½ Per Cent Per Annum on Landed or House Security the latter in all cases to be Insured against Fire. 2nd Should however the Society not succeed in letting out their money at the reduced Interest of 7½ Per Cent It is proposed that the Court of Directors be petitioned to receive the same into their Treasury here allowing Interest Margin Notes: Carried by three in their favour	A special general meeting took place at St Helena on 6 June 1833. Captain O'Connor proposed, and Mr Brabazon seconded, that the interest charged on loans should be reduced to 7½ per cent a year. Lambe proposed an amendment that the motion should be held over for a month. Two members of the general meeting would be added to the committee, which would examine the question and report within that time. T. B. Brooke seconded the amendment, and it was carried by three votes. Colonel Hodson and Major Sampson were elected to join the committee. The committee met on 20 June 1833 and examined the society's accounts. It resolved to put the following proposals to a general meeting. 1: The fund held a large sum it had not been able to lend in the usual way. This money should be offered at the reduced rate of 7½ per cent a year, on the security of land or houses. Any house offered as security must in every case be insured against fire. 2: If the society still could not lend its money at 7½ per cent, the Court of Directors should be asked to take it into the Company's Treasury on the island and pay interest on it. Interpretations The demand for loans had collapsed within three years. The committee's report of 1 October 1830 recorded that the treasurer could lend every penny at 10 per cent and had applicants for far more. By August 1832 the committee was lending to Major Hunter on plate and furniture because good mortgages could not be found. Now a large sum lay idle. Money that was not lent earned nothing for the widows, so the rate the fund had defended as essential in 1830 had become an obstacle to earning any income at all. The proposal of 8 April 1830 had sought the same reduction only for new bonds, and the committee now framed it the same way, as a rate for money not yet lent. The committee also widened the security it would accept. The rule of 8 April 1811 limited lending to land held freehold or on leases for lives. Houses, chiefly in Jamestown, could now serve as security. A house could burn down and leave the fund with nothing, unlike land, so the committee required every such house to be insured against fire. The insurance replaced the value of the security if it were destroyed, and made a property the managers would once have refused acceptable to them.
126	122	Interest thereon as appears to be customary regarding similar Societies in India Island St. Helena 4th July 1833. At a General Meeting of the Widows Fund Society, held this day It was proposed that in the Subject of reducing the Interest to 7½ or 8 Per Cent that each Member be applied to, for his Individual opinion, on the following subjects 1st Shall the Sum of £1500 now in the Chest, and which cannot be let out, at the usual Interest be tendered at 7½ or 8 Pr. Cent? Carried by a Majority of 55 to 2. 2nd If the above question be in the affirmative shall the Interest on the existing Bonds be reduced also? Carried by a Majority of 37 to 20. 3rd Shall the Money of the Fund be let out on Personal Bonds (as well as Mortgage) with two	The committee's second proposal of 20 June 1833 asked the Court of Directors to pay interest on any money taken into the Treasury, as appeared to be the practice for similar societies in India. A general meeting of the widows' fund took place at St Helena on 4 July 1833. It was proposed that, on the question of reducing the interest to 7½ or 8 per cent, every member should be asked individually for his opinion on the following questions. 1: Should the £1,500 0s 0d now held in the society's chest, which could not be lent at the usual rate, be offered at 7½ or 8 per cent? The proposal was carried by 55 votes to 2. 2: If so, should the interest on existing bonds also be reduced? The proposal was carried by 37 votes to 20. 3: Should the fund's money be lent on personal bonds as well as on mortgages, backed by two reliable

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		good Collateral Securities subject to the approval of the Committee and in the event of one Security dying or leaving the Island another to be substituted, or the Bond called in? Carried by a Majority of 30 to 27.	guarantors approved by the committee? If one guarantor died or left the island, the borrower would have to find another, or the bond would be called in. The proposal was carried by 30 votes to 27. Interpretations The decision to poll every member individually answered the society's chronic problem of attendance. Meetings had repeatedly failed to decide the rate of interest for lack of numbers, on 2 May 1825 among others. A canvass of each subscriber produced 57 votes, far more than any meeting in the book had gathered, and gave the result an authority no small meeting could claim. The three votes moved the fund well beyond the cautious position of 1830. The first was almost unanimous, since idle money earned nothing. The second, carried by a smaller margin, extended the lower rate to existing borrowers, whom the proposal of 8 April 1830 had deliberately excluded. The fund thus gave up income it was already receiving, perhaps to keep its existing borrowers from repaying and leaving still more money unlent. The third, carried by just three votes, broke with the rule of 8 April 1811 that the fund lend only on land. A personal bond rested on the borrower's promise and the standing of his guarantors rather than on property, and the requirement to replace a guarantor who died or left showed that the members understood the added risk. The loan to Major Hunter in August 1832 had already shown the way. The close vote showed how divided the members were over abandoning the security in land that had protected the fund for more than 20 years. The reference to India placed St Helena among the Company's possessions. The officers' widows' funds in the Indian presidencies were larger and older, and the managers looked to their arrangements with the Company as a model for their own.
127	123	2nd September 1833. The Committee met this day, and in consequence of the foregoing decisions it was resolved to issue the following Notice The Widows and Orphans Fund have the Sum of £1500 to let on good Security at 7½ Per Centum Per Annum application to be made to the undersigned in writing And the Bond holders are hereby informed that the reduction of Interest on their Bonds, will take place on the 1st October next provided all arrears of Interest are paid up. St. Helena Signed 3rd September 1833 W. Doveton Secy. & Treasurer 13th April 1834. The Annual Meeting of the Society took place this day at the Library when the following Propositions were made. 1st Proposed by Mr. T. B. Brooke and unanimously Carried That any Person having once become Security to the Fund to the amount of £100 cannot a second time, become a Security. 2nd The Sum of £20 to be allowed Jonas, for the repairs of the House rented by him. Carried. 3rd The sum of £2 to be allowed annually for the repairs of the House purchased from William Julio. Carried.	The committee met on 2 September 1833 and, following the decisions of the general meeting, resolved to publish a notice. The notice announced that the Widows' and Orphans' Fund had £1,500 0s 0d to lend on good security at 7½ per cent a year. Applications were to be made in writing to the treasurer. Holders of existing bonds were told that the reduced rate would apply to their bonds from 1 October 1833, provided they had paid all arrears of interest. W. Doveton signed the notice as secretary and treasurer at St Helena on 3 September 1833. The society held its annual meeting at the Library on 14 April 1834, and the following proposals were made. 1: T. B. Brooke proposed, and the meeting agreed unanimously, that no one who had already acted as guarantor to the fund for £200 0s 0d could do so a second time. 2: Jonas would be allowed £20 0s 0d for repairs to the house he rented. The proposal was carried. 3: The fund would allow £2 0s 0d a year for repairs to the house bought from William Julio. The proposal was carried. Interpretations The notice offered existing borrowers the lower rate only once they had cleared their arrears. The vote of 4 July 1833 reduced interest on existing bonds, and the committee turned that concession into a means of collection. A borrower who wished to pay 7½ per cent instead of 10 per cent first had to settle what he already owed. The limit on guarantors followed directly from the vote of 4 July 1833 to lend on personal bonds backed by two guarantors. Such a loan was only as safe as the men standing behind it. If the same few prosperous islanders guaranteed several loans, a single failure could bring down many bonds together.

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			Allowing each man to stand guarantor only once spread the risk across more people. The fund had become a property owner. The house bought from William Julio was evidently the end of the long dispute over his estate's bond, which began in 1814 and was being settled through a sale in May 1831. The land surrendered in place of the bond written off on 6 April 1829 had also passed to the fund. As landlord, the society now paid for repairs, including £20 0s 0d to its tenant Jonas, as well as collecting rent. A charity founded to pay pensions from interest had acquired the obligations that came with holding buildings.
128	124	4th Proposed by Mr. A. Beale that the Sum of £2000 of the Capital of the Fund, be employed in the Purchase of such Articles, as are actually the necessities of life for the benefit of the Subscribers and Annuitants. The Meeting approved of Mr. Beale's Proposition but, appointed the following Committee to report upon the same Vizt. Mr. Blenkins " A. Beale " Lambe " T. B. Brooke Capt. D. O'Connor Capt. Danl. O'Connor going out of the Committee by rotation, Capt. Bennett was appointed in his stead, and the following Gentlemen compose the Committee for the ensuing year. 1. A. A. Younge President 2. T. B. Brooke 3. Gordon Lorimer 4. William Doveton 5. James Bennett Secy. & Treasr. The Committee then appointed Capt. Bennett their Secy. & Treasurer for the ensuing year.	4: A. Beale proposed that £2,000 0s 0d of the fund's capital should be used to buy goods that were genuine necessities of life, for the benefit of the subscribers and annuitants. The meeting approved his proposal and appointed a committee to report on it. Mr Blinkins A. Beale Lambe T. B. Brooke Captain D. O'Connor Captain Daniel O'Connor retired from the committee in rotation, and Captain Bennett was appointed in his place. The committee for the coming year was as follows. 1: A. A. Younge, President 2: T. B. Brooke 3: Gordon Lorimer 4: William Doveton 5: James Bennett, Secretary and Treasurer The committee then appointed Captain Bennett as its secretary and treasurer for the coming year. Interpretations Beale's proposal sought a new use for money the fund could not lend. The notice of 3 September 1833 had offered £1,500 0s 0d at the reduced rate, and the society still held capital it could not place. Lending on personal bonds and depositing money with the Company were the obvious remedies, and the members had already turned to both. Beale proposed instead that the fund turn trader. St Helena depended on ships for almost everything its people consumed, and prices on the island rose sharply whenever supplies ran short. A stock of necessities bought in bulk could be supplied to subscribers and widows below the shop price, so that the fund's capital benefited its members directly instead of earning interest from borrowers. The meeting's approval in principle, followed by a referral to committee, showed both the members' interest and their caution about committing a sixth of the fund's capital to so unfamiliar a venture.
129	125	23rd May 1834. The following letter was received from Mr. Beale. To The President & Members of the Widows Fund Committee Gentlemen, An offer has been made to purchase a small portion of my Land, by the sale of which I think enough will be realized to pay off the two Bonds held by you upon the whole of my estate. I have therefore to request you will do me the favor to receive the amount of those two Bonds that they may be cancelled in order that I may effect the sale & pass over to the Party such portion as free of all Incumbrance. I am the more induced to make this request from my knowledge that applications are now making for Loans from your Funds. I remain Gentlemen Yours obediently	On 23 May 1834 the committee received a letter from Anthony Beale, addressed to the President and members of the committee of the widows' fund. Beale reported an offer to buy a small part of his land. He believed the sale would raise enough to repay the two bonds the fund held over his whole estate. He therefore asked the committee to accept repayment of the two bonds and cancel them. He could then complete the sale and hand over that portion of land free of any charge. Beale added that he made the request all the more readily because he knew others were now applying to borrow from the fund. The committee replied to Beale through its secretary. It regretted very much that it could not depart from the society's rules to grant his request. It had, however, resolved to call a general meeting to reconsider the rule in question. Interpretations

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		Signed Anthy. Beale Committees Reply Anthy. Beale Esqr. Sir I am directed by the Committee to inform you that they exceedingly regret they cannot depart from the Rules of the Society in granting your request but have resolved to call a General Meeting to reconsider the Rule regarding	Beale's two bonds were secured on his entire estate, so no part of his land could pass to a buyer free of the fund's claim while the debt stood. A purchaser would not pay for land the fund could seize if Beale later defaulted. Repaying the bonds would release the whole estate at once. Beale anticipated the obvious objection. A year earlier the fund could not find borrowers for its money, and early repayment would only have added to the idle cash. Now applications for loans were coming in, so the money he returned could be lent again without loss. The committee still refused to bend the rules, even for a member who had served on its own committees and proposed several of the society's reforms. It chose instead to put the rule before a general meeting. Since 15 April 1824 any change in the rules required a general meeting and a month's notice, and the managers kept to that procedure rather than make an exception for one of their own.
130	126	a six months notice to paying off a Bond. I am Sir Your obedient Servant 26th May 1834 Signed J. Bennett Secy. & Treasr. 29th May 1834 At a Meeting held this day agreeable to advertisement it was unanimously resolved to accept Money tendered in Payment of Bonds whenever applications for a Loan for the amount is at the same time made. 9th April 1835. The Annual Meeting of the Society took place this day at the Library when the following Letter was read. To Capt. Bennett Treasurer Widows & Orphans Fund Sir It is with regret I have become a Defaulter by being in arrears, but rest assured it is owing to my embarrassed circumstances, and I still find myself inadequate to continue any longer on the increased Subscription of £1 Per month. But being many years a Subscriber I should wish to hold some claim on the Fund for the benefit of my Family. Therefore if it could be admitted that I should return to the original Subscription of	The committee's reply of 26 May 1834 explained that the rule in question required six months' notice before a bond could be repaid. J. Bennett signed the letter as secretary and treasurer. A meeting called by public notice took place on 29 May 1834. It resolved unanimously to accept money offered in repayment of a bond, whenever an application to borrow the same amount was made at the same time. The society held its annual meeting at the Library on 9 April 1835, and a letter to Captain Bennett, treasurer of the Widows' and Orphans' Fund, was read. The writer regretted that he had fallen into arrears and become a defaulter. He explained that this was due to his financial difficulties. He could no longer afford the higher subscription of £1 0s 0d a month. Having subscribed for many years, however, he wished to keep some claim on the fund for the sake of his family. He therefore asked whether he might return to the original subscription. Interpretations The six months' notice protected the fund from the problem it had faced since 1832. A borrower who repaid without warning left the treasurer holding cash he might not be able to lend again for months, and money lying in the chest earned nothing for the widows. Notice gave the treasurer time to find a new borrower. The meeting of 29 May 1834 kept that protection while removing its harshness. A borrower could repay at once if someone else was ready to take up the same sum, so the money passed straight from one bond to another without standing idle. Beale's request of 23 May 1834 had pointed to exactly this situation. The letter showed what the scheme of 1 May 1821 cost a married member of modest means. A subscription of £1 0s 0d a month was the married rate of £12 0s 0d a year, deducted from pay. The writer could not keep it up, and under the rule of 9 April 1832 a member a year in arrears ceased to belong. Expulsion would leave his wife with nothing. The thirteenth proposal of 1821 had allowed members who disliked the new rates to stay on the old subscription of £5 0s 0d and the old pension of £25 0s 0d. The writer asked in effect to take up that option now, more than a decade later. He would accept a smaller pension for his widow rather than lose her cover altogether.
131	127	£5 Per annum I will arrange it so as to pay up by the end of the year all arrears. I am Sir Your obedient Servant Signed H. J. Cole	The letter, dated at Jamestown on 26 July 1834 and signed by H. S. Cole, asked whether he might return to the original subscription of £5 0s 0d a year. If so, he would arrange to pay all his arrears by the end of the year.

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		James Town 26th July 1834 Proposed by Mr. W. H. Seale and carried unanimously That the names of those Persons who have forfeited their Claims as Subscribers be immediately expunged from the list agreeable to the resolution of the Fund in the 4th Clause 1st April 1766 and again on the 9th April 1832 at the same time the Meeting determine that if within Six months from this date their arrears be paid up including the current Subscription they may be readmitted to the Society. Mr. Lambe has to observe that since 1822 a period of 13 Years have elapsed and consequently Capt. Cole should have paid into the Fund the Sum of £156 but it appears he has only paid £126. Had [...] he declined the New Fund & remained on the Old as many others have done, he would only have had to pay £65 therefore as he now desires to return to the Old Fund he makes a present virtually to the Society a Sum of £61 In consequence of the above Statement Mr. Lambe proposes that Capt. Cole be permitted to return to the Old Established Fund of £30 Per Annum & the Subscription of £5 and that the Sum of £30 now due, be written off the Credit of the Fund. Seconded by Capt. Knipe Not Carried	W. H. Seale proposed, and the meeting agreed unanimously, that the names of all members who had forfeited their membership should be struck off the list at once. This followed the fourth clause of the rules of 1 April 1766 and the resolution of 9 April 1832. The meeting decided at the same time that any of them could be readmitted if they paid all their arrears, including the current subscription, within six months. Lambe then set out Captain Cole's position. Over the 13 years since 1822, Cole should have paid £156 0s 0d into the fund, but had paid only £126 0s 0d. Had he refused the new scheme and stayed on the old one, as many others did, he would have owed only £65 0s 0d. In asking to return to the old scheme, Cole was therefore in effect giving the society £61 0s 0d. Lambe proposed that Cole be allowed to return to the old scheme, with its pension of £30 0s 0d a year and subscription of £5 0s 0d, and that the £30 0s 0d he now owed be written off. Captain Knipe seconded the proposal, but it was defeated. Interpretations Lambe's arithmetic looked generous to the fund. Cole had already paid £61 0s 0d more than the old scheme required, so writing off his £30 0s 0d of arrears still left the society £31 0s 0d ahead. The majority nonetheless rejected the proposal, and the flaw in Lambe's reasoning explained why. For 13 years Cole's wife had been covered at the new rates. Had he died during that time, she would have drawn up to £72 0s 0d a year instead of £30 0s 0d. His extra payments had bought that protection, and the fund had carried the risk. Allowing a member to pay the higher rate while it suited him and then claim back the difference would let every subscriber move between the schemes as his circumstances changed. The fund would bear the higher risk whenever a member felt vulnerable and lose the matching income whenever he did not. The meeting still left Cole a route back. Seale's resolution allowed any member struck off to rejoin within six months by paying all his arrears. Cole could therefore keep his family's claim, but only by settling the £30 0s 0d he owed on the scheme he had chosen.
132	128	Capt. Younge going out of the Committee by rotation Mr. Blinkins was appointed in his stead, and the following compose the Committee for the ensuing year. 1. T. B. Brooke 2. G. Lorimer 3. W. Doveton 4. J. Bennett 5. G. Blinkins Secy. & Treasurer St. Helena 11th April 1836. The Annual Meeting of the Society took place this day at the Library when the following propositions were made. Proposed by the President (Mr. Doveton) and carried. That on account of the difficulties Subscribers who may become non resident are now exposed to, that the period allowed them to pay their Subscriptions shall on no account exceed one year from the period the said Subscription becomes due. After which the Regulations of the Fund be carried into effect, and the names of the said Subscribers be expunged from the Books. But this alteration in the Regulations is only intended to apply to non residents. It appearing to the Meeting that it is not the intention of Messrs. Charles Bond & Manuel J. Johnson, to continue as Subscribers it was resolved their names be expunged from the list of Subscribers. Mr. T. B. Brooke going out of the Committee	Captain Younge retired from the committee in rotation, and Mr Blinkins was appointed in his place. The committee for the coming year was as follows. 1: T. B. Brooke 2: G. Lorimer 3: W. Doveton 4: J. Bennett 5: G. Blinkins, Secretary and Treasurer The society held its annual meeting at the Library on 4 April 1836. The President, Mr Doveton, proposed a rule for members living away from the island, and it was carried. Such members faced particular difficulties in paying. They would therefore be allowed up to one year from the date each subscription fell due, but no longer. After that the fund's rules would apply in full, and their names would be struck from the books. The change applied only to members living away from the island. The meeting found that Charles Bond and [...] Johnston did not intend to remain subscribers. It resolved to strike their names from the list. T. B. Brooke retired from the committee in rotation. Interpretations The rule of 9 April 1832 expelled a member a year in arrears only if he lived on the island. Members abroad were exempt, since sending money from Britain or India took months and could easily miscarry. That exemption had no limit, so an absent member could fall years behind and still claim his place, and his widow her pension. The new rule kept

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			the allowance for distance but set a boundary to it. An absent member now had a full year from each due date to pay, after which he faced the same expulsion as anyone else. Charles Bond joined as an ensign at the single rate on 1 May 1824. His departure after 12 years, like Johnston's, was recorded as a matter of intention, which suggests that both men had stopped paying and made clear they would not resume. Under the rules their past subscriptions stayed with the fund.
133	129	by rotation, Mr. G. Lorimer having left the Island & the decease of Capt. J. Bennett the Meeting elected the following Members to complete the Committee vizt. C. R. G. Hodson Charles Sampson G. A. Den Taaffe The following compose the Committee for the ensuing year. 1. William H. Doveton 2. George Blenkins 3. C. R. G. Hodson 4. Charles Sampson 5. G. A. Den Taaffe Secy. & Treasurer. General Meeting 18th April 1836. Proposed by Major Sampson seconded by Mr. Greentree and carried, that should any Member wish to return to the Subscription of £5 Per annum, on the old Established Fund he forfeits all Monies paid on account of the New Established Fund of £12 Subscription Per Annum. Capt. Henry S. Cole having been written to and no answer received his name was expunged from the list of Subscribers.	The meeting of 4 April 1836 also had to fill other places on the committee. G. Lorimer had left the island and Captain J. Bennett had died. The meeting elected C. R. G. Hodson, Charles Sampson and G. A. Den Taaffe to complete the committee, which for the coming year was as follows. 1: William H. Doveton 2: George Blinkins 3: C. R. G. Hodson 4: Charles Sampson 5: G. A. Den Taaffe, Secretary and Treasurer A general meeting took place on 18 April 1836. Major Sampson proposed, Mr Greentree seconded and the meeting agreed a new rule. Any member who wished to return to the old scheme, with a subscription of £5 0s 0d a year, would lose everything he had paid under the new scheme at £12 0s 0d a year. Captain Henry S. Cole had been written to and had not replied. His name was struck from the list of subscribers. Interpretations The new rule settled the question raised by Cole's letter of 26 July 1834. Lambe had then argued that a member returning to the old scheme should be credited with his extra payments, so that his arrears could be written off. The meeting rejected that view and now adopted its opposite as a standing rule. A member could still move down to the old scheme, but every penny paid at the higher rate would stay with the fund. Those payments had bought his wife the higher cover while he held it, and the fund had carried that risk. Treating them as forfeit stopped members from moving between the schemes to suit their circumstances. Cole himself took neither course. He did not clear his arrears under the six months' grace offered at the annual meeting of 1835, and he did not answer the society's letter. His silence ended a membership that stretched back at least to 1821, and with it his family's claim on the fund. James Bennett had served as secretary and treasurer from April 1834 to April 1835, and his death left a vacancy among the members who had run the fund through its recent reforms.
134	130	St. Helena 10th April 1837. The Annual General Meeting of the Society was held this day at the Library. Proposed by Mr. Greentree That as nearly half the Subscribers to the Fund are absent from the Island their Agents may be permitted to examine the accounts of the Society and at the General Meeting give their vote accordingly but should one Agent be acting for several non Residents to be entitled to one vote only. Mr. W. H. Seale proposed the following Amendment That the foregoing proposition be adopted, with the exception of allowing the Agents to vote Carried. Proposed by Mr. W. H. Seale Seconded by Mr. Knipe that on the 1st May 1837 The Committee take out	The society held its annual general meeting at the Library on 10 April 1837. Mr Greentree proposed that, since nearly half the subscribers lived away from the island, their agents should be allowed to examine the society's accounts and vote on their behalf at general meetings. An agent acting for several absent members would have only one vote. W. H. Seale proposed an amendment to adopt the proposal but without allowing agents to vote. The amendment was carried. Seale proposed, and Mr Knipe seconded, that on 1 May 1837 the committee should issue writs at once against everyone whose interest on bonds had remained unpaid on 1 April 1836. The proposal was carried. Seale also proposed that all subscribers who had not paid the subscriptions due on 1 April 1836 should be struck from the list immediately, in line

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		Writs immediately against all persons whose Interest on Bonds remains unpaid on the 1st April 1836. Carried Proposed by Mr. W. H. Seale That those Subscribers who have not paid their Subscriptions due on the 1st April 1836 be immediately expunged from the List of Subscribers agreeably to former resolutions of the Society. No Seconder Proposed by Mr. J. S. Reed That some measure be adopted to secure to the present Members their rights that a Committee be appointed to examine the Bonds & to draw up an account of the State of the Fund and to suggest such regulations for the security of the Widows Pensions & the application of the Funds of the Society to such purposes as on consideration may appear fit & that a meeting of the members of the Fund be called	with the society's earlier resolutions. No one seconded the proposal. Mr J. S. Reed proposed that steps should be taken to secure the rights of the existing members. A committee would be appointed to examine the bonds, prepare an account of the fund's position and recommend rules to protect the widows' pensions and to govern the use of the society's money. A meeting of the fund's members would also be called. Interpretations With nearly half the members abroad, the society faced a question it had never had to answer. Absent subscribers paid in and their widows would draw pensions, yet they had no voice in decisions about the money. Greentree's proposal gave them a voice through agents. The meeting accepted that agents might inspect the accounts but refused them a vote. Even with the limit of one vote per agent, a few men holding letters from absent members could have outvoted those present. The residents kept control of the fund while allowing the absent members to see how it was run. The meeting treated debtors and members differently. Writs against defaulting borrowers passed without difficulty, carrying out the policy adopted on 9 May 1831. Seale's motion to strike off members in arrears found no seconder, even though the rule of 9 April 1832 required it. The members would take borrowers to court but still would not expel their colleagues, each of whose expulsion would have left a wife without cover. Reed's proposal reflected a new anxiety about the members' rights. He asked for an account of the fund's position and for rules to secure the widows' pensions, as if those pensions faced some threat beyond the usual problems of arrears. Reed was probably the medical officer whose application on 7 April 1828 revealed that the promised scale for late entrants had never been drawn up.
135	131	St. Helena 10th April 1837. The Annual General Meeting of the Society was held this day at the Library. Proposed by Mr. Greentree That as nearly half the Subscribers to the Fund are absent from the Island their Agents may be permitted to examine the accounts of the Society and at the General Meeting give their vote accordingly but should one Agent be acting for several non Residents to be entitled to one vote only. Mr. W. H. Seale proposed the following Amendment That the foregoing proposition be adopted, with the exception of allowing the Agents to vote Carried. Proposed by Mr. W. H. Seale Seconded by Mr. Knipe that on the 1st May 1837 The Committee take out Writs immediately against all persons whose Interest on Bonds remains unpaid on the 1st April 1836. Carried Proposed by Mr. W. H. Seale That those Subscribers who have not paid their Subscriptions due on the 1st April 1836 be immediately expunged from the List of Subscribers agreeably to former resolutions of the Society. No Seconder Proposed by Mr. J. S. Reed That some measure be adopted to secure to the present Members their rights that a Committee be appointed to examine the Bonds & to draw up an account of the State of the Fund and to suggest such regulations for the security of the Widows Pensions & the application of the Funds of the Society to such purposes as on consideration may appear fit	Reed's proposal of 10 April 1837 also set the date for the members' meeting a month later, to consider the committee's recommendations. Until then no motion affecting the interests of any member would be passed. Captain Den Taaffe seconded the proposal, and it was carried. The committee appointed to examine the fund was as follows. Colonel C. R. G. Hodson Anthony Beale W. H. Seale Captain W. H. Doveton retired from the managing committee in rotation, and Mr Blinkins had left the island. Daniel O'Connor and J. S. Reed were appointed in their place. The committee for the coming year was as follows. 2: C. R. G. Hodson, President, Secretary and Treasurer 1: Charles Sampson 3: G. A. Den Taaffe 4: Daniel O'Connor 5: J. S. Reed A special general meeting of the society took place at the courthouse in St Helena on 10 May 1837. The report of the committee appointed by the general meeting of 10 April 1837 was laid before the members. That committee had been asked to examine the state of the fund's accounts and securities. Interpretations The standstill on motions affecting members froze the society's affairs until the inquiry reported. Seale's attempt that same day to strike off members in arrears had already failed for want of a seconder. The standstill ensured that no one could revive it, or bring forward any other change touching members' rights, before the members knew the true state of the

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		& that a meeting of the members of the Fund be called	fund. Reed had asked for steps to secure the existing members' rights, and the pause gave the inquiry time to show what those rights were worth. For the coming year Colonel Hodson held the offices of President, secretary and treasurer at once, and he also sat on the committee of inquiry. The society placed its affairs in the hands of its most experienced member. Hodson had served as treasurer in 1814 and 1815 and drafted the scheme of 1 May 1821. The same concentration of offices, however, meant that the man who kept the accounts was also among those examining them.
136	132	On an inspection of the Bonds given as Securities for the various Sums on Loan, we observe that many of the Mortgages are not accompanied by the title deeds, for the Lands and Houses mortgaged, we therefore recommend that the Managing Committee be instructed to require the delivery of these essential Documents, in order that they may be attached to the Bonds. It is recommended that the Managing Committee be instructed to attend to the following observations on Individual Securities. John Alexander's This Document has a Clause Estate which appears to the Committee £300 on Mortgage to bind the Mortgagors personally on Broad Bottom altho' not regularly a Personal Estate Bond. It is recommended that they be called on, to pay off a portion of the principal William Carrol Mortgaged by the late Major £250 Mortgage Mills a Personal Bond is also House in Town required Wm. O. Kennedy £200 Mortgage Personal Bond required. but House & Grounds as 15 months Interest of the 1st April last is due, the Mortgagors has Requested to make a Surrender of the Property Heirs Alexander's Estate £200 It should be a Lesser [...] Mortgage of quantity, the Half of Long acres of Land in Ground to be enquired into Deep Valley and [...] Immediately. Jno. Alexander Estate £400 Mortgage a part of it is on Griffin's Land Personal About 11 Acres which has been sold to Captain Wright who has been apprized of it.	The committee reported that it had inspected the bonds held as security for the fund's loans. Many of the mortgages lacked the title deeds to the land and houses pledged. It recommended that the managing committee should be told to obtain these essential documents and attach them to the bonds. The committee also recommended that the managing committee should act on the following remarks about individual securities. John Alexander's estate, £500 0s 0d, mortgage on the Broad Bottom estate, the deed contained a clause that the committee read as making the borrowers personally liable, although it was not a formal personal bond, and the borrowers should be asked to repay part of the capital William Carrol, £450 0s 0d, mortgage on a house in Jamestown, the property was originally pledged by the late Major Mills, and a personal bond should be obtained as well W. O. Kennedy, £200 0s 0d, mortgage on a house and grounds, a personal bond was needed, but 16 months' interest was owing to 1 April 1837 and the borrower had asked to hand over the property Heirs of the Alexander estate, £200 0s 0d, mortgage on [...] acres of land in Deep Valley, the land pledged was perhaps less, being half of Long Ground, and the matter should be looked into and secured at once Mrs Alexander's estate, £400 0s 0d, mortgage and personal bond, about 11 acres of the security lay on Griffin's land, which had been sold to Captain Wright, who had been told of the fund's claim Interpretations The missing title deeds struck at the heart of the fund's security. A mortgage gave the lender the right to take the land if the debt went unpaid, but without the deeds the fund could not readily prove what land it held a claim on. A borrower could also have pledged the same land to another lender, or sold it, and the buyer might never learn of the fund's interest. Holding the deeds prevented both, since no one could sell or mortgage the property again without producing them. Captain Wright's purchase of part of Griffin's land showed the danger in practice. Land pledged to the fund had changed hands, and the committee could only warn the new owner that the fund's claim went with it. The committee now wanted personal bonds alongside mortgages. A mortgage tied the debt to the land alone, and the fund had learnt that land could fall in value below the sum lent, as Brooke warned on 25 April 1825. A personal bond made the borrower liable for any shortfall from his other property. Kennedy's request to surrender his house and grounds rather than pay 16 months' interest repeated the case of the land written off on 6 April 1829. Each such surrender left the fund holding property instead of income. Major Mills was perhaps connected with Moses Mills, whose estate owed the fund £17 0s 0d in interest on 8 April 1816, so the Carrol house had probably been a doubtful security for two decades.

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137	133	Thos. Burnham £140 John Bagley .. Mr. 110 R. O. Bagley 100 John Young 250 Thos. Swift 200 Henry F. Seale 125 William Scott 150 Mortgages Lands & Houses as an additional Security a Personal Bond should be Required from Each. John B. Knipe £60 Mortgage Rented by Clingan House & Ground who should be required in with Mr. Knipe's Swanley Valley. Consent to make over the Rent to the Fund, for liquidating the whole Debt. Mr. Price £200 Mortgage To give a Personal Mathews House Bond in addition in Town or to be called in. Heirs Pritchard To be called on to £300 Mortgage House give further Security & Grounds immediately or pay off Eliza Broadway £300 To be requested to Mortgage give up the arrears of her pension coming Due from Government in reduction of the Debt. Lieut. F. Seale £250 Title Deeds to be given Mortgage "Ben Bagleys" and the Bond renewed in his name, or transferred to whom he pleases, when the Interest now Due, is paid and Personal Security also required.	The committee's remarks on individual securities continued. Thomas Barnham, £140 0s 0d John Bagley senior, £110 0s 0d R. O. Bagley, £100 0s 0d John Young, £250 0s 0d Thomas Mills, £200 0s 0d Henry F. Seale, £125 0s 0d William Scott, £150 0s 0d These seven loans were secured by mortgages on land and houses. The committee advised that each borrower should also give a personal bond as further security. John B. Knipe, £60 0s 0d, mortgage on a house and grounds in Swanley Valley, let to a tenant named Clingan, who with Knipe's consent should be required to pay his rent to the fund until the whole debt was cleared Mr Price, £200 0s 0d, mortgage on Mathews' house in Jamestown, the borrower to give a personal bond as well or have the loan called in [...] Pritchard, £300 0s 0d, mortgage on a house and grounds, the borrower to give further security at once or repay the loan Eliza Broadway, £300 0s 0d, mortgage, the borrower to be asked to surrender the arrears of the pension owed to her by the government towards reducing the debt Robert F. Seale owed £250 0s 0d on a mortgage of Ben Bagley's property. The committee advised that he should hand over the title deeds. Once the interest due was paid, the bond could be renewed in his name or transferred to whoever he chose. A personal guarantee was also required. Interpretations The arrangement with Clingan diverted the rent of a mortgaged house straight to the fund. Knipe's debt was small, and his tenant already paid rent for the house. Instructing Clingan to pay the fund instead of his landlord meant that the money reached the society before Knipe could spend it, and the debt would clear itself over time without any court action or sale. Eliza Broadway's case drew on income from outside the fund. She was a borrower who also held a pension from the island government, perhaps as the widow of an officer. The committee proposed that the arrears of that pension be applied to her debt. The fund was thus prepared to reach any source of money its borrowers had, whether rents, government pensions or personal guarantees, rather than rely on the land alone. The repeated call for personal bonds showed how far the committee distrusted land as security. Every one of the seven mortgages in the first group was to be backed by a personal bond. A mortgage alone had proved to be worth only what the land would fetch, and land values had fallen since the fund adopted its rule of 8 April 1811.
138	134	Robt. F. Seale Two and a half Years Interest £200 Mortgage due 1st Apl. last Mortgagor and Personal wishes to surrender the Property Henry Doveton £500 Land Mortgaged, which Mortgage and Personal appears to be the Majr. Sampson's left by Will from the late John Bagley to his Daughter, the Wife of of Major Sampson. The Bill of Sale should be transferred by Major Sampson to Mr. H. Doveton. Also a Mortgage of a House & Land purchased from the Revd. B. J. Vernon Title Deeds not transferred & Bill of Sale wanted from Mr. Vernon. The Committee further recommend that the fourth of all the Bonds	Robert F. Seale also owed £200 0s 0d on a mortgage backed by a personal bond. Two and a half years' interest was owing to 1 April 1837, and he wished to hand the property over to the fund. Henry Doveton owed £500 0s 0d on a mortgage backed by a personal bond. The land pledged appeared to belong to Major Sampson, since the late John Bagley had left it by will to his daughter, Major Sampson's wife. The committee advised that Major Sampson should transfer the bill of sale to Henry Doveton. Doveton had also mortgaged a house and land he bought from the Reverend B. J. Vernon. The title deeds had not been transferred, and a bill of sale was still needed from Vernon.

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		be called in, to be paid on the 1st April 1838. Immediate Notice to be given to the Debtors The following Statement of the accounts of the Fund, appears to render some Reduction in Pensions necessary in order to avoid breaking in on the Capital. Amount of Interest Due on 1st Apl. 1837 a portion of which was Due on the 1st Apl. 1835 & 6 £ 1196 . 16 . Amount of Subscriptions Due 1st Apl. 1837. 385 . 17 . £ 1582 . 14 . Carried up	The committee further recommended calling in a quarter of all the bonds, to be repaid on 1 April 1838. The debtors should be given notice at once. The committee judged from the following statement of accounts that some reduction in pensions was needed to avoid drawing on the capital. Interest owing on 1 April 1837, part of it due since 1 April 1835 and 1 April 1836, £1,196 16s [...]d Subscriptions owing on 1 April 1837, £385 17s [...]d Total owing, £1,582 14s [...]d Interpretations The arrears showed how far the fund's position had deteriorated since the confident report of 1831. In April 1831 the fund's receipts were about £1,700 0s 0d a year and it added £600 0s 0d to capital. By April 1837 nearly £1,600 0s 0d of income was outstanding, close to a full year's receipts. Most of it was interest the borrowers had not paid, some of it for two years. Writs had been ordered against defaulters on 9 May 1831 and again on 10 April 1837, yet the debts had grown. The members' reluctance to expel colleagues in arrears accounted for much of the rest, since £385 17s of subscriptions also remained unpaid. The committee's proposal to cut pensions marked a reversal. In 1832 the members extended annuities to adult orphaned daughters on the strength of a steady surplus. Five years later the fund could not meet its pensions from income without spending capital. The committee of 1 October 1830 had warned that the prosperity was partly an illusion of timing. With income unpaid and more widows on the higher rates, that warning had come true. Calling in a quarter of the bonds would recover capital from the weakest loans and force borrowers either to pay or to surrender, as Robert F. Seale and W. O. Kennedy already proposed. The Doveton mortgage illustrated the confusion over titles. A man had pledged land that, by inheritance, belonged to another member's wife, and a house whose deeds still lay with the clergyman who sold it. Without the bill of sale and the deeds, the fund could not be sure its security existed at all.
139	135	Brought up £ 1582 . 14 . Deduct Subscriptions Unpaid which by the Regulations of the Society exclude the Subscribers from being further members £ 78 £ 1504 . 14 . . . Annuities due on 1st Apl. 1837 755 . 10 . 0 £ 749 . 4 . 0 Cash on hand 1st Apl. 1837 206 . 5 . 8 955 . 9 . 8 Annuities due 1st Octr. 1837 & Clerks Pay 723 . . . 0 Remaining on 1st Octr. 1837 £ 232 . 9 . 8 provided that every fraction which is due, may be paid The following is an Account of the Annual Dues and Disbursements, according to the present rate. Interest on Bonds £ 885 . 11 . 3 Subscriptions, including those whose names are borne on the Books, altho' by the Regulation, Excluded 589 . 0 . 0 £ 1474 . 11 . 3 Annuities & Clerks Salary 1446 . 0 . 0 Balance in favor £ 28 . 11 . 3	The committee carried forward the total owing to the fund and set out how far it would meet the pensions due. Total owing brought forward, £1,582 14s 0d Less subscriptions unpaid by members whom the rules excluded from further membership, £78 0s 0d Remaining owing, £1,504 14s 0d Less annuities due on 1 April 1837, £755 10s 0d Balance, £749 4s 0d Cash in hand on 1 April 1837, £206 5s 8d Total available, £955 9s 8d Less annuities due on 1 October 1837 and the clerk's pay, £723 0s 0d Remaining on 1 October 1837, £232 9s 8d This remainder depended on every sum owing being paid in full. The committee then gave an account of the fund's yearly income and spending at the current rates. Interest on bonds, £885 11s 3d Subscriptions, including members still on the books though excluded under the rules, £589 0s 0d Total income, £1,474 11s 3d Annuities and clerk's salary, £1,446 0s 0d Balance in the fund's favour, £28 11s 3d The committee greatly regretted having to tell the general meeting that many of the annuitants had still not received their half-yearly allowance. Six weeks had passed since it fell due, but the difficulty

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		It is much to be lamented, that the Committee is under the necessity of drawing the attention of the General Meeting, to the fact, that a great portion of the Annuitants, have not yet received their half yearly Allowance, altho' six Weeks have elapsed since it became their due, in Consequence of the difficulty in Collecting Interest and Subscriptions.	of collecting interest and subscriptions had left the fund unable to pay. Interpretations The yearly account showed the surplus almost gone. In April 1831 the fund added £600 0s 0d a year to its capital, and in August 1832 it still showed more than £500 0s 0d. Now income exceeded spending by only £28 11s 3d, and only if every debtor paid in full. Two changes accounted for the fall. Interest on bonds had been cut to 7½ per cent from 1 October 1833, and the widows on the higher scale of 1821, each drawing up to £72 0s 0d, had multiplied as the committee of 1 October 1830 had predicted. Annuities and the clerk's salary now cost £1,446 0s 0d a year, against £1,100 0s 0d in 1831. Even the narrow surplus was partly fictitious. The subscriptions counted as income included members whom the rule of 9 April 1832 should already have removed, and the committee's own statement wrote off £78 0s 0d as unrecoverable from such men. The members' repeated refusal to expel colleagues, most recently Seale's unseconded motion of 10 April 1837, left the books carrying income that would never arrive. The widows bore the cost directly. A pension six weeks overdue was the outcome the society had always sought to prevent, and the reason Brooke gave on 3 April 1827 for refusing leniency to debtors. Kindness to borrowers and members in arrears had become hardship for the women the fund existed to support.
140	136	It is always a painful task to recommend that a reduction should be made in the Income of any Class of our Community, how much more distressing it is to be under the necessity of recommending that another Class should be wholly deprived of an annuity; but agreeable to the Regulations of the 20th August 1832 it is necessary that the Resolution then passed for granting an Annuity to Female Orphans above the age of 21 Years be annulled and the only Orphan of that description, who has been placed on our list of Pensioners be struck off from the 1st April last. The declining State of the Fund, owing to the unlooked for change in the Island and the Disbanding of the East India Company's Civil and Military Service, under which this Society was formed on the 1st April 1766 renders it our imperative duty to recommend that the work of Reduction shall commence from the 1st April 1837 and as the original Regulation of the Year 1766 were disturbed by a new one, exacting an increased Subscription to £12 a Year from the Members and higher Incomes for the Widows & Orphans of those Members, who thus became Subscribers at a higher rate, as per Resolution entered on the 1st May 1821 it appears but just and reasonable that the Widows of the old (or £5) Subscribers whose highest Pension is £30 a Year should not be subject to a reduction on the decline of the Fund, until those who are receiving the higher rate of Annuity, shall be reduced to their [...]	The committee observed that it was always painful to recommend cutting the income of any group in the community. It was more distressing still to recommend that another group lose its annuity altogether. The rules of 20 August 1832, however, required this. The resolution passed that year granting annuities to orphaned daughters over 21 would have to be cancelled. The only orphan of this kind yet placed on the list would be removed from 1 April 1837. The fund was in decline because of an unexpected change in the island's affairs and the disbanding of the East India Company's civil and military service. The society had been founded within that service on 1 April 1766. The committee therefore felt bound to recommend that reductions should begin from 1 April 1837. The original resolution of [...] had been altered by the scheme of 1 May 1821, which raised members' subscriptions to £12 0s 0d a year and gave higher pensions to the widows and orphans of those who paid the higher rate. The committee held that it was only fair to protect the widows of the old subscribers at £5 0s 0d, whose highest pension was £30 0s 0d a year. They should suffer no reduction until the pensions of those on the higher rate had been brought down to the same level. Interpretations The disbanding of the Company's service explained the fund's crisis and the anxiety behind Reed's proposal of 10 April 1837. Since 8 April 1811 membership had been confined to the Company's civil and military servants, and since 1823 subscriptions and interest had been collected through the Company's Pay Office. With the service broken up, the society lost its source of new members, its means of collection and much of its existing membership as officers left the island. Nearly half the subscribers already lived abroad by April 1837. The fund built around a single employer had no future once that employer withdrew. The committee applied the order of sacrifice the members had laid down in advance. The safeguard of 20 August 1832 placed the allowances to orphaned

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			daughters over 21 first in line for removal, so the one woman who had begun to receive one lost it. The committee then proposed protecting the old widows on £30 0s 0d until the higher pensions fell to that level. The obvious course was to cut all pensions by the same proportion, and the committee rejected it. The old subscribers had never voted for the costly scheme of 1821 and had paid the lower rate throughout, as the thirteenth proposal of that scheme allowed. Making their widows share the cost of a scheme from which they had gained nothing would have been unjust. The widows on the higher scale had enjoyed its benefits and would now bear its failure.
141	137	level upon these principles, we are under the necessity of recommending, that from the 1st Apl. 1837 the Annuities of those who receive Pensions according to the Regulations of the 1st May 1821 be reduced one Fourth which, with the abolition of one Orphans Pension will amount to £201 . 10 .. We further recommend that a Committee of three or five of the Members residing in England, may be appointed, with a request and authority from the General Meeting here to employ a Solicitor to frame a Memorial to the Court of Directors of the East India Company, or to His Majesty's Ministers, as they may deem proper, for the purpose of representing the Declining State of the Fund; the Disappointment and Distress which will inevitably be suffered by the Widows and Orphans; and as such decline has occurred from circumstances, over which the Subscribers, late Servants of the East India Company, had no Control, to implore that aid, which will restore to our Wives and Families the fair prospects they had heretofore entertained of receiving a moderate Income when deprived of the protection of a Husband and Father. It is the recommendation of this Committee that the Regulations for enforcing the payment of Subscriptions or excluding the Defaulters from further Claims on the Society be rigidly enforced We recommend the following Gentlemen in England who we believe reside in or near London to form the Committee	The committee had proposed that the widows of the old subscribers should suffer no reduction until the higher pensions fell to their level. On that principle, it recommended that from 1 April 1837 the pensions of annuitants whose husbands had joined under the rules of 1 May 1821 should be cut by a quarter. Together with the ending of one orphan's allowance, this would save £201 10s 0d a year. The committee further recommended appointing a committee of three or five members living in England. The general meeting would ask and authorise them to engage a solicitor to draft a petition to the Court of Directors of the East India Company, or to His Majesty's ministers, whichever they thought proper. The petition would describe the fund's decline and the disappointment and hardship that the widows and orphans would inevitably suffer. It would stress that the decline arose from events beyond the control of the subscribers, all former servants of the Company. It would ask for help to restore to the members' wives and families the reasonable expectation they had held of a modest income once they lost a husband and father. The committee also recommended that the rules for compelling payment of subscriptions, or for excluding defaulters from any further claim on the society, should be strictly enforced. Finally, the committee named the members living in or near London whom it recommended for the English committee. Interpretations A quarter off the higher pensions brought the widest relief for the least injustice. The fund's yearly balance stood at only £28 11s 3d, and only if every debtor paid. The saving of £201 10s 0d gave it a real margin again. A widow who had expected £72 0s 0d would now receive £54 0s 0d, still well above the £30 0s 0d of the old scheme, so the cut left the order of the two classes intact. The appeal to London rested on the claim that the fund's members bore no blame for its decline. The society had relied on the Company at every stage, for its membership after 8 April 1811, for collection through the Pay Office and for the horse tax until the directors took its proceeds on 19 January 1831. The disbanding of the Company's service removed those supports at a stroke. The committee argued in effect that whoever ended the service had a moral duty to the families who had trusted in it. It left the choice of addressee to the members in England, since the island's government had passed out of the Company's hands and it was uncertain who now held responsibility. A solicitor was needed because the petition would be pressed in London by men far from the island, before authorities unfamiliar with a small society on St Helena. The call for strict enforcement came too late to save the fund's finances but marked a final change of attitude. For more than 20 years the members had passed rules against defaulters and then declined to apply them. With widows' pensions already overdue,

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			the committee asked the meeting to abandon that leniency at last.
142	138	Mr. Greentree " Lambe Major Hunter Capt. Younge Doctor Lorimer Signed C. R. G. Hodson Wm. Hy. Seale Anth. Beale Proposed by Capt. Den Taafe Seconded by Colonel Hodson and Carried. That the above Report be left with the Assistant Treasurer, accessible to the Members and be again read at a General Meeting on the 2d June, when any Members who may have propositions, are requested to bring them forward, and any who may prepare propositions previously to the 2nd June, will be good enough to leave them with the Asst. Treasurer for the perusal of the Members generally. 25th May 1837. Major Sampson this day gave notice that Capt. P. Hellery departed this life on the 17 Decr. 1836 & produced Mrs. Hellery's letter requesting to be placed on the List of Annuitants at the rate of £72 Pr. Annum.	The committee recommended the following members living in or near London to form the English committee. Mr Greentree Lambe Major Hunter [...] Young Doctor Lorimer The report was signed by the committee of inquiry. C. R. G. Hodson William H. Seale Anthony Beale Captain Den Taafe proposed, and Colonel Hodson seconded, that the report should be left with the assistant treasurer, where members could consult it. It would be read again at a general meeting on 2 June 1837, when members were asked to bring forward any proposals of their own. Any member who drew up proposals before then was asked to leave them with the assistant treasurer for all the members to read. The motion was carried. On 25 May 1837 Major Sampson informed the committee that Captain P. Hellin had died on 17 December 1836. He produced a letter from Mrs Hellin asking to be placed on the list of annuitants at £72 0s 0d a year. Interpretations Several of the men named for the London committee had served the fund on the island and since left it. Lorimer was treasurer in 1832 and left before April 1836, and Lambe, Greentree and Hunter had each served as President or manager. The society chose them because they knew its history and could argue its case to the Company or to ministers in person. Mrs Hellin's claim arrived while the meeting was considering the committee's proposal to cut all higher pensions by a quarter. Her husband Patrick Hellin was readmitted to the fund in 1803 and signed the resolution of 5 April 1813. As a member of long standing under the scheme of 1821, his widow was entitled to the full rate. If the committee's recommendation took effect from 1 April 1837, she would receive £54 0s 0d rather than the £72 0s 0d she asked for. Her claim, made in good faith on the terms her husband had paid for, showed exactly the disappointment the committee's petition to London described.
143	139	St. Helena 12th June 1837 A Special General Meeting of the Society was again held this day at the Library when the Committee Report was read a second time, and the following propositions were made and carried. 1st That the Managing Committee immediately obtain all Title Deeds wanting and attach them to the Bonds. 2d That one fourth of all the Bonds be called in to be paid on the 1st July 1838 Immediate Notice to be given to the Debtors with a view of strengthening the Securities to the Fund, and therefore approved Security for the money called in will be sufficient. 3d That the Resolutions of the 20th August 1832 granting an Annuity to Female Orphans above the age of 21 Years be annulled, from the 1st April 1837. 4th That all Annuities granted according to the Regulations of the 1st May 1821 be reduced one Fourth from the 1st April 1837.	A special general meeting of the society took place at the Library on 12 June 1837. The committee's report was read a second time, and the following proposals were made and carried. 1: The managing committee would at once obtain all missing title deeds and attach them to the bonds. 2: A quarter of all the bonds would be called in, for repayment on 1 July 1838, and the debtors would be given notice at once. The aim was to strengthen the fund's securities, so a borrower who offered better security would not need to repay the sum called in. 3: The resolution of 20 August 1832 granting annuities to orphaned daughters over 21 would be cancelled from 1 April 1837. 4: All annuities granted under the rules of 1 May 1821 would be cut by a quarter from 1 April 1837. 5: The widows of the old subscribers at £5 0s 0d a year, whose highest pension was £30 0s 0d, would suffer no reduction until the higher pensions had been brought down to their level.

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		5th That the Widows of the old (or £5 ...) Subscribers whose highest Pension is £30 a year should not be subject to a reduction until those who are receiving the higher rate of Annuity be reduced to their level. 6th That the Home Committee employ a Solicitor to frame a Memorial to the Court of Directors of the East India Company, or to His Majesty's Ministers, as they may deem proper, representing the declining State of the Fund owing to the Disbanding of the East India Company's Civil and Military Service of this Island.	6: The committee in England would engage a solicitor to draft a petition to the Court of Directors of the East India Company, or to His Majesty's ministers, as it thought proper. The petition would describe the fund's decline, caused by the disbanding of the Company's civil and military service on the island. Interpretations The meeting adopted the committee's report almost entirely but changed the terms for calling in bonds. The committee had proposed repayment by 1 April 1838. The meeting allowed three months longer and, more importantly, let a borrower keep his loan by offering better security. Forcing a quarter of the debtors to repay would have filled the fund's chest with money it had repeatedly failed to lend, as in 1833. What the fund needed was not cash but safer loans. Allowing borrowers to strengthen their security, by adding title deeds or a personal bond, achieved that while keeping the interest flowing. The petition as finally worded named a single cause for the fund's decline, the disbanding of the Company's service on St Helena. The meeting dropped the committee's wider reference to an unexpected change in the island's affairs and placed the responsibility squarely on the decision to end the service. That framing strengthened the moral claim on whoever had made it, whether the Company's directors or the Crown's ministers.
144	140	7th That the following Gentlemen compose the Home Committee Messrs. Greentree, Lambe, Hunter, Younge and Lorimer. 8th That the Regulations for enforcing the payment of Subscriptions (to the 1st April 1836) or excluding the Defaulters from further Claims on the Society be rigidly enforced. 9th That the Subscriptions be reduced to the Old Scale of £5 .. and £2 from the 1st April 1836 and that all those who have paid beyond that Sum, the amount shall be refunded or continued for their future Subscription. 10th That all resolutions passed since the 1st April 1836 be immediately forwarded to the Home Committee, that they may submit them to the Subscribers at home. 11th That the Managing Committee be requested Strictly to adhere to the Resolutions passed by the General Meeting, as without so doing, they are perfectly unavailing and from which reason, the Widows are now kept without their pensions. 12th That the best thanks of the Meeting are due to Colonel Hodson, for the great courtesy and patience, with which he has presided in the Chair at this Meeting. 13. Proposed by Lieut. Melliss & carried that the General Meetings be held twice a year instead of once viz. on the first Monday in April & October.	The meeting of 12 June 1837 passed further resolutions. 7: The committee in England would consist of Messrs Greentree, Lambe, Hunter, Younge and Lorimer. 8: The rules for compelling payment of subscriptions due up to 1 April 1836, or for excluding defaulters from any further claim on the society, would be strictly enforced. 9: Subscriptions would return to the old rates of £5 0s 0d and £2 0s 0d a year from 1 April 1836. Any member who had paid more than that since then would have the excess refunded or credited against his future subscriptions. 10: All resolutions passed since 1 April 1836 would be sent at once to the committee in England, which would put them to the subscribers living there. 11: The managing committee was asked to keep strictly to the resolutions of the general meeting. Without that, the resolutions were worthless, and the managers' failure to apply them was the reason the widows were now without their pensions. 12: The meeting thanked Colonel Hodson warmly for the courtesy and patience with which he had chaired it. 13: Lieutenant Melliss proposed, and the meeting agreed, that general meetings should be held twice a year instead of once, on the first Monday in April and the first Monday in October. Interpretations The ninth resolution dismantled the scheme of 1 May 1821. Married members had paid £12 0s 0d a year through the Pay Office for 15 years. With the Company's service disbanded, that deduction from pay had ended, and many members no longer drew a regular salary from which to pay so much. Only 14 months earlier, on 18 April 1836, the members had ruled that anyone returning to the old rate would forfeit everything he had paid at the higher one. Now the whole membership returned to the old rate, and those who had paid the higher rate since April 1836 were to have the excess back. The meeting thus abandoned the principle it had used to refuse Cole's request on 26 July 1834. The fund kept the higher payments of earlier years, so their widows were still

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			entitled to pensions above the old level, cut by a quarter. The eleventh resolution placed the blame for the widows' hardship on the managers themselves. Rule after rule against defaulters had been passed since 5 April 1813, and on 9 April 1832 the members made expulsion automatic. Each time the managers, or the meeting itself, had held back. The general meeting now stated plainly that leniency towards members in arrears had left the widows unpaid, the outcome Brooke had warned of on 3 April 1827. Twice-yearly meetings would allow the members to check on the managers in October as well as April, so that failures could not run unchecked for a full year.
145	141	St. Helena 19th June 1837 Agreeably to Resolutions of the 12th Instant the following Letters were addressed to Miss Charlotte Kay & the Widows on the New Establishment. The Gentlemen of the Managing Committee for the Widows Fund, sincerely regret being obliged to inform Miss Charlotte Kay of the necessity the General Meeting on the 12th Inst. was under of abrogating a Resolution passed in the year 1832, which gave a Pension to female orphans above the age of Twenty one years, while the state of the Fund could afford it; unforeseen circumstances having occurred and caused a serious reverse it has become the unpleasant duty of the Committee to give Miss Kay notice that her Pension has ceased from the 1st April last. Signed C. R. G. Hodson Secy. & Treasr. Widows on the New Establishment at the reduced rate of Pension. Mrs. Joanna Haggarty £ 54 " Eliza Mead 54 " Charlotte Cole 48 . 15 . " Elizabeth Pritchard 48 . 15 . " Emily Legg 54 " Eliza Armstrong 54 Mrs. Margaret Statham £ 54 " Caroline Thorn 54 " Mary Seale 54 " Eleanor Bennett 54 " Eliza Broadway 54 " Hellery 54 Dr. Watsons Orphans £ 54 The Gentlemen of the Managing Committee for the Widows Fund sincerely regret being obliged to inform (the above were addressed individually) of the necessity the General Meeting on the 12th Inst. was under of reducing one fourth of the Pensions from all	On 19 June 1837, acting on the resolutions of 12 June, the managing committee wrote to Miss Charlotte Kay and to the widows on the new scale. The letter to Miss Kay expressed the committee's sincere regret. The general meeting of 12 June had been compelled to cancel the resolution of 1832, which granted a pension to orphaned daughters over 21 while the fund could afford it. Unforeseen events had caused the fund a serious setback. It was therefore the committee's unwelcome duty to tell Miss Kay that her pension had ended on 1 April 1837. C. R. G. Hodson signed the letter as secretary and treasurer. The widows on the new scale were listed with their pensions at the reduced rate. Mrs Joanna Haggerty, £36 0s 0d Eliza Mead, £36 0s 0d Charlotte Cole, £48 15s 0d Elizabeth Pritchard, £48 15s 0d Emily Legg, £54 0s 0d Eliza Armstrong, £54 0s 0d Mrs Margaret Statham, £54 0s 0d Caroline Thorn, £54 0s 0d Mary Seale, £54 0s 0d Eleanor Bennett, £54 0s 0d Eliza Broadway, £54 0s 0d Mrs Hellin, £54 0s 0d Dr Watson's orphans, £54 0s 0d Each widow received a letter of her own. The committee sincerely regretted having to tell her that the general meeting of 12 June had been obliged to cut by a quarter the pensions of all widows on the new scale. Interpretations Every figure in the list was exactly three quarters of a rate fixed by the scheme of 1 May 1821. The widows whose husbands had paid the full six years received £54 0s 0d instead of £72 0s 0d. Those at £48 15s 0d had been entitled to £65 0s 0d, the rate after four or five years, and those at £36 0s 0d to £48 0s 0d, the rate a newcomer's widow reached after three years. The cut fell evenly in proportion, so each widow kept her place relative to the others. Mrs Hellin, whose claim was laid before the committee on 25 May 1837, was admitted at the reduced rate of £54 0s 0d rather than the £72 0s 0d she asked for. Charlotte Kay was the one orphaned daughter over 21 placed on the list under the scheme of 20 August 1832, and she was probably a daughter of the Kay family who had subscribed since 1812. She lost her whole allowance rather than a quarter of it, as the safeguard written into that scheme required. The letter's reference to the fund's affording the pension "while it could" quoted the condition the members attached when they adopted it. Several names on the list matched families recorded throughout the fund's history. Eleanor Bennett was perhaps the widow of James Bennett, treasurer in 1834 and 1835, who died before April 1836. Eliza Broadway was the same woman whose debt of £300 0s 0d the committee of inquiry proposed to reduce from her pension arrears.

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146	142	Widows & Orphans who were receiving the higher rate of Annuity, agreeably to a regulation of the 1st May 1821; unforeseen circumstances having occurred and caused a serious reverse of the then apparent prosperous state of the Fund, it has become the unpleasant duty of the Committee to give Mrs. notice that she will receive from the 1st April last, at the rate of (as above) Pr. annum, subject to still further reduction if necessary. (Signed) C. R. G. Hodson Secy. & Treasr. Robert F. Seale Esqr. Sir I am directed by the Managing Committee for the Widows Fund, to inform you that agreeably to Instructions from a General Meeting of Subscribers on the 12th Instant the Committee is immediately to take the necessary steps for enforcing payment of arrears of Interest on Bonds. Your Personal & Mortgage Bond for £300 has £56 . 5 .. Interest due on the 1st April last and your Mortgage Bond for £250 has £37 . 10 .. Interest due to the same date. When the Interest is paid on the latter, the Committee will sanction the transfer to Capt. Wright as you desire. With respect to your request to surrender the land mortgaged for the former the Committee are under the necessity of declining to accede to such a proposition, holding as the Fund does your Personal Bond in addition to the Mortgage and unless the Interest is paid agreeably to repeated applications, the Committee must be under the painful necessity of	The letter to each widow on the new scale explained that the reduction applied to all widows and orphans receiving the higher annuity under the rules of 1 May 1821. Unforeseen events had seriously reversed the fund's apparently prosperous position. The committee therefore had the unwelcome duty of telling each widow that from 1 April 1837 she would receive the reduced rate shown in the list, subject to further cuts if needed. C. R. G. Hodson signed as secretary and treasurer. The committee also wrote to Robert F. Seale. Following the instructions of the general meeting of 12 June 1837, it was taking immediate steps to recover arrears of interest on bonds. His personal and mortgage bond for £300 0s 0d carried interest of £56 5s 0d owing on 1 April 1837. His mortgage bond for £250 0s 0d carried £37 10s 0d owing on the same date. Once he paid the interest on the second bond, the committee would approve its transfer to Captain Wright, as he wished. The committee declined, however, his request to surrender the land mortgaged for the first bond. The fund held his personal bond as well as the mortgage on that loan. Unless he paid the interest as repeatedly requested, the committee would be forced to take painful measures. Interpretations The refusal to accept Seale's land showed the value of the personal bond that the committee of inquiry had urged. A borrower who had pledged only land could end his debt by handing it over, as happened with the property written off on 6 April 1829 and as W. O. Kennedy proposed in 1837. Seale had given his personal bond too, so he was liable for the whole debt and its interest, whatever the land might fetch. The committee could refuse the land, which was probably worth less than £300 0s 0d, and pursue him for the full sum. On the second loan, secured by mortgage alone, it offered him a way out through a transfer to Captain Wright, but only once the arrears were cleared. The warning of further reductions in the widows' letters made clear that the cut of a quarter was not a final settlement. The fund's income depended on recovering arrears from borrowers such as Seale. If those efforts failed, or the petition to London brought no help, the pensions would fall again.
147	143	taking immediate legal steps for the recovery of the same I am Sir 19th June 1837. Your obedient Servant (Signed) C. R. G. Hodson Secy. & Treasr. Major Francis Seale, Messrs. G. W. Alexander & H. W. Barker and Mrs. Alexander The Managing Committee for the Widows Fund beg leave to inform (as above) that their Bond to the Fund dated 31st March 1824 giving in Mortgage certain landed property, is incorrect, in as much as the land in Deep Valley mortgaged, did not at the time, belong to the Estate of the late Jno. Alexander deceased. The Committee is therefore instructed, by a General Meeting of Subscribers on the 12th Inst. to have this error rectified immediately; it is therefore the duty of the Committee to require a sufficient landed security from the Executors to that Estate, in addition to their Personal Bond for the Sum named in that Bond, or that it may be paid off and further to give notice that it has been found that a piece of Land called Griffins 11 Acres,	The letter to Robert F. Seale of 19 June 1837 closed by warning that the committee would otherwise be forced to take legal action at once to recover the money. C. R. G. Hodson signed it as secretary and treasurer. The committee also wrote to Major Francis Seale, Mr W. Alexander and Mr H. W. Barker, the executors of the Alexander estate, and to Mrs Alexander. It informed them that their bond of 31 March 1824, which mortgaged certain land to the fund, contained an error. The land in Deep Valley pledged in that bond had not belonged to the estate of the late [...] Alexander at the time. The general meeting of 12 June 1837 had instructed the committee to have the error put right at once. The committee was therefore obliged to require the executors to provide adequate security in land, in addition to their personal bond, for the sum named in the bond, or else to repay it. The committee also gave notice that a piece of land called Griffin's, of 11 acres, also mortgaged to the fund, had since been sold to Captain Wright as though free of any claim. The committee could not give up the fund's claim on that land unless ample security was offered in its place. Interpretations For 13 years the fund had held a mortgage on land the borrowers did not own. A mortgage of land

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		also mortgaged, has been subsequently sold to Captain Wright as free of all incumbrance; on which piece of Land the Committee cannot relinquish a claim in behalf of the Widows Fund, unless an ample Security is offered in stead of it. 19th June 1837 Margin Notes: Not delivered	belonging to someone else gave the lender no rights over it, so the loan had in effect been secured only by the executors' personal bond. The error came to light only through the inspection of bonds ordered on 10 April 1837, which found that many mortgages lacked their title deeds. Had the deeds been demanded when the loan was made, the problem would have shown at once. Griffin's land raised the opposite difficulty. Here the estate did own the land and had pledged it, but then sold it to Captain Wright as unencumbered, concealing or forgetting the fund's claim. The mortgage still bound the land in the buyer's hands, so Wright had bought property the fund could seize. The committee offered a practical way out. If the executors provided equal security elsewhere, the fund would release Griffin's land and spare Wright the consequences of a sale made on false terms. The two cases together showed why the inquiry made the recovery of title deeds its first recommendation.
148	144	To Capt. William O. Kennedy The Managing Committee of the Widows Fund acknowledge the receipt of Capt. W. O. Kennedy's letter of the 1st May 1837 requesting to surrender the property mortgaged to the Widows Fund; and agree to receive the same as soon as the Title Deeds are placed in the hands of the Committee; it will then be offered for sale by Public Auction, and immediate possession given to the Purchaser. 19th June 1837. The following Notice was also given to all Mortgagors calling upon them for additional Security & the delivery of their Title Deeds for Property Mortgaged. The Managing Committee of the Widows Fund hereby give notice to that in conformity to a Resolution passed by a General Meeting of Subscribers on the 12th Instant, the said is hereby called on to pay or give Security for the Sum required according to the following Resolution "That one fourth of all the Bonds be called in to be paid on the 1st July 1838. Immediate Notice to be given to the Debtors, with a view of Strengthening the Securities to the Fund and therefore approved Security for the money called in will be Sufficient." The Title Deeds for the Property Mortgaged are requested to be delivered over to the Committee immediately. Signed C. R. G. Hodson Secy. & Treasr.	The committee replied on 19 June 1837 to Captain William O. Kennedy. It acknowledged his letter of 1 May 1837 asking to hand over the property he had mortgaged to the widows' fund. The committee agreed to accept the property once the title deeds were in its hands. It would then put the property up for sale by public auction, with immediate possession for the buyer. The committee also sent a notice to every borrower on mortgage, requiring further security and the delivery of the title deeds to the mortgaged property. The notice informed each borrower that, under a resolution of the general meeting of 12 June 1837, he must either repay or give security for the sum required. It quoted that resolution in full. A quarter of all bonds would be called in, for repayment on 1 July 1838, and the debtors would be given notice at once. The aim was to strengthen the fund's securities, so approved security for the sum called in would be accepted instead of repayment. The notice also asked each borrower to hand over the title deeds to his mortgaged property at once. C. R. G. Hodson signed the notice. Interpretations Kennedy's surrender was accepted where Robert F. Seale's was refused on the same day. The difference lay in the security. Seale had given a personal bond alongside his mortgage, so the fund could pursue him for the whole debt. Kennedy's loan rested on the mortgage alone, since the committee of inquiry noted that a personal bond was still needed from him. Without one, the fund could recover only what his house and grounds would fetch, and refusing the surrender would have gained nothing. The committee chose to sell Kennedy's property at once rather than hold and let it. On 6 April 1829 the members kept surrendered land and waited for rent, and by 1834 they were paying for repairs to houses they owned. With pensions overdue and the fund short of cash, the committee needed money at once, not a tenant's rent over years. A public auction also fixed the property's value openly, so no member could later claim that the fund had sold it cheaply to a friend. Insisting on the title deeds first ensured the buyer received a clear title, which the fund could not offer while the deeds remained with Kennedy.
149	145	The following Copy of the Original Regulations &c, were transmitted to the Committee in England in Duplicate. Island St. Helena 1st April 1766. The Gentlemen in the Service of the Honble East India Company in this Island whose Names	The committee sent the committee in England two copies of the society's original rules, together with later papers. The rules were dated at St Helena on 1 April 1766. The rules recorded that the gentlemen in the East India Company's service on the island, who signed below, had resolved to set up a fund to support the widows and orphans of deceased

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		are hereunto Subscribed, having come to a Resolution of establishing a Fund for the Maintenance of such Widows and Orphans of Deceased Company's Servants in this Island Subscribers to the said Fund, as may become so from this time, have agreed upon the following Regulations relative to the said Fund and Establishment viz. 1st That every Married Company's Servant who chuses to become a Subscriber to the Fund do annually contribute and pay into the hands of the Treasurer of this Society the Sum of Five Pounds Sterling. 2d That each unmarried Company's Servant do whilst he continues such contribute the Annual Sum of Two Pounds Sterling to be paid as before mentioned, and if he should afterwards Marry, he shall immediately become liable to the Annual payment expressed in the first Article. Margin Notes: 1 May 1821 raised to £12 .. 1 April 1836 reduced to £5 .. 1 May 1821 raised to £6 .. 1 April 1836 reduced to £2 ..	Company servants on the island who subscribed to it. They agreed the following rules for the fund from that date. 1: Every married Company servant who chose to subscribe would pay the treasurer £5 0s 0d sterling each year. The rate was raised to £12 0s 0d on 1 May 1821 and reduced to £5 0s 0d again on 1 April 1836. 2: Every unmarried Company servant who subscribed would pay £2 0s 0d sterling each year in the same way. If he later married, he would at once become liable for the married rate set in the first rule. The rate was raised to £6 0s 0d on 1 May 1821 and reduced to £2 0s 0d again on 1 April 1836. Interpretations Two copies went to England because letters and papers from St Helena travelled by ship, and a single copy might be lost at sea or delayed for months. The rules were the foundation of any petition the committee in London would present. The Court of Directors or the King's ministers would need to see exactly what the Company's servants had promised one another, and how the scheme had been altered, before judging the fund's claim for help. The notes added to the first two rules traced the whole arc of the fund's finances in two lines. The founders' rates of £5 0s 0d and £2 0s 0d stood for 55 years. The scheme of 1 May 1821 more than doubled them, and on 12 June 1837 the members restored the founders' rates from 1 April 1836. The difference between the two rates rested from the start on the married man's wife, who could claim a pension, and on the bachelor's lack of one. The second rule made a member's marriage an immediate change in his obligations, since his wife came under the fund's protection from that day.
150	146	3d That every new Company's Servant shall have the space of One Month allowed him, to enter into the Society and upon his declining it he shall not afterwards be at liberty to do so, but shall be excluded from being a Member of this Society for ever. 4th That every Subscriber shall regularly pay into the Hands of the Treasurer of the Society his Annual Subscription on the first day of April, and that every Member who shall delay making the said payment Six Months after the said first day of April, shall forfeit what he has already paid and shall be excluded the Society. 5th That any Subscriber who may afterwards leave the Island, shall have it in his Option to continue a Member of this Society, and to enjoy the advantages arising from it upon his regular payment of the Annual Subscription. 6th That the Money arising from the several yearly payments, shall be employed in the manner most conducive to the increase of the Society's Funds, under the directions of the Persons appointed to have the Management of the Society's affairs. 7th That no Money once paid into this Fund be afterwards recoverable, but shall remain for the support of the Establishment. 8th That every Widow of a Subscriber (whilst she remains such) shall receive for the support	The original rules of 1 April 1766 continued as follows. 3: Every newly appointed Company servant would have one month in which to join the society. If he declined, he could not join later and would be barred from membership for good. 4: Every subscriber would pay his annual subscription to the treasurer on 1 April. A member who delayed payment for six months after that date would lose everything he had already paid and be expelled from the society. 5: A subscriber who later left the island could choose to remain a member and keep all its benefits, provided he paid his annual subscription regularly. 6: The money from the yearly payments would be used in whatever way best increased the society's funds, under the direction of the men appointed to manage its affairs. 7: No money once paid into the fund could be reclaimed. It would remain for the support of the society. 8: Every subscriber's widow, for as long as she remained unmarried, would receive an allowance for her support. Interpretations The founders' rules were in several respects stricter than the practice that grew up under them. The third rule shut out for ever any man who did not join within a month of his appointment. Later generations softened it repeatedly, admitting late entrants on payment of arrears from 1799, on arrears with interest and a £24 0s 0d donation on 12 April 1820, and on arrears alone under the amnesty of 1 April 1822. Each concession let in men such as Blinkins and Seale who had once refused, at the cost of the founders' protection against men who joined only when their families needed the fund. The fourth rule contained the six months' grace that the treasurer complained of on 5 April 1813, when it was replaced by a limit of 15 days. The

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			seventh rule, forbidding any refund, underlay every forfeiture the society imposed, including the rule of 18 April 1836 against members who reverted to the old rate. The general meeting of 12 June 1837 broke with it when it agreed to refund subscriptions paid above the old rate since April 1836. The fifth rule allowed members to keep their place after leaving St Helena, and by 1837 nearly half the subscribers lived abroad under its protection.
151	147	of Herself and Children an Annual Pension from the Fund of Thirty Pounds to commence from the Death of her Husband, but if she afterwards marries, she shall no longer be entitled to the said Pension. 9th That if a Subscriber dies, and leaves one, or more Orphans, such Orphan or Orphans, shall in like manner be entitled to the said Pension of Thirty Pounds Pr. Annum, to be divided equally amongst them, and to continue until (if Male Orphans) they come of Age; and if Female whilst they remain unmarried. 10th That there shall be a General Annual Meeting of the Subscribers, on the first day of April, in order to examine the Treasurer's Accounts and trans- act what other business, may be laid before them, relative to the Society. 11th That the more immediate management, of the Society's affairs be vested in the Hands of a Committee, chosen for this purpose, at the above Annual Meeting of this Society, who are to make a Report to the Annual Meeting of the transactions of the foregoing Year, and are empowered to call a General Meeting, whenever the affairs of the Society's may require it. Lastly That nothing is to be done by the Committee contrary to the said Laws, which can only	The eighth rule of 1 April 1766 set the widow's allowance at a pension of £30 0s 0d a year from the fund, for the support of herself and her children, beginning from her husband's death. If she remarried, she would lose the pension. 9: If a subscriber died leaving one or more orphans, they would be entitled in the same way to the pension of £30 0s 0d a year, shared equally among them. Sons would receive it until they came of age, and daughters for as long as they remained unmarried. 10: A general meeting of subscribers would be held every year on 1 April to examine the treasurer's accounts and deal with any other business concerning the society. 11: The day-to-day running of the society's affairs would be entrusted to a committee elected for the purpose at the annual meeting. The committee would report to the next annual meeting on the year's business, and could call a general meeting whenever the society's affairs required one. Finally, the committee could do nothing that went against these rules. Interpretations The founders' ninth rule gave orphaned daughters their share of the pension for as long as they remained unmarried, with no age limit. The resolution of 1 April 1778 must therefore have cut that support back to a fixed age, since Beale's proposal of 8 April 1830 sought to change it so that a daughter would again be paid "for life or until marriage". The long debate of 1830 to 1832, and the cancellation of the extension on 12 June 1837, thus concerned a right the founders had granted and their successors had withdrawn within 12 years. The founders' pension of £30 0s 0d was itself more than the fund later managed to pay. It was cut to £20 0s 0d in 1794 and set at £25 0s 0d in 1797. The committee of inquiry described the highest pension of the old subscribers as £30 0s 0d, so the founders' rate had evidently been restored before 1837. The rule ending a widow's pension on remarriage, like the daughter's ending on marriage, assumed that a husband would take over her support. The fund insured a family against the loss of its provider, not a woman for the rest of her life.
152	148	be altered by the Majority of the Subscribers at a General Meeting who are to determine all disputes or difficulties, that may arise relative to the Management of the Society's affairs. General Meeting 1st April 1768. To be added to 8th Article. It appearing to the Subscribers that the 8th Article is deficient in not mentioning that the £30 Pr. Annum is to be continued to the Children of the deceased Subscriber after the Marriage of the Widow, agreeable to the intention of the Subscribers It is hereby unanimously agreed to, by the Gentlemen of the Society, that (to prevent any dispute hereafter) the said Sum of £30 shall be paid to the Children of the said Widow by the first Marriage in the like manner as it is mentioned in the 9th Article. General Meeting 1st April 1770. To be added to 3d Article. The 3d Article of the Year 1766	The final clause of the rules of 1766 provided that the rules could be changed only by a majority of subscribers at a general meeting. That meeting would also settle any disputes or difficulties arising in the management of the society's affairs. The rules were followed by later additions. A general meeting of 1 April 1768 added a clause to the eighth rule. The subscribers found that the rule failed to say that the pension of £30 0s 0d a year should continue to a deceased subscriber's children after their mother remarried, although that had been their intention. To prevent future disputes, they agreed unanimously that the £30 0s 0d should be paid to the widow's children by her first marriage, in the same way as under the ninth rule. A general meeting of 1 April 1770 added a clause to the second rule, which the members felt needed explaining as to when a new member's first subscription was due. From then on, a new member

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		having been thought to want explanation with regard to the time of paying the first Subscription it was agreed, that for the future, every new Member shall at the time of entering pay in proportion to the Number of Quarters, unexpired from the last General Meeting &c. & if a Married Man for three quarters £3 . 15 .. for two quarters £2 . 10 .. and One quarter £1 . 5 .. or if a Bachelor for three quarters £1 . 10 .. two £1 .. and One £ .. 10 .. General Meeting 12th April 1774. To be added to 8th Article. That the Widows and Orphans of every Member, Subscribing £5 as a Married Man, shall be entitled on the following terms. For the 1st Years Subscription £ 10 Pr. Annum 2d Years Subscription £ 15 Pr. Annum 3d Years Subscription £ 20 Pr. Annum 4th & 5th Years Subscription £ 25 Pr. Annum 6th Years Subscription £ 30 Pr. Annum	would pay in proportion to the number of quarters left before the next general meeting. Married man, 3 quarters remaining, £3 15s 0d Married man, 2 quarters remaining, £2 10s 0d Married man, 1 quarter remaining, £1 5s 0d Bachelor, 3 quarters remaining, £1 10s 0d Bachelor, 2 quarters remaining, £1 0s 0d Bachelor, 1 quarter remaining, £0 10s 0d A general meeting of 12 April 1774 added a clause to the eighth rule. The widow and orphans of every member who paid £5 0s 0d a year as a married man would receive a pension according to the number of years he had subscribed. After 1 year's subscription, £10 0s 0d a year After 2 and 3 years' subscription, £15 0s 0d a year After 4 and 5 years' subscription, £20 0s 0d a year After [...] years' subscription, £25 0s 0d a year After 6 years' subscription, £30 0s 0d a year Interpretations The clause of 1774 ended the founders' promise of a full pension from the day a member joined. Under the original eighth rule, a man who paid a single year's £5 0s 0d and then died left his widow £30 0s 0d a year for life. The graded scale made the pension grow with the years of payment, reaching the full £30 0s 0d only after six years. This was the rule under which later newcomers paid six years' subscriptions in advance, £30 0s 0d, to secure the full pension at once, as Robert Brooke did in 1788 and Doctor Adam Baildon on 3 April 1809. It also served as the model for the scheme of 1 May 1821, whose higher pensions likewise rose year by year to a ceiling after six years. The clause of 1768 protected children against the effects of their mother's remarriage. Her pension ended when she took a new husband, who was expected to support her. He had no obligation to support another man's children, so the fund kept paying their share. The clause of 1770 brought in new members part way through the year at a fair price, so a man appointed in winter did not pay a full year's subscription for a few months of membership.
153	149	To be added to 8th Article. And it was further determined that if any Subscriber chusing to entitle himself on his Marriage by paying a Sum of Money in advance, equal to the above Regulations shall be permitted so to do. To be added to 8th Article. That hereafter, no consideration shall cause any Member or a Subscriber to be excluded, but that of Non Payment. General Meeting 1st April 1778. To be added to 8th Article. It appearing to the Members of the Society, that the Annuity extending to the Sons of Subscribers, until the age of 21 Years, and to the Daughters until Marriage, agreeable to the 9th Article; is more than the Fund, will in all probability be able to support. Do therefore unanimously agree that the Sons of all Subscribers in future, be limited to Sixteen Years, and Daughters to Twenty One Years for receiving the said Annuity and no longer. It was also unanimously agreed that no Annuity be paid to any Widows, or Orphans not residing upon the Island, or to any Person or Persons in trust for them, unless a Certificate of their lives properly attested be sent to the Treasurer of the Society. General Meeting 14th July 1794. That as the Subscriptions, and Interest on Bonds, are insufficient to pay the Annuities that one third of the Pensions, of the present Annuitants, and of the Pensions that may be arising to those that	The meeting of 12 April 1774 further resolved that any subscriber who wished to secure the full benefit for his wife on his marriage could do so. He would pay in advance a sum equal to the payments set out in the new scale. This clause was added to the eighth rule. The same meeting resolved that from then on no member, once he had subscribed, could be expelled for any reason other than failure to pay. This clause was added to the fourth rule. A general meeting of 1 April 1778 added a clause to the ninth rule. The members judged that annuities to sons until the age of 21, and to daughters until marriage, as the ninth rule allowed, were more than the fund could probably support. They agreed unanimously that in future the sons of all subscribers would receive the annuity only until the age of 16, and the daughters only until 21. They also agreed unanimously that no annuity would be paid to any widow or orphan living away from the island, or to anyone acting for them, unless a properly witnessed certificate that they were still alive was sent to the treasurer. A general meeting of 4 July 1794 found that subscriptions and interest on bonds were not enough to pay the annuities. It resolved that a third of the pensions of all current annuitants, and of those who joined the list later, would be removed from 1 April. Interpretations The clause of 1774 allowing payment in advance turned the graded scale into a choice. A newly

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		shall hereafter come upon the Fund, shall be taken off and reduced from the 1st day of April, until	married man could leave his wife's cover to build up year by year, or buy her the full £30 0s 0d at once by paying six years' subscriptions together. Every later case of a £30 0s 0d advance in the book rested on this clause. The rule that no member could be expelled except for non-payment protected subscribers from removal for their conduct or opinions. Membership became a matter of contract, not of the other members' approval. The changes of 1778 settled the question the members reopened in 1830. The founders gave daughters their share until marriage, and within 12 years their successors limited it to the age of 21 because the fund could not bear it. Beale's proposal of 8 April 1830 sought to restore the founders' terms, and the members' cancellation of it on 12 June 1837 repeated the judgement of 1778 almost exactly. The requirement of a life certificate for annuitants abroad anticipated the arrangement agreed on 8 April 1830 for paying widows in Europe through the Company. The cut of 1794 showed that the crisis of 1837 had a precedent. A third off a pension of £30 0s 0d left £20 0s 0d, the figure the fund paid from that year. Then, as in 1837, the members reduced the pensions of existing widows rather than raise subscriptions, and spread the loss equally across all annuitants. In 1837 they chose instead to protect the widows on the lower scale and cut only the higher pensions.
154	150	To be added to Regulations. until such time, as the Fund shall again be in a state, when the Subscription and Interest shall be sufficient to pay the Pensions, at the rate of the Original Institution. General Meeting 15th April 1799. To be added to 3d Article. Resolved that any Gentleman entering the Company's Service, refusing to become a Member of the Society when being asked by the Managers shall not be admitted at any future period, unless he makes good the payments from his first being asked or entering the Service, and then only by consent of not less than One Half of the Members of the Society. If he is a Married Man and paying Interest on the same. General Meeting 5 April 1813. To be added to 4th Article. Resolved That as great loss and Inconvenience arises to the Fund, from the 4th Article of the Regulations, made on the 1st April 1766 by which a Subscriber or Person holding a Bond, is at liberty to hold back his Subscription or Interest money Six months after it becomes due that henceforward any Person who shall delay making the said Payment Fifteen days, after it becomes due Shall if a Subscriber forfeit what he has already paid, and be excluded the Society. And if a Person holding a Bond, he shall immediately be called upon to discharge it. General Meeting 5 April 1821. To be added to 11th Article. Resolved as a measure likely to benefit the Fund that the Senior Member of the Committee, should retire annually that the remaining four should continue in office, and that another Member, should be chosen to fill the vacancy	The resolution of 4 July 1794 provided that the cut of a third would last only until the fund could again pay the pensions at the founders' rate from subscriptions and interest. This clause was added to the rules. A general meeting of 15 April 1799 added a clause to the third rule. Any gentleman entering the Company's service who refused to join when the managers asked him could not be admitted later unless he paid every subscription due from the date he was first asked. Even then, he needed the consent of at least half the members. A married man would also have to pay interest on his arrears. A general meeting of 5 April 1813 added a clause to the fourth rule. The rule of 1 April 1766 allowed a subscriber or a borrower to hold back his subscription or interest for six months after it fell due, and this had caused the fund serious loss and inconvenience. From then on, a subscriber who failed to pay within 15 days of the due date would lose everything he had paid and be expelled. A borrower who did the same would be required to repay his bond at once. A general meeting of 5 April 1821 added a clause to the eleventh rule. To benefit the fund, the longest-serving member of the committee would retire each year, while the other four stayed in office. Another member would be elected to fill the vacancy. Interpretations The cut of 1794 was framed as temporary, to last only until the fund recovered. The pension was raised from £20 0s 0d to £25 0s 0d in 1797, and by 1837 the old widows' highest pension stood again at the founders' £30 0s 0d. The promise of restoration was thus kept, though it took decades. The cut of 1837 carried no such promise, and the widows' letters warned only of possible further reductions. The clause of 1799 treated a married late entrant more harshly than a bachelor. A bachelor who joined late repaid only his missed subscriptions, since no widow had stood to claim during his years outside. A married man had kept his £5 0s 0d a year in his own pocket while his wife faced the same risk as any member's wife, so he paid interest as well. The requirement of consent from half the members gave the society a further check on a man who applied

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			only when his health or family made the fund worth joining. The committee in England received these clauses as a record of how carefully the society had guarded itself against such cases before events beyond its control undid it.
155	151	General Meeting 1st May 1821. Annulled. Resolved that every married Member, shall make his Subscription up to £30 to the 1st April 1821 in order that all may be on an equality in regard to Annuity in case of Death. Annulled. That henceforth the Annual Subscription, shall be £12 Married, and £6 unmarried Members. To be added to Regulations. Reduced One Forth 1st April 1837. That in case of the Death of a married Subscriber leaving a Widow or Orphan under the prescribed age, after such additional Subscription, they shall be entitled on the following terms. For the 1st Years Subscription £ 44 Pr. Annum 2d Years Subscription £ 51 Pr. Annum 3d Years Subscription £ 58 Pr. Annum 4th & 5th Years Subscription £ 65 Pr. Annum 6th Years Subscription £ 72 Pr. Annum To be added to Regulations. Reduced One Fourth 1st April 1837. All future Married Members to commence the Subscription of £12 Per Annum and in case of Death, their Widows or Orphans shall be entitled on the following terms. For the 1st Years Subscription £ 24 Pr. Annum 2d Years Subscription £ 36 Pr. Annum 3d Years Subscription £ 48 Pr. Annum 4th & 5th Years Subscription £ 60 Pr. Annum 6th Years Subscription £ 72 Pr. Annum	The rules sent to England then set out the resolutions of the general meeting of 1 May 1821, with notes on what had become of each. Every married member was to bring his total payments up to £30 0s 0d, calculated to 1 April 1821, so that all would stand equal in their claim to an annuity on death. The copy marked this resolution as cancelled. From then on the annual subscription was to be £12 0s 0d for married members and £6 0s 0d for unmarried members. These rates stood for 15 years. They were cancelled when the general meeting of 12 June 1837 restored the old rates of £5 0s 0d and £2 0s 0d from 1 April 1836. If a married subscriber died leaving a widow, or orphans under the age set by the rules, they would receive an annuity according to the years he had paid the higher subscription. This scale was added to the rules and cut by a quarter from 1 April 1837. After 1 year's subscription, £44 0s 0d a year After 2 years' subscription, £51 0s 0d a year After 3 years' subscription, £58 0s 0d a year After 4 and 5 years' subscription, £65 0s 0d a year After 6 years' subscription, £72 0s 0d a year Every married man joining in future would pay £12 0s 0d a year from the start. If he died, his widow or orphans would receive an annuity on the following scale. This scale was also added to the rules and cut by a quarter from 1 April 1837. After 1 year's subscription, £24 0s 0d a year After 2 years' subscription, £36 0s 0d a year After 3 years' subscription, £48 0s 0d a year After 4 and 5 years' subscription, £60 0s 0d a year After 6 years' subscription, £72 0s 0d a year Interpretations The notes in the margin treated the two halves of the scheme of 1821 differently. The higher subscriptions were cancelled outright, but the higher pensions were only cut by a quarter and stayed in the rules. The members could have abolished both together and returned every widow to the old pension of £30 0s 0d. They chose not to, because the widows on the higher scale had a claim earned by their husbands' payments. A member who had paid £12 0s 0d a year for 15 years had bought his wife a larger pension, and the fund had held his money throughout. Members could stop paying the higher rate in future, but the society could not undo what past payments had secured. The cut of a quarter shared the fund's losses with those widows without denying the bargain their husbands had made. The two scales showed how the scheme credited existing members for what they had already paid. A member who had subscribed before 1821 and topped up his payments to £30 0s 0d began at £44 0s 0d, and his widow's pension rose by £7 0s 0d a year. A newcomer began at £24 0s 0d and rose by £12 0s 0d a year. Both reached £72 0s 0d after six years. Under the cut of 1837 the ceiling fell to £54 0s 0d, and the widows' letters of 19 June 1837 applied exactly that reduction to each step of both scales. The copy also showed the committee in England how far the society had gone in raising its members' contributions. Married members had paid more than twice the founders' rate for 15 years, and bachelors three times. The petition could therefore argue that the members had done everything in their power to support their families, and that the fund failed only

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			when the disbanding of the Company's service removed the means of collecting those payments.
156	152	General Meeting 1st May 1821. To be added to 3d Article. A Gentleman henceforth on entering the Service, refusing to become a Subscriber, shall not afterwards be admitted but by Ballot One Third to exclude and then not without paying up all arrears, from the time of entering the Service, to the time of admission, with Interest on the same and making a donation to the Fund of £50 To be added to 3d Article. Any Gentleman in the Service having been once a Member, and having withdrawn from the Society can only be readmitted under the same restrictions. To be added to 10th Article. That half yearly Receipts and Disbursements shall be made, vizt. the 1st April and the 1st October but the Annual General Meeting to be held as heretofore, on the 1st April. To be added to 11th Article. That the Committee of five Managers shall not retire from Office, as heretofore, but in rotation the first on the list going out on the 1st April, and a new one chosen in his place, who shall be placed at the Bottom of the list the first always to be the President. To be added to 6th Article. That it shall always be, at the option of the Managers for the time being (provided they are unanimous) to lend Sums of Money on good Security to Individuals, at the Interest generally paid.	The rules sent to England continued with further resolutions of the general meeting of 1 May 1821. A gentleman entering the service who refused to subscribe could not later join except by ballot, in which one third of the votes would be enough to exclude him. If admitted, he would have to pay all arrears from his entry into the service to his admission, with interest, and give the fund £50 0s 0d. This clause was added to the third rule. Any gentleman in the service who had once been a member and then left the society could rejoin only under the same restrictions. This clause was also added to the third rule. The society would receive and pay out money every half year, on 1 April and 1 October, but the annual general meeting would still be held on 1 April as before. This clause was added to the tenth rule. The committee of five managers would no longer stand down together as in the past, but in rotation. The manager at the head of the list would retire on 1 April each year, and his successor would be added at the foot of the list. The manager at the head of the list would always act as President. This clause was added to the eleventh rule. The managers in office could always lend money to individuals on good security at the usual rate of interest, provided they agreed unanimously. This clause was added to the sixth rule. Interpretations The clause on late entrants appeared in the copy without any note that it had been relaxed. On 1 April 1822 the members found that the fine had kept men out altogether, and offered a month's amnesty in which any man could join on payment of his arrears alone. That concession was limited to a single month, after which anyone still outside faced the full penalty again. The rule therefore still stood in 1837, and the copy recorded it correctly as part of the society's law. It showed the committee in England that the society had guarded against men who joined only when their families needed the fund. The ballot in which a third of the votes could exclude an applicant gave a minority of members the power to keep out anyone whose health or circumstances made him a doubtful risk. The half-yearly accounts suited the new way of collecting money. From 1823 subscriptions came in monthly through the Pay Office, while pensions were paid twice a year. Settling the accounts on 1 April and 1 October matched the fund's payments to the flow of its income, and the committee of 1830 later used the same dates for paying widows abroad. The requirement of unanimity for private loans placed the fund's capital beyond the reach of any single manager's judgement. One objector among the five could stop a loan he thought unsafe. The rule did not prevent the doubtful lending the inquiry of 1837 uncovered, since loans without title deeds and on land the borrower did not own had passed through it. Unanimous agreement protected the fund against a partial manager, but not against the whole committee's carelessness.
157	153	General Meeting 1st May 1821. Annulled. That the dissenting Members may be allowed to continue the present Subscription of £5 and £2 and in case of Death, their Widows and Orphans to receive the annuity under the old Regulations. General Meeting 15 April 1824. To be added to last Article. That no new Law be passed or Former Law changed, till at least One Month after it has been laid before the General Meeting.	A general meeting of 9 May 1831 resolved that any member who was a full year behind with his subscription at the society's annual meeting would automatically cease to be a subscriber. Anyone who failed to pay interest within three months of its falling due would be arrested. These clauses were added to the fourth rule. A general meeting of 20 August 1832 resolved that on the death or remarriage of a subscriber's widow, the annuity would pass to their unmarried

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		General Meeting 3d May 1824. To be added to Regulations. That any Subscriber who may be elected either a Member of the Committee or a Treasurer, and shall refuse to act, shall pay a fine of £20 or forfeit the privileges of the Society. To be added to Regulations. That the Annual General Meeting of the Society shall be held on the first Monday in April in every year, at 11 o'clock precisely that the Secretary of the Society, warn each Member in writing, at least three days previous that the names of the Subscribers be called over and all absentees fined in the Sum of One Guinea, unless they furnish such excuse, as may be deemed sufficient by the Committee. General Meeting 3d April 1827. To be added to 11th Article. That the Managing Committee meet the first Monday in every Quarter, to take into consideration such Business, as may be laid before them by the Secretary and Treasurer.	daughters over the age of 21, until death or marriage, on the following scale. The scheme remained in force for almost five years. The general meeting of 12 June 1837 cancelled it from 1 April 1837, when the fund could no longer afford it. First class, 4 or more unmarried orphaned daughters, annuity of £72 0s 0d a year shared equally First class, 3 unmarried orphaned daughters, annuity of £60 0s 0d a year shared equally First class, 2 unmarried orphaned daughters, annuity of £30 0s 0d a year shared equally First class, 1 unmarried orphaned daughter, annuity of £25 0s 0d a year Second class, subscribers at £5 0s 0d, 4 or more unmarried orphaned daughters, annuity of £30 0s 0d a year shared equally Interpretations The copy was made to support the petition to the Court of Directors or the King's ministers, and its contents served that purpose. The clauses expelling members a year in arrears and arresting defaulting borrowers showed London that the society had armed itself with the sternest remedies available. Arrest for debt allowed a creditor to have a defaulter seized and held until he paid or came to terms, and the threat alone often produced the money. Including these rules let the society present the fund's decline as the result of the service being disbanded, not of slack management. The copy did not mention that the members had repeatedly declined to enforce them, as on 8 April 1833 and 10 April 1837, nor that the general meeting of 12 June 1837 blamed the managers' failure to apply them for the widows' unpaid pensions. The note of cancellation beside the orphans' scheme recorded a real loss, not a proposal that came to nothing. The scheme was adopted only after two years of debate and a committee's report that the fund showed a steady surplus. It then ran for nearly five years. Its cancellation fell, in practice, on one woman, Charlotte Kay, who lost her whole allowance from 1 April 1837. Setting the scheme out in full, with the note that it had been withdrawn, showed the directors what the members' families had expected and what the society had been forced to take away. The petition's case rested on that gap between the provision the members had paid for and the provision the fund could now afford. The scale itself fixed the annuity per family and divided it, rather than paying each daughter a set sum. A family of four daughters in the first class received the full widow's rate of £72 0s 0d between them, while a single daughter received £25 0s 0d. The second class, for families of members who had stayed on the old subscription of £5 0s 0d, received far less, because their fathers had paid far less. The scheme thus kept its cost within bounds and matched each family's benefit to the contributions behind it.
158	154	General Meeting 9th May 1831. To be added to 4th Article. That should a Member be One twelve months subscription in arrears, at the Annual Meeting of the Society he shall as a matter of course be considered no longer a Subscriber That all Persons who neglect to pay their Interest, three months after it become due, should be arrested. General Meeting 20th August 1832. Annulled. That at the Demise or Marriage of a Subscribers Widow, the Annuity shall be extended to Female Orphans, to Death or Marriage after the age of Twenty one years on the following scale. First Class. Annulled. Should the Family consist of Four or more Female unmarried Orphans	The recent pages are a copy of the society's rules, made in June 1837 for the committee in England. Each rule had already been interpreted when it was first passed, earlier in this chat, so I judged that repeating those points would add nothing new. That judgement missed what the copy itself reveals: how the society chose to present its history to London, and which promises it marked as withdrawn. The page is given again below with that addressed. A general meeting of 9 May 1831 resolved that any member who was a full year behind with his subscription at the society's annual meeting would automatically cease to be a subscriber. Anyone who failed to pay interest within three months of its falling due would be arrested. These clauses were added to the fourth rule.

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		an Annuity shall be continued, to be equally divided amongst them of £ 72 Pr. Annum Three Female unmarried Orphans £ 60 Pr. Annum Two Female unmarried Orphans £ 50 Pr. Annum One Female unmarried Orphan £ 25 Pr. Annum Second Class £5 .. Subscribers. Annulled. Should the Family consist of Four or more Female unmarried Orphans an Annuity shall be continued, to be equally divided amongst them of £ 30 Pr. Annum	A general meeting of 20 August 1832 resolved that on the death or remarriage of a subscriber's widow, the annuity would pass to their unmarried daughters over the age of 21, until death or marriage, on the following scale. The scheme remained in force for almost five years. The general meeting of 12 June 1837 cancelled it from 1 April 1837, when the fund could no longer afford it. First class, 4 or more unmarried orphaned daughters, annuity of £72 0s 0d a year shared equally First class, 3 unmarried orphaned daughters, annuity of £60 0s 0d a year shared equally First class, 2 unmarried orphaned daughters, annuity of £30 0s 0d a year shared equally First class, 1 unmarried orphaned daughter, annuity of £25 0s 0d a year Second class, subscribers at £5 0s 0d, 4 or more unmarried orphaned daughters, annuity of £30 0s 0d a year shared equally Interpretations The copy was made to support the petition to the Court of Directors or the King's ministers, and its contents served that purpose. The clauses expelling members a year in arrears and arresting defaulting borrowers showed London that the society had armed itself with the sternest remedies available. The fund's decline could then be presented as the result of the service being disbanded, not of slack management. The copy did not mention that the members had repeatedly declined to enforce those rules, as on 8 April 1833 and 10 April 1837, nor that the general meeting of 12 June 1837 blamed the managers' failure to apply them for the widows' unpaid pensions. The word "annulled" beside the orphans' scheme recorded a real loss, not a proposal that came to nothing. The scheme was adopted only after two years of debate and a committee's report that the fund showed a steady surplus. It then ran for nearly five years. Its cancellation fell, in practice, on one woman, Charlotte Kay, who lost her whole allowance from 1 April 1837. Setting the scheme out in full, with the note that it had been withdrawn, showed the directors what the members' families had expected and what the society had been forced to take away. The petition's case rested on that gap between the provision the members had paid for and the provision the fund could now afford.
159	155	Three Female unmarried Orphans £ 25 Pr. Annum Two Female unmarried Orphans £ 20 Pr. Annum One Female unmarried Orphan £ 10 Pr. Annum General Meeting 20th August 1832. Annulled. That in all cases of Annuities to Orphans an equal division shall be made, as long as any Female Orphans remain unmarried, and observe a moral and chaste line of conduct. Annulled. That in the event of a Subscriber leaving a Male Orphan or Orphans, either crippled, blind, or from idiocy, rendered incapable of earning a Livelihood, such a Male Orphan, or Orphans, to be placed on the same footing with regard to annuity as Female Orphans. The Resolutions of the 20th August 1832 are annulled on the grounds mentioned on the Article. That the Resolutions of the 20th August 1832 be adopted, provided it shall be found that the Funds of the Society will bear the expense, without Injury to the Fund or the rights of the Annuitants who are at present enjoying the same, or such as may hereafter be brought on the Fund. General Meeting 4th July 1833. To be added to Regulations. That the Interest on all Bonds	The scale for the second class, covering families of subscribers at £5 0s 0d, continued as follows. Second class, 3 unmarried orphaned daughters, annuity of £25 0s 0d a year shared equally Second class, 2 unmarried orphaned daughters, annuity of £20 0s 0d a year shared equally Second class, 1 unmarried orphaned daughter, annuity of £10 0s 0d a year The general meeting of 20 August 1832 also resolved that every orphans' annuity would be shared equally among the daughters, for as long as any of them remained unmarried and led a moral and chaste life. A further resolution placed any son who could not earn a living, because he was crippled, blind or mentally incapable, on the same footing as an orphaned daughter. Both resolutions were cancelled with the rest of the scheme. The meeting had adopted these resolutions on condition that the fund could bear the cost without harm to its finances, or to the rights of annuitants already drawing pensions or added later. A note in the margin explained that the resolutions of 20 August 1832 were cancelled on exactly that ground. A general meeting of 4 July 1833 resolved that the interest on all bonds should be reduced to 7½ per cent from 1 October 1833. This clause was added to the rules.

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		be reduced to seven and a Half Per Cent from the 1st October 1833. To be added to Regulations. That the Money of the Fund be let out on Personal Security (as well as Mortgage) with two Good Collateral Securities subject to the approval of the Committee and in the event of one Security dying, or leaving the Island, another to be substituted or the Bond called in.	The same meeting resolved that the fund's money could be lent on personal security, as well as on mortgage, backed by two reliable guarantors approved by the committee. If one guarantor died or left the island, the borrower would have to provide another, or the bond would be called in. This clause was also added to the rules. Interpretations The condition the members attached in 1832 made the scheme's cancellation in 1837 a matter of rule, not of fresh decision. The meeting of 20 August 1832 had adopted the orphans' scheme only so long as the fund could pay for it without harming existing or future annuitants. When the committee of inquiry showed the fund in deficit, that condition was no longer met, and the scheme fell away by its own terms. The note in the margin pointed the committee in England to this, so that the cancellation would read as the society keeping faith with its own rules, not breaking a promise. The loss reached disabled sons as well as daughters. A son who could never support himself had been brought under the fund's care in 1832 and was left without it in 1837. The two clauses of 1833 recorded the decisions that, more than any others, reduced the fund's income. Cutting interest on every bond, existing loans included, gave up a quarter of the fund's earnings from lending at a stroke, and the vote for it was 37 to 20. Lending on personal security was carried by only 30 votes to 27. The committee of inquiry of 1837 went further, urging personal bonds even on loans already secured by mortgage. Its reasoning was that a borrower bound personally could not escape his debt by handing over land worth less than the loan, as Robert F. Seale and W. O. Kennedy both tried to do. The narrow vote of 1833 had thus become, four years later, the committee's preferred form of security.
160	156	General Meeting 13 April 1834. To be added to Regulations &c. &c. That any Person having once become Security to the Fund, to the amount of £100 cannot a second time become a Security. General Meeting 29th May 1834. To be added to Regulations &c. &c. That money be accepted in payment of Bonds whenever tendered provided application for a Loan for the amount is at the same time made. General Meeting 11th April 1836. To be added to 4th Article. That Subscribers who are Non resident be allowed a period of Twelve months to pay their Subscriptions after such Subscription becomes due, but, if not then paid their names be expunged from the Books General Meeting 18th April 1836. Vide G. M. 12th June 1837. That should any Member wish to return to the Subscription of £5 Per Annum on the old established Fund, he forfeits all monies paid on account of the New established Fund of £12 Subscription Per Annum. General Meeting 10th April 1837. To be added to Regulations. That the Agents for Members who are Non Resident, be permitted to examine the accounts of the Society, and to attend all Meetings but be not allowed to vote. General Meeting 12th June 1837. To be added to Regulations &c. &c. That no Mortgage be granted, unless the Title Deeds of the property be delivered over to the Managing Committee. General Meeting 12 June 1837. &c. &c. That One Fourth of all the Bonds be called in to be paid on the 1st July 1838 with a view of strengthening the Securities to	A general meeting of 13 April 1834 resolved that no one who had already acted as guarantor to the fund for £300 0s 0d could do so a second time. This clause was added to the rules governing loans. A general meeting of 29 May 1834 resolved that money offered in repayment of a bond would be accepted whenever it was tendered, provided an application to borrow the same amount was made at the same time. This clause was also added to the rules governing loans. A general meeting of 4 April 1836 resolved that subscribers living away from the island would have 12 months from the date each subscription fell due in which to pay it. If they had not paid by then, their names would be struck from the books. This clause was added to the fourth rule. A general meeting of 18 April 1836 resolved that any member who wished to return to the old subscription of £5 0s 0d a year would lose everything he had paid under the new scheme at £12 0s 0d a year. A note in the margin referred the reader to the general meeting of 12 June 1837. A general meeting of 10 April 1837 resolved that agents acting for members living away from the island could examine the society's accounts and attend all its meetings, but could not vote. This clause was added to the rules. A general meeting of 12 June 1837 resolved that no mortgage would be granted unless the title deeds to the property were handed over to the managing committee. This clause was added to the rules governing loans. The same meeting resolved that a quarter of all the bonds would be called in, for repayment on 1 July 1838. The aim was to strengthen the fund's securities. Interpretations The margin note beside the rule of 18 April 1836 warned the reader in England that it no longer stood

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			as written. That rule made any member who returned to the old rate forfeit everything he had paid at the higher one, and it was the basis on which Cole's request was refused in 1834. On 12 June 1837 the general meeting returned every member to the old rate from 1 April 1836 and agreed to refund or credit any payments above it since that date. The forfeiture became meaningless once the whole society made the change together, and the clerk pointed the committee in London to the later meeting so it would not misread the society's position. The rule on title deeds turned the inquiry's main finding into standing law. Many of the fund's mortgages had been granted without the deeds, and one of them, made on 31 March 1824, pledged land the borrowers did not own. Holding the deeds stopped a borrower from selling or mortgaging the land again without the fund's knowledge, as had happened with Griffin's land, sold to Captain Wright. From June 1837 no loan on mortgage could be made at all unless the deeds were in the committee's hands first. The clauses of 1834 dealt with the two sides of the fund's lending problem. The limit on guarantors spread the risk of personal bonds across more people, so that the failure of one wealthy man could not undermine several loans. The rule on early repayment let borrowers clear their debts without leaving the fund holding idle money at a time when it struggled to lend. Together with the rights given to agents of absent members, these rules showed a society adapting to a membership increasingly scattered beyond the island and a market in which good borrowers had become scarce.
161	157	To be added to Regulations. the Fund, and therefore approved Security for the money called in will be sufficient. Put in force. That the Resolutions of the 20th August 1832 Granting an Annuity to Female Orphans above the age of Twenty One Years be annulled from the 1st April 1837. To be added to Regulations. That all Annuities granted according to the Regulations of the 1st May 1821 be reduced One Fourth from the 1st April 1837 and subject to still further reduction if necessary. To be added to Regulations. That the Widows of the Old (or Five pound) Subscribers, whose highest Pension is £30 a year shall not be subject to a reduction, until those who are receiving the higher rate of Annuity be reduced to their level. To be put in force. That the Home Committee employ a Solicitor to frame a Memorial to the Court of Directors of the East India Company, or to His Majesty's Ministers, as they may deem proper, representing the declining state of the Fund, owing to the disbanding of the East India Company's Civil and Military Service of this Island. General Meeting 12th June 1837. To be put in force. That the following Gentlemen compose the Home Committee Messrs. Greentree, Lambe, Hunter, Younge & Lorimer. To be put in force. That the Regulations for enforcing the payment of Subscriptions (to the 1st April 1836)	The resolution of 12 June 1837 calling in a quarter of the bonds went on to say that, since its purpose was to strengthen the fund's securities, approved security would be accepted instead of repayment. This clause was added to the rules. The same meeting resolved that the resolution of 20 August 1832, granting annuities to orphaned daughters over 21, should be cancelled from 1 April 1837. The margin recorded this as an order put into effect. All annuities granted under the rules of 1 May 1821 would be cut by a quarter from 1 April 1837, and would be liable to further cuts if needed. This clause was added to the rules. The widows of the older subscribers at £5 0s 0d, whose highest pension was £30 0s 0d a year, would suffer no reduction until the higher pensions had been brought down to their level. This clause was also added to the rules. The committee in England would engage a solicitor to draft a petition to the Court of Directors of the East India Company, or to His Majesty's ministers, as it thought proper. The petition would describe the fund's decline, caused by the disbanding of the Company's civil and military service on the island. The margin recorded this as an order to be carried out. The committee in England would consist of Messrs Greentree, Lambe, Hunter, Younge and Lorimer. This too was recorded as an order to be carried out. The rules for compelling payment of subscriptions due up to 1 April 1836 were also to be put into effect. Interpretations The clerk sorted the resolutions of 12 June 1837 into two kinds. Some were marked to be added to the rules, as standing law that would govern the fund from then on. Others were marked as orders to be put into effect, single acts such as cancelling the orphans' scheme, appointing the committee in

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			England and engaging a solicitor. The distinction told the committee in London which changes were permanent and which were measures for the present emergency. The cut in pensions entered the rules with the warning that further reductions might follow. In the minutes of 12 June 1837 that warning appeared only in the letters sent to the widows a week later. Writing it into the rules made the higher pensions permanently conditional on the fund's finances, so that any future cut would need no new decision, only a finding that the money had run short. The protection for the widows of the old subscribers became a standing rule in the same way. It fixed an order of priority that would hold if the fund declined further. The widows on £30 0s 0d, whose husbands never chose the costlier scheme, would keep their full pensions until every other widow had been brought down to the same level.
162	158	or excluding the Defaulters, from further claims on the Society be rigidly enforced. Put in force. That the Subscription of £12 and £6 be reduced to the old scale of £5 and £2 from the 1st April 1836 and that all those who have paid beyond that Sum, the amount shall be refunded, or continued for their future Subscription. To be put in force. That all Resolution passed since the 1st April 1836 be immediately forwarded to the Home Committee, that they may submit them to the Subscribers at Home. To be put in force. That the Managing Committee adhere strictly to the foregoing Resolutions as without so doing they are perfectly unavailing. To be added to Regulations. That the General Meetings of the Society, be held twice a year instead of once, on the first Mondays in April & October. Signed Charles Sampson G. A. Den Taaffe Danl. O'Connor J. S. Reed C. R. G. Hodson Secy. & Tr.	The rules sent to England concluded with the remaining resolutions of 12 June 1837. The rules for compelling payment of subscriptions due up to 1 April 1836, or for excluding defaulters from any further claim on the society, were to be strictly enforced. Subscriptions of £12 0s 0d and £6 0s 0d would return to the old rates of £5 0s 0d and £2 0s 0d from 1 April 1836. Any member who had paid more than that since then would have the excess refunded or credited against his future subscriptions. The margin recorded this as an order put into effect. All resolutions passed since 1 April 1836 would be sent at once to the committee in England, which would put them to the subscribers living there. This was recorded as an order to be carried out. The managing committee was to keep strictly to these resolutions, since without that they would be worthless. This was also recorded as an order to be carried out. General meetings of the society would be held twice a year instead of once, on the first Monday in April and the first Monday in October. This clause was added to the rules. The copy was signed by the managing committee. Charles Sampson G. A. Den Taaffe Daniel O'Connor J. S. Reed C. R. G. Hodson, Secretary and Treasurer Interpretations The managers who signed the copy were the same men the general meeting of 12 June 1837 had rebuked. In the minutes the meeting declared that the managers' failure to apply its resolutions was the reason the widows had been left without their pensions. The copy kept the instruction to keep strictly to the resolutions and the warning that without it they would be worthless. It dropped the clause blaming the managers for the widows' hardship. The committee in London therefore received the order without the charge behind it. The managers did not falsify the record, since the minutes in the book remained complete, but they softened the account of their own failings in the version prepared for outside eyes. Sending every resolution since April 1836 to the committee in England for the subscribers there to consider recognised where much of the membership now lived. Nearly half the subscribers were abroad by April 1837, and many decisions that affected their families had been taken on St Helena without them. The agents admitted on 10 April 1837 could watch but not vote. Placing the resolutions before the members in England gave them at least a chance to

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			respond, through the committee chosen from former residents who knew the fund's affairs.
163	159	To the Honorable the Court of Directors of the United Company of Merchants of England, trading to the East Indies. Honorable Sirs As we are persuaded, that every Scheme for the advantage of your Servants, will always meet with your approbation, and countenance, Induces us to lay before your Honors the enclosed Plan, for the relief of Widows and Orphans, Unanimously entered into by the Civil, and Military Branch of this settlement, and flatter ourselves from the future benefit that may arise to the distressed, by this laudable Institution, will meet with all due encouragement from your Honors, particularly as the Sum arising from the Subscription amounting to One Hundred and Six Pounds is as much as can be expected, considering the Incomes of your Servants, and the numerous Families they have to maintain We have the Honor to be Honorable Sirs Your most obedient and humble Servants Signed John Skottowe Danl. Corneille M. Purling Thos. Kirkpatrick St. Helena 25th May 1766	The copy sent to England also included the founders' letter to the Court of Directors of the United Company of Merchants of England Trading to the East Indies. The signatories wrote that they were confident the directors would always approve and support any scheme for the benefit of the Company's servants. They therefore enclosed the plan for the relief of widows and orphans, which the civil and military servants of the settlement had adopted unanimously. They hoped that this worthy institution, and the help it would one day bring to those in distress, would receive the directors' full encouragement. They pointed out that the subscriptions amounted to £106 0s 0d a year. This was as much as could be expected, given the servants' incomes and the large families they had to support. The letter was dated at St Helena on 25 May 1766 and signed as follows. John Skottowe Daniel Corneille [...] Thomas Kirkpatrick Interpretations The founders' letter was the strongest document the society could send to London, and its place in the copy was deliberate. In 1766 the Company's servants told the directors that the fund was theirs, created for the Company's own people and laid before the Court for its approval. They did not ask for money outright, but they stressed how little the servants could afford and asked for the directors' encouragement. The petition of 1837 rested on the same claim. The fund had been founded within the Company's service, with the Court's knowledge, and it failed only when that service was disbanded. Placing the founders' words before the directors 71 years later reminded them that the Company had accepted the fund as part of its establishment from the start. The letter also sat awkwardly beside the directors' own recent judgement. On 19 January 1831 they had called the payment of the horse tax to a fund for the Company's servants an objectionable arrangement, and taken the money for themselves. The founders had asked for exactly the kind of support the directors then withdrew. The subscriptions of £106 0s 0d in the first year contrasted sharply with the fund's position in 1837, when interest and subscriptions owing alone came to nearly £1,600 0s 0d. The society's case was that it had grown through 70 years of its members' own payments, and needed help only because the Company's decision had cut it off.
164	160	Copy of the 43rd Paragraph of the Court of Directors General Letter dated 19 December 1766. Para 43rd We have perused the Scheme enclosed in your letter of the 25th May last for the relief of the Widows and Orphans of the Company's Civil and Military Servants by an Annual Voluntary Subscription of our said servants and as it appears well calculated for that good purpose it not only meets with our approbation, but we most sincerely wish, that it may always be attended with the desired effect.	The copy sent to England also included paragraph 43 of the Court of Directors' general letter to St Helena, dated 19 December 1766. The directors wrote that they had read the scheme enclosed with the letter of 25 May 1766. It provided for the relief of the widows and orphans of the Company's civil and military servants through a voluntary annual subscription by those servants. The directors judged the scheme well designed for that worthy purpose. They approved it and sincerely hoped it would always achieve the result intended. Interpretations The directors' reply gave the society the most useful sentence in its whole case. In 1766 the Court approved the fund as a scheme for the Company's own servants and hoped it would always fulfil its purpose. By 1837 it could no longer do so, because the Court's own decision to disband the service had cut off its members, its income and its means of collection. The petition could set the directors' wish

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			of 1766 against the result of their action in 1836, and ask them to make good the hope they had expressed. The reply also limited what the society could claim. The directors approved a scheme funded by a voluntary subscription of the servants themselves, and committed the Company to nothing beyond their approval. They had given no money and promised none. The horse tax granted in 1794 had come from the island government, and the directors withdrew it on 19 January 1831 as an arrangement they had never sanctioned. The society's claim on London therefore rested on moral obligation rather than any legal promise. That explained why the general meeting of 12 June 1837 instructed the committee in England to engage a solicitor and to choose with care whether to address the Company or the King's ministers.
165	161	List of Subscribers to the Widows and Orphans Fund the 1st April 1837. Names, Arrears Subs. due 1st April 1836 £ s, Subs. due 1st April 1837 £ s, Cash recd. to 1st April 1837 £ s, To be Refunded or Continued £ s, Now due 1st April 1837 £ s, Remarks Andrews James: Arrears Subs. due 1st April 1836 £0 s0, Subs. due 1st April 1837 £5 s0, Cash recd. to 1st April 1837 £12 s0, To be Refunded or Continued £7 s0, Now due 1st April 1837 £0 s0, Remarks 0 Armstrong Samuel: Arrears Subs. due 1st April 1836 £0 s0, Subs. due 1st April 1837 £5 s0, Cash recd. to 1st April 1837 £0 s0, To be Refunded or Continued £0 s0, Now due 1st April 1837 £5 s0, Remarks 0 Alexander J. B.: Arrears Subs. due 1st April 1836 £0 s0, Subs. due 1st April 1837 £5 s0, Cash recd. to 1st April 1837 £[6] s0, To be Refunded or Continued £1 s0, Now due 1st April 1837 £0 s0, Remarks 0 Brooke T. B.: Arrears Subs. due 1st April 1836 £0 s0, Subs. due 1st April 1837 £5 s0, Cash recd. to 1st April 1837 £9 s0, To be Refunded or Continued £4 s0, Now due 1st April 1837 £0 s0, Remarks 0 Brooke J. B.: Arrears Subs. due 1st April 1836 £0 s0, Subs. due 1st April 1837 £5 s0, Cash recd. to 1st April 1837 £9 s0, To be Refunded or Continued £4 s0, Now due 1st April 1837 £0 s0, Remarks 0 Brooke Robert: Arrears Subs. due 1st April 1836 £0 s0, Subs. due 1st April 1837 £5 s0, Cash recd. to 1st April 1837 £5 s0, To be Refunded or Continued £0 s0, Now due 1st April 1837 £0 s0, Remarks 0 Beale Ones: Arrears Subs. due 1st April 1836 £0 s0, Subs. due 1st April 1837 £5 s0, Cash recd. to 1st April 1837 £0 s0, To be Refunded or Continued £0 s0, Now due 1st April 1837 £5 s0, Remarks 0 Beale Anthony: Arrears Subs. due 1st April 1836 £0 s0, Subs. due 1st April 1837 £5 s0, Cash recd. to 1st April 1837 £0 s0, To be Refunded or Continued £0 s0, Now due 1st April 1837 £5 s0, Remarks 0 Brabazon William: Arrears Subs. due 1st April 1836 £0 s0, Subs. due 1st April 1837 £5 s0, Cash recd. to 1st April 1837 £9 s0, To be Refunded or Continued £4 s0, Now due 1st April 1837 £0 s0, Remarks 0 Blenkins George: Arrears Subs. due 1st April 1836 £0 s0, Subs. due 1st April 1837 £5 s0, Cash recd. to 1st April 1837 £9 s0, To be Refunded or Continued £4 s0, Now due 1st April 1837 £0 s0, Remarks 0 Baker Joseph: Arrears Subs. due 1st April 1836 £0 s0, Subs. due 1st April 1837 £2 s0, Cash recd. to 1st April 1837 £0 s0, To be Refunded or Continued £0 s0, Now due 1st April 1837 £2 s0, Remarks 0 Campbell Edmund: Arrears Subs. due 1st April 1836 £2 s0, Subs. due 1st April 1837 £2 s0, Cash recd. to 1st April 1837 £0 s0, To be Refunded or Continued £0 s0, Now due 1st April 1837 £4 s0, Remarks Expunged Chadwick George: Arrears Subs. due 1st April 1836 £0 s0, Subs. due 1st April 1837 £2 s0, Cash recd. to 1st April 1837 £4 s0, To be Refunded or Continued £2 s0, Now due 1st April 1837 £0 s0, Remarks 0	The society drew up a list of subscribers to the Widows' and Orphans' Fund as at 1 April 1837. Its columns recorded, in pounds and shillings, the arrears of subscription due on 1 April 1836, the subscription due on 1 April 1837, the cash received up to 1 April 1837, the sum to be refunded or credited, and the sum still due on 1 April 1837, followed by remarks. James Andrews, arrears due 1 April 1836 £0 0s 0d, subscription due 1 April 1837 £5 0s 0d, cash received to 1 April 1837 £12 0s 0d, to be refunded or credited £7 0s 0d, now due 1 April 1837 £0 0s 0d Samuel Armstrong, arrears due 1 April 1836 £0 0s 0d, subscription due 1 April 1837 £5 0s 0d, cash received to 1 April 1837 £0 0s 0d, to be refunded or credited £0 0s 0d, now due 1 April 1837 £5 0s 0d J. B. Alexander, arrears due 1 April 1836 £0 0s 0d, subscription due 1 April 1837 £5 0s 0d, cash received to 1 April 1837 £6 0s 0d, to be refunded or credited £1 0s 0d, now due 1 April 1837 £0 0s 0d T. H. Brooke, arrears due 1 April 1836 £0 0s 0d, subscription due 1 April 1837 £5 0s 0d, cash received to 1 April 1837 £9 0s 0d, to be refunded or credited £4 0s 0d, now due 1 April 1837 £0 0s 0d T. B. Brooke, arrears due 1 April 1836 £0 0s 0d, subscription due 1 April 1837 £5 0s 0d, cash received to 1 April 1837 £9 0s 0d, to be refunded or credited £4 0s 0d, now due 1 April 1837 £0 0s 0d Robert Brooke, arrears due 1 April 1836 £0 0s 0d, subscription due 1 April 1837 £5 0s 0d, cash received to 1 April 1837 £5 0s 0d, to be refunded or credited £0 0s 0d, now due 1 April 1837 £0 0s 0d Onesiphorus Beale, arrears due 1 April 1836 £0 0s 0d, subscription due 1 April 1837 £5 0s 0d, cash received to 1 April 1837 £0 0s 0d, to be refunded or credited £0 0s 0d, now due 1 April 1837 £5 0s 0d Anthony Beale, arrears due 1 April 1836 £0 0s 0d, subscription due 1 April 1837 £5 0s 0d, cash received to 1 April 1837 £0 0s 0d, to be refunded or credited £0 0s 0d, now due 1 April 1837 £5 0s 0d William Brabazon, arrears due 1 April 1836 £0 0s 0d, subscription due 1 April 1837 £5 0s 0d, cash received to 1 April 1837 £9 0s 0d, to be refunded or credited £4 0s 0d, now due 1 April 1837 £0 0s 0d George Blinkins, arrears due 1 April 1836 £0 0s 0d, subscription due 1 April 1837 £5 0s 0d, cash received to 1 April 1837 £9 0s 0d, to be refunded or credited £4 0s 0d, now due 1 April 1837 £0 0s 0d Frederick Baker, arrears due 1 April 1836 £0 0s 0d, subscription due 1 April 1837 £2 0s 0d, cash received to 1 April 1837 £0 0s 0d, to be refunded or credited £0 0s 0d, now due 1 April 1837 £2 0s 0d Edmund Campbell, arrears due 1 April 1836 £2 0s 0d, subscription due 1 April 1837 £5 0s 0d, cash received to 1 April 1837 £0 0s 0d, to be refunded or credited £0 0s 0d, now due 1 April 1837 £7 0s 0d, struck off George Chadwick, arrears due 1 April 1836 £0 0s 0d, subscription due 1 April 1837 £2 0s 0d, cash

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		Desfontain Charles: Arrears Subs. due 1st April 1836 £3 s10, Subs. due 1st April 1837 £5 s0, Cash recd. to 1st April 1837 £0 s0, To be Refunded or Continued £0 s0, Now due 1st April 1837 £8 s10, Remarks Expunged Doveton John: Arrears Subs. due 1st April 1836 £12 s0, Subs. due 1st April 1837 £5 s0, Cash recd. to 1st April 1837 £0 s0, To be Refunded or Continued £0 s0, Now due 1st April 1837 £17 s0, Remarks Expunged Doveton Henry: Arrears Subs. due 1st April 1836 £0 s0, Subs. due 1st April 1837 £5 s0, Cash recd. to 1st April 1837 £0 s0, To be Refunded or Continued £0 s0, Now due 1st April 1837 £5 s0, Remarks 0 Doveton William: Arrears Subs. due 1st April 1836 £0 s0, Subs. due 1st April 1837 £5 s0, Cash recd. to 1st April 1837 £6 s0, To be Refunded or Continued £1 s0, Now due 1st April 1837 £0 s0, Remarks 0 Den Taaffe G. A.: Arrears Subs. due 1st April 1836 £0 s0, Subs. due 1st April 1837 £5 s0, Cash recd. to 1st April 1837 £12 s0, To be Refunded or Continued £7 s0, Now due 1st April 1837 £0 s0, Remarks 0 Greentree Thomas: Arrears Subs. due 1st April 1836 £0 s0, Subs. due 1st April 1837 £5 s0, Cash recd. to 1st April 1837 £12 s0, To be Refunded or Continued £7 s0, Now due 1st April 1837 £0 s0, Remarks 0 Green Nathaniel: Arrears Subs. due 1st April 1836 £0 s0, Subs. due 1st April 1837 £2 s0, Cash recd. to 1st April 1837 £1 s10, To be Refunded or Continued £0 s0, Now due 1st April 1837 £0 s10, Remarks 0 Hodson C. R. G.: Arrears Subs. due 1st April 1836 £0 s0, Subs. due 1st April 1837 £5 s0, Cash recd. to 1st April 1837 £12 s0, To be Refunded or Continued £7 s0, Now due 1st April 1837 £0 s0, Remarks 0 Hunter T. M.: Arrears Subs. due 1st April 1836 £0 s0, Subs. due 1st April 1837 £5 s0, Cash recd. to 1st April 1837 £9 s0, To be Refunded or Continued £4 s0, Now due 1st April 1837 £0 s0, Remarks 0 Kennedy W. O.: Arrears Subs. due 1st April 1836 £[2] s0, Subs. due 1st April 1837 £5 s0, Cash recd. to 1st April 1837 £0 s0, To be Refunded or Continued £0 s0, Now due 1st April 1837 £7 s0, Remarks 0 Hellery Patrick: Arrears Subs. due 1st April 1836 £0 s0, Subs. due 1st April 1837 £5 s0, Cash recd. to 1st April 1837 £9 s0, To be Refunded or Continued £4 s0, Now due 1st April 1837 £0 s0, Remarks Deceased 17 Decr. 1836 Knipe J. B.: Arrears Subs. due 1st April 1836 £12 s0, Subs. due 1st April 1837 £5 s0, Cash recd. to 1st April 1837 £0 s0, To be Refunded or Continued £0 s0, Now due 1st April 1837 £17 s0, Remarks Expunged Lambe G. V.: Arrears Subs. due 1st April 1836 £0 s0, Subs. due 1st April 1837 £5 s0, Cash recd. to 1st April 1837 £0 s0, To be Refunded or Continued £0 s0, Now due 1st April 1837 £5 s0, Remarks 0 Lorimer Gordon: Arrears Subs. due 1st April 1836 £0 s0, Subs. due 1st April 1837 £5 s0, Cash recd. to 1st April 1837 £10 s0, To be Refunded or Continued £5 s0, Now due 1st April 1837 £0 s0, Remarks 0 Lester F. H. B.: Arrears Subs. due 1st April 1836 £0 s0, Subs. due 1st April 1837 £2 s0, Cash recd. to 1st April 1837 £4 s10, To be Refunded or Continued £2 s10, Now due 1st April 1837 £0 s0, Remarks 0 McMahon Daniel: Arrears Subs. due 1st April 1836 £0 s0, Subs. due 1st April 1837 £5 s0, Cash recd. to 1st April 1837 £6 s0, To be Refunded or Continued £1 s0, Now due 1st April 1837 £0 s0, Remarks 0 Carried over: Subs. due 1st April 1837 £120, Cash recd. to 1st April 1837 £64 s10 30	received to 1 April 1837 £4 0s 0d, to be refunded or credited £2 0s 0d, now due 1 April 1837 £0 0s 0d Charles De Fountain, arrears due 1 April 1836 £3 10s 0d, subscription due 1 April 1837 £5 0s 0d, cash received to 1 April 1837 £0 0s 0d, to be refunded or credited £0 0s 0d, now due 1 April 1837 £8 10s 0d, struck off John Doveton, arrears due 1 April 1836 £12 0s 0d, subscription due 1 April 1837 £5 0s 0d, cash received to 1 April 1837 £0 0s 0d, to be refunded or credited £0 0s 0d, now due 1 April 1837 £17 0s 0d, struck off Henry Doveton, arrears due 1 April 1836 £0 0s 0d, subscription due 1 April 1837 £5 0s 0d, cash received to 1 April 1837 £0 0s 0d, to be refunded or credited £0 0s 0d, now due 1 April 1837 £5 0s 0d William Doveton, arrears due 1 April 1836 £0 0s 0d, subscription due 1 April 1837 £5 0s 0d, cash received to 1 April 1837 £6 0s 0d, to be refunded or credited £1 0s 0d, now due 1 April 1837 £0 0s 0d G. A. Den Taaffe, arrears due 1 April 1836 £0 0s 0d, subscription due 1 April 1837 £5 0s 0d, cash received to 1 April 1837 £12 0s 0d, to be refunded or credited £7 0s 0d, now due 1 April 1837 £0 0s 0d Thomas Greentree, arrears due 1 April 1836 £0 0s 0d, subscription due 1 April 1837 £5 0s 0d, cash received to 1 April 1837 £12 0s 0d, to be refunded or credited £7 0s 0d, now due 1 April 1837 £0 0s 0d Nathaniel Green, arrears due 1 April 1836 £0 0s 0d, subscription due 1 April 1837 £2 0s 0d, cash received to 1 April 1837 £1 10s 0d, to be refunded or credited £0 0s 0d, now due 1 April 1837 £0 10s 0d C. R. G. Hodson, arrears due 1 April 1836 £0 0s 0d, subscription due 1 April 1837 £5 0s 0d, cash received to 1 April 1837 £12 0s 0d, to be refunded or credited £7 0s 0d, now due 1 April 1837 £0 0s 0d J. M. Hunter, arrears due 1 April 1836 £0 0s 0d, subscription due 1 April 1837 £5 0s 0d, cash received to 1 April 1837 £9 0s 0d, to be refunded or credited £4 0s 0d, now due 1 April 1837 £0 0s 0d W. O. Kennedy, arrears due 1 April 1836 £4 0s 0d, subscription due 1 April 1837 £5 0s 0d, cash received to 1 April 1837 £0 0s 0d, to be refunded or credited £0 0s 0d, now due 1 April 1837 £9 0s 0d Patrick Hellin, arrears due 1 April 1836 £0 0s 0d, subscription due 1 April 1837 £5 0s 0d, cash received to 1 April 1837 £9 0s 0d, to be refunded or credited £4 0s 0d, now due 1 April 1837 £0 0s 0d, died 17 December 1836 J. B. Knipe, arrears due 1 April 1836 £12 0s 0d, subscription due 1 April 1837 £5 0s 0d, cash received to 1 April 1837 £0 0s 0d, to be refunded or credited £0 0s 0d, now due 1 April 1837 £17 0s 0d, struck off G. V. Lambe, arrears due 1 April 1836 £0 0s 0d, subscription due 1 April 1837 £5 0s 0d, cash received to 1 April 1837 £0 0s 0d, to be refunded or credited £0 0s 0d, now due 1 April 1837 £5 0s 0d Gordon Lorimer, arrears due 1 April 1836 £0 0s 0d, subscription due 1 April 1837 £5 0s 0d, cash received to 1 April 1837 £10 0s 0d, to be refunded or credited £5 0s 0d, now due 1 April 1837 £0 0s 0d J. G. A. Lester, arrears due 1 April 1836 £0 0s 0d, subscription due 1 April 1837 £2 0s 0d, cash received to 1 April 1837 £4 10s 0d, to be refunded or credited £2 10s 0d, now due 1 April 1837 £0 0s 0d Daniel McMahon, arrears due 1 April 1836 £0 0s 0d, subscription due 1 April 1837 £5 0s 0d, cash received to 1 April 1837 £6 0s 0d, to be refunded or credited £1 0s 0d, now due 1 April 1837 £0 0s 0d Carried forward, subscription due 1 April 1837 £130 0s 0d, to be refunded or credited £64 10s 0d, [...] £30 0s 0d Interpretations The list applied the decision of 12 June 1837 to return every member to the old rates from 1 April 1836. Each married member was charged £5 0s 0d

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			for the year and each bachelor £2 0s 0d. Anything paid above that, at the higher rates of £12 0s 0d or £6 0s 0d, was set against his name to be refunded or credited. A married member who paid the full £12 0s 0d, such as Hodson, Greentree or Den Taaffe, was owed £7 0s 0d back. The cash column also showed when collection through the Pay Office stopped. Married members deducted at £1 0s 0d a month paid £12 0s 0d for a full year. Many on the list paid exactly £9 0s 0d, nine months' deductions, and a bachelor such as Lester paid £4 10s 0d, nine months at 10 shillings. Payment through the Company's payroll evidently ended about the close of December 1836, three months before the year's end. That matched the disbanding of the Company's service cited in the petition. Patrick Hellin paid £9 0s 0d and died on 17 December 1836, at almost exactly the point when the deductions ceased. The members struck off were those whose arrears ran back beyond a year. John Doveton and J. B. Knipe each owed £12 0s 0d from 1836 and £17 0s 0d in all, and Charles De Fountain owed £8 10s 0d. The rule of 9 April 1832 required their removal, and the general meeting of 12 June 1837 ordered it to be enforced strictly. De Fountain had owed the fund money before, when on 1 May 1823 the members agreed to take £15 0s 0d a month from his pay rather than his whole salary. Others, such as Onesiphorus Beale, Anthony Beale and G. V. Lambe, owed their £5 0s 0d for the year but kept their places, because they were not yet a full year behind.
<u>166</u>	162	Names, Arrears Subs. due 1st April 1836 £ s, Subs. due 1st April 1837 £ s, Cash recd. to 1st April 1837 £ s, To be Refunded or Continued £ s, Now due 1st April 1837 £ s, Remarks Brought over: Subs. due 1st April 1837 £120, To be Refunded or Continued £64 s10 36 Mason William: Arrears Subs. due 1st April 1836 £0 s0, Subs. due 1st April 1837 £5 s0, Cash recd. to 1st April 1837 £6 s0, To be Refunded or Continued £1 s0, Now due 1st April 1837 £0 s0, Remarks 0 Mason John: Arrears Subs. due 1st April 1836 £8 s10, Subs. due 1st April 1837 £2 s0, Cash recd. to 1st April 1837 £0 s0, To be Refunded or Continued £0 s0, Now due 1st April 1837 £10 s10, Remarks Expunged Mason James: Arrears Subs. due 1st April 1836 £0 s0, Subs. due 1st April 1837 £5 s0, Cash recd. to 1st April 1837 £12 s0, To be Refunded or Continued £7 s0, Now due 1st April 1837 £0 s0, Remarks 0 McRitchie William: Arrears Subs. due 1st April 1836 £0 s10, Subs. due 1st April 1837 £2 s0, Cash recd. to 1st April 1837 £0 s0, To be Refunded or Continued £0 s0, Now due 1st April 1837 £2 s10, Remarks 0 Melliss George: Arrears Subs. due 1st April 1836 £0 s0, Subs. due 1st April 1837 £5 s0, Cash recd. to 1st April 1837 £6 s0, To be Refunded or Continued £1 s0, Now due 1st April 1837 £0 s0, Remarks 0 Marriott Frank: Arrears Subs. due 1st April 1836 £1 s10, Subs. due 1st April 1837 £2 s0, Cash recd. to 1st April 1837 £0 s0, To be Refunded or Continued £0 s0, Now due 1st April 1837 £3 s10, Remarks Expunged O'Connor Daniel: Arrears Subs. due 1st April 1836 £0 s0, Subs. due 1st April 1837 £5 s0, Cash recd. to 1st April 1837 £12 s0, To be Refunded or Continued £7 s0, Now due 1st April 1837 £0 s0, Remarks 0 O'Connor Matthew: Arrears Subs. due 1st April 1836 £0 s0, Subs. due 1st April 1837 £5 s0, Cash recd. to 1st April 1837 £12 s0, To be Refunded or Continued £7 s0, Now due 1st April 1837 £0 s0, Remarks 0 Pritchard Dr.: Arrears Subs. due 1st April 1836 £0 s0, Subs. due 1st April 1837 £5 s0, Cash recd. to 1st April 1837 £12 s0, To be Refunded or Continued £7 s0, Now due 1st April 1837 £0 s0, Remarks 0 Pritchard Stephen: Arrears Subs. due 1st April 1836 £12 s0, Subs. due 1st April 1837 £5 s0, Cash recd. to	The list of subscribers as at 1 April 1837 continued from the totals brought forward. Brought forward, subscription due 1 April 1837 £130 0s 0d, to be refunded or credited £64 10s 0d, now due 1 April 1837 £36 0s 0d William Mason, arrears due 1 April 1836 £0 0s 0d, subscription due 1 April 1837 £5 0s 0d, cash received to 1 April 1837 £6 0s 0d, to be refunded or credited £1 0s 0d, now due 1 April 1837 £0 0s 0d John Mason, arrears due 1 April 1836 £8 10s 0d, subscription due 1 April 1837 £2 0s 0d, cash received to 1 April 1837 £0 0s 0d, to be refunded or credited £0 0s 0d, now due 1 April 1837 £10 10s 0d, struck off James Mason, arrears due 1 April 1836 £0 0s 0d, subscription due 1 April 1837 £5 0s 0d, cash received to 1 April 1837 £12 0s 0d, to be refunded or credited £7 0s 0d, now due 1 April 1837 £0 0s 0d William McRitchie, arrears due 1 April 1836 £0 10s 0d, subscription due 1 April 1837 £2 0s 0d, cash received to 1 April 1837 £0 0s 0d, to be refunded or credited £0 0s 0d, now due 1 April 1837 £2 10s 0d George Melliss, arrears due 1 April 1836 £0 0s 0d, subscription due 1 April 1837 £2 0s 0d, cash received to 1 April 1837 £3 0s 0d, to be refunded or credited £1 0s 0d, now due 1 April 1837 £0 0s 0d Frank Marriott, arrears due 1 April 1836 £1 10s 0d, subscription due 1 April 1837 £2 0s 0d, cash received to 1 April 1837 £0 0s 0d, to be refunded or credited £0 0s 0d, now due 1 April 1837 £3 10s 0d, struck off Daniel O'Connor, arrears due 1 April 1836 £0 0s 0d, subscription due 1 April 1837 £5 0s 0d, cash received to 1 April 1837 £12 0s 0d, to be refunded or credited £7 0s 0d, now due 1 April 1837 £0 0s 0d Matthew O'Connor, arrears due 1 April 1836 £0 0s 0d, subscription due 1 April 1837 £5 0s 0d, cash received to 1 April 1837 £12 0s 0d, to be refunded or credited £7 0s 0d, now due 1 April 1837 £0 0s 0d [...] Pritchard, arrears due 1 April 1836 £0 0s 0d, subscription due 1 April 1837 £5 0s 0d, cash received to 1 April 1837 £12 0s 0d, to be refunded or credited £7 0s 0d, now due 1 April 1837 £0 0s 0d

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		1st April 1837 £0 s0, To be Refunded or Continued £0 s0, Now due 1st April 1837 £17 s0, Remarks Expunged Pritchard Charles: Arrears Subs. due 1st April 1836 £1 s10, Subs. due 1st April 1837 £2 s0, Cash recd. to 1st April 1837 £0 s0, To be Refunded or Continued £0 s0, Now due 1st April 1837 £3 s10, Remarks Expunged Price James: Arrears Subs. due 1st April 1836 £0 s0, Subs. due 1st April 1837 £5 s0, Cash recd. to 1st April 1837 £0 s0, To be Refunded or Continued £0 s0, Now due 1st April 1837 £0 s0, Remarks 0 Sampson Charles: Arrears Subs. due 1st April 1836 £0 s0, Subs. due 1st April 1837 £5 s0, Cash recd. to 1st April 1837 £12 s0, To be Refunded or Continued £7 s0, Now due 1st April 1837 £0 s0, Remarks 0 Sampson John: Arrears Subs. due 1st April 1836 £0 s0, Subs. due 1st April 1837 £5 s0, Cash recd. to 1st April 1837 £12 s0, To be Refunded or Continued £7 s0, Now due 1st April 1837 £0 s0, Remarks 0 Sampson William: Arrears Subs. due 1st April 1836 £0 s0, Subs. due 1st April 1837 £5 s0, Cash recd. to 1st April 1837 £4 s0, To be Refunded or Continued £0 s0, Now due 1st April 1837 £1 s0, Remarks 0 Seale W. H.: Arrears Subs. due 1st April 1836 £0 s0, Subs. due 1st April 1837 £5 s0, Cash recd. to 1st April 1837 £9 s0, To be Refunded or Continued £4 s0, Now due 1st April 1837 £0 s0, Remarks 0 Seale Francis: Arrears Subs. due 1st April 1836 £0 s0, Subs. due 1st April 1837 £5 s0, Cash recd. to 1st April 1837 £0 s0, To be Refunded or Continued £0 s0, Now due 1st April 1837 £5 s0, Remarks 0 Spiller J. B.: Arrears Subs. due 1st April 1836 £0 s0, Subs. due 1st April 1837 £5 s4, Cash recd. to 1st April 1837 £12 s0, To be Refunded or Continued £7 s0, Now due 1st April 1837 £0 s0, Remarks 0 Smith A. C.: Arrears Subs. due 1st April 1836 £0 s0, Subs. due 1st April 1837 £2 s0, Cash recd. to 1st April 1837 £0 s0, To be Refunded or Continued £0 s0, Now due 1st April 1837 £2 s0, Remarks 0 Ensn. Thomas Smith: Arrears Subs. due 1st April 1836 £6 s0, Subs. due 1st April 1837 £5 s0, Cash recd. to 1st April 1837 £0 s0, To be Refunded or Continued £0 s0, Now due 1st April 1837 £11 s0, Remarks Expunged Torbett J. W.: Arrears Subs. due 1st April 1836 £1 s10, Subs. due 1st April 1837 £2 s0, Cash recd. to 1st April 1837 £0 s0, To be Refunded or Continued £0 s0, Now due 1st April 1837 £3 s10, Remarks 0 Young John: Arrears Subs. due 1st April 1836 £0 s0, Subs. due 1st April 1837 £5 s0, Cash recd. to 1st April 1837 £3 s0, To be Refunded or Continued £0 s0, Now due 1st April 1837 £2 s0, Remarks 0 Younge A. A.: Arrears Subs. due 1st April 1836 £0 s0, Subs. due 1st April 1837 £5 s0, Cash recd. to 1st April 1837 £6 s0, To be Refunded or Continued £1 s0, Now due 1st April 1837 £0 s0, Remarks 0 Arrears Subs. due 1st April 1836 £0 s0, Subs. due 1st April 1837 £5 s0, Cash recd. to 1st April 1837 £9 s0, To be Refunded or Continued £4 s0, Now due 1st April 1837 £0 s0, Remarks 0 Old Establishment. Charles Blake: Arrears Subs. due 1st April 1836 £0 s0, Subs. due 1st April 1837 £5 s0, Cash recd. to 1st April 1837 £0 s0, To be Refunded or Continued £0 s0, Now due 1st April 1837 £5 s0, Remarks 0 Samuel Jones: Arrears Subs. due 1st April 1836 £0 s0, Subs. due 1st April 1837 £5 s0, Cash recd. to 1st April 1837 £5 s0, To be Refunded or Continued £0 s0, Now due 1st April 1837 £0 s0, Remarks 0 John Kay: Arrears Subs. due 1st April 1836 £0 s0, Subs. due 1st April 1837 £5 s0, Cash recd. to 1st April 1837 £0 s0, To be Refunded or Continued £0 s0, Now due 1st April 1837 £5 s0, Remarks 0 Robert Wright: Arrears Subs. due 1st April 1836 £0 s0, Subs. due 1st April 1837 £5 s0, Cash recd. to 1st April 1837 £5 s0, To be Refunded or Continued £0 s0, Now due 1st April 1837 £0 s0, Remarks 0	Stephen Pritchard, arrears due 1 April 1836 £12 0s 0d, subscription due 1 April 1837 £5 0s 0d, cash received to 1 April 1837 £0 0s 0d, to be refunded or credited £0 0s 0d, now due 1 April 1837 £17 0s 0d, struck off Charles Pritchard, arrears due 1 April 1836 £1 10s 0d, subscription due 1 April 1837 £2 0s 0d, cash received to 1 April 1837 £0 0s 0d, to be refunded or credited £0 0s 0d, now due 1 April 1837 £3 10s 0d, struck off James Price, arrears due 1 April 1836 £0 0s 0d, subscription due 1 April 1837 £5 0s 0d, cash received to 1 April 1837 £12 0s 0d, to be refunded or credited £7 0s 0d, now due 1 April 1837 £0 0s 0d Charles Sampson, arrears due 1 April 1836 £0 0s 0d, subscription due 1 April 1837 £5 0s 0d, cash received to 1 April 1837 £12 0s 0d, to be refunded or credited £7 0s 0d, now due 1 April 1837 £0 0s 0d John Sampson, arrears due 1 April 1836 £0 0s 0d, subscription due 1 April 1837 £5 0s 0d, cash received to 1 April 1837 £4 0s 0d, to be refunded or credited £0 0s 0d, now due 1 April 1837 £1 0s 0d William Sampson, arrears due 1 April 1836 £0 0s 0d, subscription due 1 April 1837 £5 0s 0d, cash received to 1 April 1837 £9 0s 0d, to be refunded or credited £4 0s 0d, now due 1 April 1837 £0 0s 0d W. H. Seale, arrears due 1 April 1836 £0 0s 0d, subscription due 1 April 1837 £5 0s 0d, cash received to 1 April 1837 £0 0s 0d, to be refunded or credited £0 0s 0d, now due 1 April 1837 £5 0s 0d Francis Seale, arrears due 1 April 1836 £0 0s 0d, subscription due 1 April 1837 £5 0s 0d, cash received to 1 April 1837 £12 0s 0d, to be refunded or credited £7 0s 0d, now due 1 April 1837 £0 0s 0d J. B. Spiller, arrears due 1 April 1836 £0 0s 0d, subscription due 1 April 1837 £2 0s 0d, cash received to 1 April 1837 £0 0s 0d, to be refunded or credited £0 0s 0d, now due 1 April 1837 £2 0s 0d A. C. Smith, arrears due 1 April 1836 £6 0s 0d, subscription due 1 April 1837 £5 0s 0d, cash received to 1 April 1837 £0 0s 0d, to be refunded or credited £0 0s 0d, now due 1 April 1837 £11 0s 0d, struck off Reverend Thomas Smith, arrears due 1 April 1836 £1 10s 0d, subscription due 1 April 1837 £2 0s 0d, cash received to 1 April 1837 £0 0s 0d, to be refunded or credited £0 0s 0d, now due 1 April 1837 £3 10s 0d J. W. Torbett, arrears due 1 April 1836 £0 0s 0d, subscription due 1 April 1837 £5 0s 0d, cash received to 1 April 1837 £3 0s 0d, to be refunded or credited £0 0s 0d, now due 1 April 1837 £2 0s 0d John Young, arrears due 1 April 1836 £0 0s 0d, subscription due 1 April 1837 £5 0s 0d, cash received to 1 April 1837 £6 0s 0d, to be refunded or credited £1 0s 0d, now due 1 April 1837 £0 0s 0d A. A. Younge, arrears due 1 April 1836 £0 0s 0d, subscription due 1 April 1837 £5 0s 0d, cash received to 1 April 1837 £9 0s 0d, to be refunded or credited £4 0s 0d, now due 1 April 1837 £0 0s 0d The members who had remained on the old scheme were listed separately. Charles Blake, arrears due 1 April 1836 £0 0s 0d, subscription due 1 April 1837 £5 0s 0d, cash received to 1 April 1837 £0 0s 0d, to be refunded or credited £0 0s 0d, now due 1 April 1837 £5 0s 0d Samuel Jones, arrears due 1 April 1836 £0 0s 0d, subscription due 1 April 1837 £5 0s 0d, cash received to 1 April 1837 £6 0s 0d, to be refunded or credited £1 0s 0d, now due 1 April 1837 £0 0s 0d John Kay, arrears due 1 April 1836 £0 0s 0d, subscription due 1 April 1837 £5 0s 0d, cash received to 1 April 1837 £0 0s 0d, to be refunded or credited £0 0s 0d, now due 1 April 1837 £5 0s 0d Robert Wright, arrears due 1 April 1836 £0 0s 0d, subscription due 1 April 1837 £5 0s 0d, cash

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		Subs. due 1st April 1837 £247, To be Refunded or Continued £125 s10, Now due 1st April 1837 £107 s10 Bonds £11807 . 10 .. at 7½ Per Cent Pr. Annum £ 885 . 11 . 3 Annual Income £ 1132 . 11 . 3 Provided every farthing of Interest and Subscription is collected.	received to 1 April 1837 £0 0s 0d, to be refunded or credited £0 0s 0d, now due 1 April 1837 £5 0s 0d The list closed with the totals and the fund's expected yearly income. Total subscriptions due 1 April 1837, £247 0s 0d Total to be refunded or credited, £125 10s 0d Total now due 1 April 1837, £107 10s 0d Interest on bonds of £11,807 10s 0d at 7½ per cent a year, £885 11s 3d Annual income, £1,132 11s 3d This income depended on every farthing of interest and subscriptions being collected. Interpretations The annual income of £1,132 11s 3d fell well short of the fund's commitments even after the cuts. The committee of inquiry put the yearly cost of annuities and the clerk's salary at £1,446 0s 0d. Cutting the higher pensions by a quarter and ending the orphan's allowance saved £201 10s 0d, which still left outgoings of about £1,244 a year. Even if every penny were collected, the fund would spend more than it received. The return to the old rates of subscription removed the higher payments that had sustained the scheme of 1821, while the pensions bought by those payments remained, reduced but still above the old level. The members had chosen to honour their earlier promises in part, and the fund's capital would have to make up the difference. The capital of £11,807 10s 0d out on bonds was almost exactly the £11,500 0s 0d reported on 1 October 1830. Seven years of apparent surpluses had added almost nothing. Interest at 7½ per cent on that capital yielded £885 11s 3d, where the same sum at 10 per cent would have earned about £1,180. The reduction voted on 4 July 1833 therefore cost the fund nearly £300 0s 0d a year, more than the savings made by cutting the widows' pensions. Only four members remained on the old scheme, so almost every subscriber had accepted the higher rates in 1821. The dissenters' clause had protected very few. The cash column showed the same pattern as the first page, with many married members paying £9 0s 0d and some bachelors £3 0s 0d, nine and six months' deductions respectively. Collection through the Company's payroll had evidently ended part way through the year as the service was disbanded. Six members on this page were struck off, among them Stephen Pritchard, who owed £17 0s 0d.
167	163	List of Annuitants on the Widows & Orphans Fund the 1st April 1837. Residence, Names, £, s, d, Remarks Eleanor Gurling: Residence St. Ha., £ 30, s 0, d 0, Remarks 0 Bridget Carr: Residence 0, £ 30, s 0, d 0, Remarks 0 Ann Broadway: Residence St. Ha., £ 30, s 0, d 0, Remarks 0 Claudia Bazett: Residence do, £ 20, s 0, d 0, Remarks Deceased Sarah Pritchard: Residence 0, £ 30, s 0, d 0, Remarks 0 Elizabeth Desfontain: Residence St. Ha., £ 30, s 0, d 0, Remarks 0 Agnes Chadwick: Residence do, £ 30, s 0, d 0, Remarks 0 Ann Hodson: Residence 0, £ 25, s 0, d 0, Remarks 0 Isabella Baildon: Residence 0, £ 30, s 0, d 0, Remarks 0 Eliza Leech: Residence 0, £ 30, s 0, d 0, Remarks 0 Margaret Lane: Residence 0, £ 30, s 0, d 0, Remarks 0 Mary Doveton: Residence St. Ha., £ 30, s 0, d 0, Remarks 0 Abigal Wilson: Residence 0, £ 30, s 0, d 0, Remarks 0 Margaret Torbett: Residence St. Ha., £ 30, s 0, d 0, Remarks 0	The society also drew up a list of annuitants on the Widows' and Orphans' Fund as at 1 April 1837, giving each annual pension in pounds, shillings and pence. A note in the margin marked those living on St Helena. Eleanor Dorling, £30 0s 0d a year, living on St Helena Bridget Carr, £30 0s 0d a year Ann Broadway, £30 0s 0d a year, living on St Helena [...] Bazett, £20 0s 0d a year, living on St Helena, deceased Sarah Pritchard, £30 0s 0d a year Elizabeth De Fountain, £30 0s 0d a year, living on St Helena Agnes Chadwick, £30 0s 0d a year, living on St Helena Ann Hodson, £25 0s 0d a year Isabella Baildon, £30 0s 0d a year Eliza Leech, £30 0s 0d a year Margaret Lane, £30 0s 0d a year Mary Doveton, £30 0s 0d a year, living on St Helena Abigail Kelton, £30 0s 0d a year

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		Emma Hammond: Residence do, £ 25, s 0, d 0, Remarks 0 Sarah Mason: Residence do, £ 24, s 0, d 0, Remarks 0 Mrs. Cruickshanks: Residence 0, £ 25, s 0, d 0, Remarks 0 Sarah Forrest: Residence 0, £ 30, s 0, d 0, Remarks 0 Mary Frazer: Residence 0, £ 30, s 0, d 0, Remarks 0 New Estabt. Joanna Haggarty: Residence 0, £ 48, s 0, d 0, Remarks reduced ¼ Eliza Mead: Residence St. Ha., £ 48, s 0, d 0, Remarks reduced ¼ Charlotte Cole: Residence 0, £ 65, s 0, d 0, Remarks reduced ¼ Elizabeth Pritchard: Residence St. Ha., £ 65, s 0, d 0, Remarks reduced ¼ Emily Legg: Residence do, £ 72, s 0, d 0, Remarks reduced ¼ Eliza Armstrong: Residence 0, £ 72, s 0, d 0, Remarks reduced ¼ Margaret Statham: Residence St. Ha., £ 72, s 0, d 0, Remarks reduced ¼ Caroline Thorn: Residence do, £ 72, s 0, d 0, Remarks reduced ¼ Mary Seale: Residence do, £ 72, s 0, d 0, Remarks reduced ¼ Eleanor Bennett: Residence do, £ 72, s 0, d 0, Remarks reduced ¼ Eliza Broadway: Residence do, £ 72, s 0, d 0, Remarks reduced ¼ Hellery: Residence 0, £ 72, s 0, d 0, Remarks reduced ¼ Dr. Watsons Orphans: Residence St. Ha. do, £ 72, s 0, d 0, Remarks reduced ¼ £ 1412 ..	Margaret Torbett, £30 0s 0d a year, living on St Helena Emma Hammond, £25 0s 0d a year, living on St Helena Louisa Mason, £24 0s 0d a year, living on St Helena Mrs Cruickshanks, £25 0s 0d a year Sarah Forrest, £30 0s 0d a year Mary Frazier, £30 0s 0d a year The annuitants on the new scale were listed separately, at their full rates before the cut of a quarter. Joanna Haggerty, £48 0s 0d a year Eliza Mead, £48 0s 0d a year, living on St Helena Charlotte Cole, £65 0s 0d a year Elizabeth Pritchard, £65 0s 0d a year, living on St Helena Emily Legg, £72 0s 0d a year, living on St Helena Eliza Armstrong, £72 0s 0d a year Margaret Statham, £72 0s 0d a year, living on St Helena Caroline Thorn, £72 0s 0d a year, living on St Helena Mary Seale, £72 0s 0d a year, living on St Helena Eleanor Bennett, £72 0s 0d a year, living on St Helena Eliza Broadway, £72 0s 0d a year, living on St Helena Mrs Hellin, £72 0s 0d a year Dr Watson's orphans, £72 0s 0d a year, living on St Helena Total annuities, £1,412 0s 0d a year A note against the new scale recorded that these pensions were reduced by a quarter. Interpretations The list showed where the fund's money went. The 19 widows on the old scale drew between £20 0s 0d and £30 0s 0d each, the variation reflecting the graded scale of 1774, under which a widow's pension depended on how many years her husband had paid. The 13 annuities on the new scale ran from £48 0s 0d to £72 0s 0d. Although they were fewer, they made up well over half of the total of £1,412 0s 0d. The pensions bought by the scheme of 1821 had become the fund's largest commitment within 16 years, as the committee of 1 October 1830 had warned they would. The number of annuitants had grown sharply since the committee's table of 1831, which counted 26 widows on the old scale and four on the new. By 1837 there were 32 annuities, and nine of them stood at the full £72 0s 0d. Each of those, at the interest the fund now earned of 7½ per cent, tied up nearly £1,000 0s 0d of capital. Joanna Haggerty and Eliza Mead stood at £48 0s 0d because their husbands had joined late, Doctor Haggerty on 1 April 1822, and had paid only three years at the higher rate before they died. The note of residence showed that many widows had left the island. Those without the note were evidently living elsewhere, mostly in Britain, and drew their pensions through the arrangement agreed on 8 April 1830, with the Company paying them in Europe on proof that they were alive. Several names recalled the families who had run the fund and appeared in the lease registers, among them Doveton, Leech, Torbett and Bazett.
168	164	Messrs. Thomas Greentree, Geoy. V. Lambe, Thomas M. Hunter, G. Lorimer & A. A. Younge Esqrs. Gentlemen At the desire of a General Meeting	The managing committee wrote to Thomas Greentree, George V. Lambe, Major Hunter, G. Lorimer and A. A. Younge in England. Start of crossed out section [...] End of crossed out section

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		of Subscribers, to the Widows Fund we have to request you will have the kindness to form yourselves into a Committee, for the purpose of transacting any Business in England which is, or may become necessary We have sent a Copy of the Rules and Regulations from the formation of the Fund, including such additions and commentations as have been made, to the present period, and we earnestly request that you will favour us with such suggestions as you may deem beneficial for securing the permanency of this Institution, which may either occur to your Committee, or that you may derive from professional Law opinion. The altered state of our Island and the abolition of the East India Company's Service which entirely puts an end to the perpetuity of the Fund have caused the remaining Members on the Island to view its declining state with despondency, and they express a hope that an application for Relief, to the Authorities at Home, either His Majesty's Ministers, or the Court of Directors, may not prove unsuccessful. You will perceive that the Members after several General Meetings adopted the Resolution of discontinuing the Pension to Female Orphans above the age of Twenty one Years and of reducing the Pensions of those receiving at the new rate; which we	The committee explained that a general meeting of subscribers to the widows' fund wished them to form a committee to handle any business in England that was, or might become, necessary. It had sent them a copy of the fund's rules from its foundation, with all later additions and amendments. It asked them earnestly for any suggestions that might secure the fund's future, whether their own or drawn from a lawyer's professional opinion. The changed circumstances of the island and the abolition of the East India Company's service had put an end to any prospect of the fund continuing indefinitely. The members still on the island therefore viewed its decline with dismay. They hoped that an application for relief to the authorities in Britain, either His Majesty's ministers or the Court of Directors, would succeed. The committee pointed out that, after several general meetings, the members had resolved to end the pensions to orphaned daughters over 21 and to reduce the pensions of those on the new scale. Interpretations The letter identified the fund's deepest problem as permanence, not money. Since 8 April 1811 membership had been limited to the Company's civil and military servants. With that service abolished, no new member could ever join. A fund of this kind relied on each generation of young subscribers paying in for years before their own families claimed, so that their payments carried the widows of the generation before. Closed to new entrants, the society could only shrink, as its members died or left and its widows multiplied. The committee asked the members in England for suggestions to secure the fund's future, and for a lawyer's advice, because any remedy, such as admitting the servants of the new government, would mean changing the founding rules and perhaps the society's legal basis. The committee in England was chosen from men who knew the fund at first hand. Greentree, Lambe and Hunter had each served as President or manager, and Lorimer was treasurer in 1832. Their departure from the island, like that of nearly half the members, was itself part of the decline the letter described.
169	165	fear must be continued, till they are on a level with those at the old rate of £30 a year; to which only, future Widows must look forward, as it has become necessary to meet the circumstances of the many Members on low Pensions, to reduce the Annual Subscription to the original rate of Five Pounds. We are now using every exertion to collect the Interest on Bonds, which had fallen considerably in arrears altho' our difficulties are great, and we wish to avoid if possible, the alternative of seizing upon Property as it is unsaleable, and not easy to Let. We hope that the measures adopted here, will prove satisfactory to the Members at Home, and we have the pleasure to be Gentlemen Your faithful friends. Signed C. Sampson G. A. Den Taaffe Danl. O'Connor Thos. Reed C. R. G. Hodson St. Helena 25th July 1837 St. Helena 6th November 1837. Major Francis Seale having departed this life on the above day his Widow Charlotte Seale is entitled to the privileges of a Widow	The committee's letter of 25 July 1837 went on to explain the reduction. It feared that the cuts to the higher pensions would have to continue until they reached the level of the old pension of £30 0s 0d a year, which was all that future widows could now expect. Many members now lived on reduced pensions after the disbanding of the service, so it had also become necessary to lower the annual subscription to the original £5 0s 0d. The committee was making every effort to collect the interest on bonds, which had fallen far into arrears. The difficulties were great. The committee wished to avoid, if it could, the alternative of seizing property, because such property could not be sold and was hard to let. It hoped the members in England would approve the measures taken on the island. The letter was dated at St Helena on 25 July 1837 and signed as follows. C. Sampson G. A. Den Taaffe Daniel O'Connor J. S. Reed C. R. G. Hodson On 6 November 1837 the society recorded that Major Francis Seale had died that day. His widow, Charlotte Seale, was entitled to the benefits of a widow at the highest rate of the new scale, £72 0s 0d a year. Interpretations

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		at the highest rate of the New Establishment of £72 Per Annum.	The letter told the members in England that the scheme of 1821 was effectively over for anyone still living. Future widows could look forward only to the old pension of £30 0s 0d, and the higher pensions already granted would be cut step by step until they reached it. The members had paid the higher subscriptions for years in the expectation of £72 0s 0d for their wives. The committee now admitted that those payments would buy nothing more than the founders' pension once the fund's capital ran down. The remark that seized property could be neither sold nor easily let reversed the assumption on which the fund had lent for 26 years. The rule of 8 April 1811 required security in land precisely because land seemed the one asset that would always hold its value. With the Company's establishment gone and its servants leaving, the island had more houses and estates than buyers or tenants. Property taken from a defaulter would produce neither capital nor income. The committee therefore preferred to press borrowers for payment rather than foreclose, which explained its patience with men such as Robert F. Seale despite the threats of legal action in June. Charlotte Seale's entitlement was recorded at the full £72 0s 0d, although every pension on that scale had been cut by a quarter from 1 April 1837. The entry stated her rank among the annuitants, while the sum actually paid would be £54 0s 0d under the cut. Major Francis Seale had been one of the executors of the Alexander estate, to whom the committee wrote on 19 June 1837 about the mortgage on land the estate had never owned. He thus died as a member whose widow drew on the fund and as a debtor's representative whose security the fund was still trying to put right.
170	166	Blank page	
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172	168	Statement of Cash due to the Orphans of John Skottowe Esqr. late Governor of this Island Richd. Skottowes Share 1st April 1786 £ 4 . 2 . 10 " 1787 £ 30 .. " 1788 £ 30 .. £ 64 . 2 . 10 One fifth £ 12 . 16 . 10 " 1789 £ 30 One fourth £ 7 . 10 .. " 1790 £ 30 One third £ 10 .. " 1791 £ 30 One half £ 15 .. [...] " 1792 £ 30 .. " 1793 £ 30 .. " 1794 £ 30 .. " 1795 £ 20 .. 20th Augt. 1795 £ 6 . 14 . 2 £ 116 . 14 . 2 Total Richd. Skottowes Share £ 162 . 1 ..	The book also contained a statement of the money owed to the orphans of John Skottowe, the late Governor of the island. It set out the annual pension due up to 1 April each year, and Richard Skottowe's share of it. To 1 April 1786, £4 2s 10d To 1 April 1787, £30 0s 0d To 1 April 1788, £30 0s 0d Total to 1 April 1788, £64 2s 10d, Richard Skottowe's share one fifth, £12 16s 10d To 1 April 1789, £30 0s 0d, Richard Skottowe's share one fourth, £7 10s 0d To 1 April 1790, £30 0s 0d, Richard Skottowe's share one third, £10 0s 0d To 1 April 1791, £30 0s 0d, Richard Skottowe's share one half, £15 0s 0d Start of crossed out section 1791 End of crossed out section To 1 April 1792, £30 0s 0d To 1 April 1793, £30 0s 0d To 1 April 1794, £30 0s 0d To 1 April 1795, £20 0s 0d To 20 August 1795, £6 14s 2d Richard Skottowe's whole share from 1792 to 20 August 1795, £116 14s 2d Total of Richard Skottowe's share, £162 1s 0d The shares of the other children were listed separately. Ann Skottowe, £12 16s 6d, paid to Mr T. Cole on 3 April 1808 Margaret Skottowe, £20 6s 6d, paid to Mr T. Cole Mr [...] Skottowe, £30 6s 6d Thomas Skottowe, £45 6s 6d, paid to Mr T. Cole Total of the other children's shares, £108 16s 0d Total due to all the orphans, £270 17s 0d

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		Shares of the other Children Ann Skottowe £ 12 . 16 . 6 paid Mr. T. Cole 30th Apl. 1805 Margt. Skottowe £ 20 . 6 . 6 paid do Jno. Skottowe £ 30 . 6 . 6 Thos. Skottowe £ 45 . 6 . 6 paid Mr. T. Cole £ 108 . 16 .. £ 270 . 17 .. Margin Notes: [...] 78 . 9 . 6	A note in the margin recorded £78 9s 6d paid to the other children. Interpretations The changing fractions traced the Skottowe children leaving the fund one by one. The orphans' pension of £30 0s 0d was shared equally among those still entitled, and under the rule of 1 April 1778 sons received it only to 16 and daughters to 21. Richard Skottowe's share rose from a fifth in the first years to a quarter, a third and then a half as his brothers and sisters passed those ages. From 1792 he was evidently the only one left, so the whole pension became his. It ended on 20 August 1795, probably his sixteenth birthday. The fall to £20 0s 0d in the year to 1 April 1795 was the cut of a third ordered on 4 July 1794. The statement showed how long the fund took to pay what it owed even to a Governor's family. Richard Skottowe's share was settled only on 9 January 1805, almost ten years after his entitlement ended, and some of his brothers' and sisters' shares later still. The fund in those years had recalled its bonds between 1789 and 1791 and cut every pension in 1794, so payments to orphans abroad were evidently left until it could afford them. The children received their money through Mr T. Cole, acting as their agent. Governor Skottowe had signed the founders' letter to the Court of Directors on 25 May 1766. His own orphans thus waited years for the benefit of the scheme he had helped to launch.
173	169	Blank page	
174	170	Blank page	
175	171	Blank page	
176	172	Donations 1767 May 9th Robert Palk Esqr. £ 25 .. General Caillaud £ 25 .. Octr. 22 Lord Clive £ 50 .. General Carnac £ 25 .. 1770 John Rumbald Esqr. £ 30 .. May 14th Harry Verelst Esqr. £ 50 .. Major Pearson £ 20 .. Mr. Knott £ 20 .. Mr. Dinely £ 10 .. Charles Bouchier Esqr. £ 40 .. James Bouchier Esqr. £ 20 .. Colonel Call £ 20 335	The book recorded the donations made to the fund in its early years. 9 May 1767, Robert Palk, £25 0s 0d 9 May 1767, General Caillaud, £25 0s 0d 22 October 1767, Lord Clive, £50 0s 0d 22 October 1767, General Carnac, £25 0s 0d 1770, John Rumbold, £30 0s 0d 14 May 1770, Harry Verelst, £50 0s 0d 14 May 1770, Major Pearson, £20 0s 0d 14 May 1770, Mr Knott, £20 0s 0d 14 May 1770, Mr Dinely, £10 0s 0d 14 May 1770, Charles Bouchier, £40 0s 0d 14 May 1770, James Bouchier, £20 0s 0d 14 May 1770, Colonel Call, £20 0s 0d Total donations, £335 0s 0d Interpretations The donors were not residents of St Helena but some of the most senior figures in the Company's service in India, passing the island on their voyages home. Lord Clive had led the Company's conquest of Bengal, and Harry Verelst governed Bengal after him. Robert Palk and the Bouchiers belonged to the Madras government, and Generals Caillaud and Carnac commanded the Company's armies in India. Their ships called at St Helena for water and fresh food, and the island's officials evidently put the new fund before these wealthy passengers. The gifts came in clusters on single dates, on 22 October 1767 and 14 May 1770, as each homeward fleet arrived and its passengers came ashore. The donations gave the fund a foundation it could not have built from its own members alone. The subscriptions in the first year came to £106 0s 0d, and the founders told the directors on 25 May 1766 that the servants could afford no more. Gifts of £335 0s 0d within four years amounted to more than three years' subscriptions. Invested at interest, they let the fund grow its capital before many widows began to claim. Later donations, such as the £50 0s 0d each from Governor Beatson and Lieutenant Colonel Broughton in 1808 and Lambe's deposit of £250 0s 0d on 15 October 1825, continued the same practice,

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			but none matched the scale of these early gifts from India.
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181	177	EAP 1364 St Helena Document Name and Date minutes of widows and orphans fund 1766-1837 Dimensions (height x width x depth) (cm) (h) 38cm x (w) 27 x (d) 3 cm No. written pages: 180 No. blank pages: 3 Spine and cover good Condition Inside pages good Condition foxing Present throughout Scribe has numbered to Page 106. Additional comments Pages are also numbered in Pencil on the bottom of every other Page worth noting a Pink Substance present on Several Pages Time taken to photograph (hours) 2 hours	