

**THE ROYAL SOCIETY FOR THE RELIEF OF
INDIGENT GENTLEWOMEN OF SCOTLAND**

Patron: Her Majesty Queen Elizabeth

A HISTORY

1847 - 1997

Doris Hatvany

First Published in 1997 by
The Royal Society for the Relief of Indigent Gentlewomen
of Scotland
14 Rutland Square
Edinburgh

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Printed and bound by David Fairbairn
Unit 9, New Lairdship Yards, Broomhouse Road, Edinburgh, EH11 3UY

F O R E W O R D



I commend wholeheartedly this short History of 150 years of charitable service, and who better to research and write it than Dr. Doris Hatvany, a Historian, who has known of the work of the Society for many years.

She has uncovered a wealth of interesting facts and figures tracing the modest start of the Society in 1847 with its severely limited resources, through the years to the large scale and financially sound organisation it is today.

Statistics apart, the author has managed to convey that throughout the 150 year period, care and compassion have been the watchwords of the Society, with the emphasis on the personal touch rather than the limiting and heavy hand of the State.

As the History unfolds no doubt readers will derive pleasure and interest from some particular aspect. For myself, one of many fascinating items concerns the constant recurrence of the same family names involved in the management, the same management, which for most of the Society's life was entirely restricted to gentlemen looking after the membership consisting only of ladies!

I must congratulate and thank Dr. Hatvany for this notable contribution to the celebrations of our Anniversary year.

Hopefully it will not only serve as a worthwhile record of the past and present, but as a spur, indeed inspiration, for the all important future.

Onwards to the next 150 years.

David H. Galbraith
Chairman

April 1997

Acknowledgments

I have to thank Mrs. Jean Ross for typing the manuscript and checking some of the figures, and Miss Mabel Douglas for her support and encouragement.

Thanks are also due to Ken Lochhead for the use of his watercolour of 14 Rutland Square, Edinburgh, shown on the cover.

Publication has been made possible by generous sponsorship of Stagecoach Holdings plc. We are particularly indebted to Mrs. Ann Glog for her personal interest in the work of our Society.

The headings for Chapters I - IV are taken from the 1850 Annual Report, that for Chapter V from the 1996 Report.

Though the full name of the Indigent Gentlewomen's Fund is The Royal Society for the Relief of Indigent Gentlewomen of Scotland, for the sake of brevity it will be referred to in the following pages as the Society.

Chapter I

“Born to better expectations”

Introductory

Victorian society, male-dominated, regarded marriage and motherhood as the only fitting role for middle-class women. This attitude compares unfavourably with earlier centuries. In medieval times, for example, women could manage businesses, or practise as physicians or apothecaries. Unmarried women in the 19th century formed a sort of sub-class: many had seen marriage pass them by, or they cared for ageing parents or younger members of the family. Well-educated, but trained for no profession, they were considered, by their maternal instincts and without further training, to be suited to teaching, working as governesses, needlework or tuition in the pianoforte. Many of these women were well-educated, but had no formal training, and found themselves struggling with unruly children, living in a social limbo, despised by their employers, yet by birth and education unable to mix with the servants. Some women were undoubtedly happy in their situations, loved by their pupils, becoming companions when their pupils grew too old for governesses, like, for example, Mrs. Weston in Jane Austen's *Emma*. More suffered the fate of the Bronte sisters, whose struggle to survive by teaching and working as governesses resulted in such novels as *Jane Eyre*, *Villette* or *Agnes Grey*. This last, published in December 1846, was a stark realisation of the governess' situation, though unlike the beneficiaries of the Indigent Gentlewomen's Fund, Agnes Grey married her curate and no doubt lived happily ever after.

About the time W.P. Mitchell put forward his scheme to help indigent gentlewomen, there was thus a literary movement drawing attention to the problem. Hundreds of governesses and teachers, daughters of professional men, were in their latter days living in penury. They had worked for their keep and a small salary, with no means of providing for their old age. Many were without family. Others, whose families had made provision for them, found themselves destitute because their funds had been invested in businesses which, at this time of great entrepreneurial activity, went bankrupt. One of the most catastrophic failures, that of the City of Glasgow Bank in 1878 is mentioned for many succeeding years in the case histories of the

Society. At such times Victorian extended families could include both charitable donors and the recipients of such charity.

The reality of their plight was a poverty undreamt of by the reading middle class public. Among the earlier case histories published by the Society in its Annual Reports (the names of people and places were omitted) we find such tales of destitution as that of the 77 year old petitioner, daughter of a sometime tacksman, a successful farmer, who was also a magistrate. Petitioner's mother was the daughter of a Major in a Foot Regiment, and sister to an Admiral who had been a friend of Lord Nelson. By the 1850s petitioner had no means of supporting herself, and no relatives able to help.

Improvident fathers, the early death of the breadwinner, could leave whole families unprovided for. In the same report we read of a 55 year old lady, whose father, a merchant, had died in 1817, leaving a widow and three daughters almost totally unprovided for. She was unable to state her income, as it depended on her teaching of piano and singing, an uncertain source, from which she had for many years supported her mother. She was now, aged 55, in poor health, and with no family alive.

Poor health, stemming no doubt from poverty, loneliness, uncertainty and depression, justified the age of 50 as the starting point for applications. One petitioner, aged 52, was the daughter of a clergyman. On the death of her parents she had given up her share of a considerable income to advance the interests of an only brother, who had spent her share and his own, and was in Australia. She had been a governess for about thirty years and was, 52 years old, in very poor health. Another petitioner, aged 71, was the daughter of a goldsmith; she had been a governess for fifty years, but failing sight and bad health had forced her to give up her situation. She was almost entirely dependent on her widowed sister. "Mental anxiety and nervous debility", in the words of the reporter, were the cause of premature loss of earnings and ill-health.

By Victorian times there were hundreds of charitable societies in Scotland. Poor hospitals were founded, ragged schools set up by people like Thomas Guthrie, or orphanages like the Quarrier homes.

Even quite small towns had their own charities, often limited in application. Sunday missions, the most famous being Dr. Chalmer's mission in St. John's Parish in Glasgow, continued in Edinburgh and Glasgow throughout the century. Some of these charities were founded by members of the middle class to help the working class, others were established as a form of self help or insurance. Middle class men and women found status in charitable endeavour and they were the only people with sufficient leisure to involve themselves. They, on the whole, conformed to the prevailing ethos of self-help, aware of the dangers of harmful giving which might weaken moral fibre. Each benevolent society thus devised a number of tests which would discourage the undeserving poor. The whole question was fraught with an intrinsic dilemma: limited resources faced with unlimited needs. This applied to the deserving poor as well as to the redundant middle class women who were the objects of much sympathy by the beginning of Victoria's reign.

Where could they turn for help? The working class poor were supposedly aided by Poor Relief, though this was enough only to keep them from actual starvation. The Scottish Poor Law was unfortunately more restrictive than the English, as the able-bodied were excluded from its provisions, and the reforms of 1848 made no concession to the growing body of unemployed generated by the industrial cycles of the 19th century. Poor Relief, administered earlier by the Church, and after the Disruption of 1843 made this impossible, by the State, was still based on parochial relief. This method of succour - cheap because it applied mainly to the young, old and infirm, who were expected, if young, to find work, if old, to die - was only rarely used by the middle-class destitute. Though the Society's records reveal that a few of the applicants were in receipt of Poor Relief and were consequently denied annuities, most did not qualify or rejected the idea of Poor Relief as demeaning.

It was in this social and literary climate that The Royal Society for the Relief of Indigent Gentlewomen of Scotland was proposed by W.P. Mitchell, S.S.C., who was its first Secretary till his death in 1851. There were at the time numerous societies giving modest aid to the daughters of professional men. The Society's records mention the Sons [sic] of the Clergy and various military and naval funds, but

hundreds of women fell through the net. In 1841 the Governesses' Benevolent Institution was founded, and in 1848, under the leadership of the Christian Socialist, F.D. Maurice, it opened Queen's College for Women, to provide a better education for governesses who might then qualify for better salaries.

The G.B.I.'s records show that even after this time, large numbers of educated gentlewomen were willing to work for grossly inadequate salaries, for fear of total destitution. Jobs offering as little as £5 or £10 per year, with room and board, attracted hundreds of applicants, many of them women in their 50s or 60s, seeking work for the first time after the death of their parents. There was a similar situation in Scotland and early in 1847 the first prospectus of the Indigent Gentlewomen's Fund was sent out, its aim to help destitute middle class women who had few, or no, other resources. This basic aim has endured through 150 years of social and economic change, though the Society has grown in professionalism and in numbers succoured.

Under the influence of the Charity Organisation Society (C.O.S.) founded in London in 1869 - its full title was The Society for Organising Charitable Relief and Repressing Mendicity - greater in-depth investigation was undertaken into the real extent of need. This new approach had been anticipated the previous year, when The Edinburgh Society for Improving the Condition of the Poor was founded. It divided Edinburgh into 28 districts, in each of which "visitors" inquired into the needs of individuals and their dependents. This Society underwent a number of metamorphoses, becoming in 1893 "The Help" and in 1906 the Edinburgh C.O.S. In its last form it had some influence on and ties with The Indigent Gentlewomen's Society. Unlike the C.O.S., which opposed the introduction of Old Age Pensions in 1908 because they were "indiscriminate" the Society was comparatively sympathetic to the beneficiaries for pensions, but did not put them under pressure to apply. Old Age Pensions were the first of many changes in the law, leading eventually to the provisions of the "Welfare State" after the Second World War. Nevertheless, hundreds of women were still denied any form of state relief, or found such assistance undignified. The saying "cold as charity" had deep roots in the Victorian past and the spectre of dependency was an awesome one. The Society, over the years,

continued its benevolent work, dealing sympathetically with the many claims on its charity, through all the complex changes in the law and the climate of public opinion. Its history, outlined in the succeeding chapters, is a microcosm of the history of British Society over the past century and a half.

Chapter II

“An impartial and pure administration”

The early years - 1847 - 1865

The 1850 Annual Report, the oldest extant, gives a resume of the aims and origins of the Society. This states, somewhat ambiguously, that it was “founded by no private individual”, but we know that it was the brain-child of W.P. Mitchell, S.S.C., of 12 Rutland Square, Edinburgh. Having consulted with a number of friends and professional gentlemen, and finding them sympathetic, he proceeded to organise a Committee of Management and a network of local collectors. He and his friends were able to interest a large number of prestigious names, who lent gravitas to the project. Association with them attracted collectors and Local Directors without whom the Society could not have been successful. Church dignitaries, professional men, many of them lawyers or chartered accountants, landowners and the titled were drawn in as Patrons and Patronesses, or as working members of the Committee of Management. The scheme won the approval of a public meeting, but no formal constitution was adopted, Mr. Mitchell himself arranging the financial details and organising collectors until his death in 1851.

As can be seen from the accompanying facsimile of the frontispiece of the 1850 Report, Queen Victoria was Patron of the Society, and Prince Albert, her consort, was honorary president, until his death in 1861. A large number of titled ladies accepted the role of patronesses, and other members of the nobility - large landowners like the Duke of Buccleuch and Queensberry, and the Duke of Montrose - acted as Vice-Presidents. For a few years, there were also 29 Extraordinary Directors, 16 of them Churchmen of various denominations, not all of them resident in Scotland. The others were professional men or landed gentry. Their functions were never clearly defined: they were probably selected for the publicity their names would attract, and they were made redundant in the Constitution of 1865. The actual work of the Society, overseeing its financial affairs, selecting

suitable applicants and the amount of the annuities they would be given, deciding on the format of the Annual Report, was done by the Secretary of the Society and a 12-member Committee of Management, consisting of 10 clergymen, Walter Cook, W.S., whose family was for many years associated with the Society, and a Mr. William Campbell of Tillichewan. Alexander Goodsir, of the British Linen Company's Bank, accepted the position of Treasurer, initiating a long association between the Society and that Bank, which later amalgamated with the Bank of Scotland. Local treasurers were appointed for Glasgow, Aberdeen and Ayr, though the latter position was short-lived. An early president was Bishop Terrot of Edinburgh. The Bishop of Glasgow and Galloway, the Principal of New College, the Professor of History in that institution, the ministers of St. George's United Free Church, St. Giles' Cathedral, and the Wellington United Free Church were members of the Committee. In December 1846, shortly before his death, Dr. Thomas Chalmers (of philanthropic and Disruption fame) had been asked by the Society's founder, to act on the Committee of Management. They were disappointed at his refusal, which had, they felt, given rise to the allegation that he had an unfavourable opinion of the Society. In the 1850 Annual Report, the Committee was at pains to point out that, though favourably disposed to the Society, he was unwilling to break his inviolable rule of declining all such appointments.

The officials and the Committee of Management were supported by a network of Local Directors and lady collectors throughout Scotland. The meeting of 3 June 1847 minutes the proposal, "to satisfy the public mind of the truly charitable nature of the Institution", that they should establish a Local Directory of clergymen throughout the country, to whom circulars should be sent asking them to mention the Society favourably to their congregations. They were asked to receive the subscriptions collected and to sign the certificates sent in by the applicants for relief. By November 1847 between 400 and 500 local clergy had become directors and it was expected that within three years the number would increase to about 1000. Local clergymen were also asked to distribute the annuities if the recipient lived in remoter parts.

Charitable institutions were funded in a number of ways, some by donations, others by subscriptions or house-to-house collections, and in a few cases by sumptuous - and expensive - dinners. The

Gardeners' Royal Benevolent Society, for example, was set up in 1839 to help another deprived section of society, gardeners from mansion houses who in their old age found themselves homeless and penniless. Until 1939 funds were raised by annual dinners, which in the early days were presided over by famous authors or public figures such as Charles Dickens or Sir Robert Peel. The Indigent Gentlewomen's Society decided on the sounder measure of creating a fund from subscriptions, donations, and as it became established, legacies. To attract subscribers it was decided to publish their names in the Annual Reports. House-to-house collections were always eschewed by the Society, so the actual collecting was done by ladies, by word of mouth among their friends.

In Edinburgh some 50 of these collectors formed themselves into a committee, as did ladies in Glasgow, Aberdeen and Dundee. Edinburgh, which for years had larger collections than Glasgow, was organised into districts. A number of these were initially without collectors, but an advertisement in the North British Advertiser attracted collectors for four more of these areas. To quote from the minutes of 3 June 1847 "Ladies of the highest respectability have cheerfully lent their aid". The Glasgow organisation was to be similar to the Edinburgh one, and in Aberdeen a smaller committee was formed with an advocate, Alex. Davidson, as Treasurer.

The annual subscription was set at 2/6 per annum. Additional money paid as subscriptions was to be considered as donations. Publicity at first was confined to public meetings, or reports and advertisements in the newspapers, and the propriety was mooted of having sermons preached by some of the more popular preachers in Edinburgh and Glasgow. Mr. Mitchell also suggested sales of ladies' work as a means of fund-raising. This project was postponed in 1847, as the Committee thought such a sale would be more successful after the publication of the first Annual Report. When sales were held, in 1849 and 1850, in Edinburgh, Glasgow, Perth and Aberdeen, they raised almost £3,897, which the Committee of Management thought would be a good nucleus for a Sinking Fund. Various legacies were added to this, and by May 1855 the Sinking Fund had reached more than £5,000. The interest from this Fund was used for annuities, and when there was a shortfall in collections and donations, frequent in the first half-century

of the Society's existence, money was withdrawn from the Sinking Fund. The appended, by today's standards very simple, Balance Sheet from 1850 shows the financial state of the Society in its early days.

The state of the Sinking Fund, and the investments made after its establishment, disclosed the necessity for a formal constitution. Though the question arose in 1855, a constitution was only adopted at a meeting of subscribers ten years later.

Though the Society was in operation in 1847, no payments were made that year, the Committee deciding to wait till finances were on a sounder footing. One of the Glasgow members urged payments in 1847; weight was given to his plea by the fact that many of his subscribers had donated 21/- to the Society, but prudent considerations won. The need to limit the number of beneficiaries and the amounts paid was an obvious, if painful, necessity: several hundred applicants came forward in the first years, most of them in dire poverty. Stringent regulations had to be observed to select the most necessitous. Only spinster ladies of 50 and over, of professional parentage, and impoverished through no fault of their own, could be considered. Many had worked for years as governesses and through age or ill-health could no longer continue in their profession. Others had devoted their lives to caring for parents and had been left penniless. Some of the applicants had been incapacitated from infancy, and had lost the family member who had supported them. Most had lost either the reversion of their parents' money, or their savings, tempted by the high profit on precarious securities, especially frequent in the second half of the 19th century. Women of all religious denominations might participate, and their application had to be supported by at least one clergyman whose Church they attended, and by one of the Local Directors who had seen proof of the applicant's age. The beneficiaries had to send in a certificate each year, signed by their clergyman or other sponsors, stating that their circumstances remained the same.

The petitioner had to state, in addition to the name and profession of her father, the circumstances of her youth, the amount and source of her income, if any, and the extent to which relatives and friends might contribute to her support. If she had been a governess, the petition had to include the subjects she had taught. The regulations

were carefully enforced, as the Society aimed at relieving need without sapping moral fibre. With so many applicants coming forward, selection was difficult. The basic criteria were straightforward: only spinster ladies, of professional parentage, and of Scottish descent and, usually, domicile, were considered.

Where there was parity of need, those were chosen whose supporters were most zealous on behalf of the Society. Petitions had to be submitted by 31 December, for consideration early in the following year, and the Secretary had to interview all those who could travel to his office, where payments were also made.

The case histories submitted to the Society showed an infinite amount of hidden misery which the Society's small early resources could not hope to alleviate. Its early days were thus fraught with disputes as to how these resources could be best used. One of these contentions threatened to split the Society, when some of the Glasgow members demanded a reduction in administrative expenses which in the first year of the Society had been, necessarily, very high. The Secretary's salary was the main issue, this had been set at £150 - £100 for the Secretary and £50 for his clerk. The Working Committee considered him underpaid, but feared the public would not contribute if expenses were seen as too high. By 1850 Mr. Mitchell was complaining that there was such an influx of visitors connected with the Society that he had had to set aside a room in his house, at 12 Rutland Square, for their reception, and had to employ a girl, in addition to his usual servants, "to open and shut the outer door".

The Secretary was given, in addition to his £150, a further £25 in office rent. This was not so meagre as it sounds today, as in those days a workman was expected to keep a wife and family on about £1 a week, and Mitchell's clerk would probably have kept at least one servant.

In 1852 and again in 1854, some of the Directors, concerned at the smallness of the annuities, £5, £8 or £12 per year, attempted to reduce these administrative costs. One director suggested omitting the list of subscribers' names in the Annual Report, but this had to be weighed against the possibility of reduced giving. A compromise was reached, which could not have had much effect: the Committee

decided to publish the names with the exception of those who did not wish their names divulged. In 1854 a meeting in Aberdeen also raised the matter, and the Secretary received a letter from one of the members stating that many people refused to contribute because management expenses were so high, quoting the figure of 18% of total receipts in 1852. To reduce printing costs the Aberdeen Committee suggested, only the amount raised by any town or parish should be published, together with the name of the person remitting the monies. By 1855 the then Secretary, John K. Fullarton, had saved £50 on the printing costs of the Annual Report, but the question of publishing or not publishing names was not satisfactorily solved for many years.

The Aberdeen Committee further suggested a review of salaries and allowances, before the new Secretary was appointed. The heaviest costs had been in the Society's early years. Now much of the work was, they averred, routine and could be carried out by a clerk "of ordinary capacity who should be paid a suitable salary and act under the superintendence of an Honorary Secretary". Many of the Local Directors were giving their services free; surely, they suggested, someone could be found in Edinburgh who would undertake the work without remuneration. A number of the lady collectors substantiated this. The Committee of Management did not think £150 too much, but in view of the criticism reduced the Secretary's salary to £100, without allowance for his clerk. In 1855, because he had introduced considerable savings, his salary was restored to £150.

The question of administrative expenses was raised again at the beginning of the 1860s. A Gentleman's Committee had been formed in Glasgow, as gentle-born ladies were unwilling to visit merchants' and manufacturers' counting-rooms and offices, staffed as they were by men, who in those days carried out all clerical work. Some ladies had even considered employing a paid agent to collect from such places. The Glasgow Gentlemen's Committee were successful in increasing the formerly very low collections there, but became quite belligerent over the distribution of the money, and threatened to break away from the Society.

In April 1864 a Special Meeting was called in view of a letter received from one of the Glasgow committee members, expressing

dissatisfaction with the proceedings of the Committee of Management at the Annual General Meeting of the previous February. Their main grievance was that the Committee had not distributed all the money they had collected, but had retained £355. This, they considered, should have gone either to old annuitants or to the relief of new applicants. Furthermore the Secretary had been granted a further £50 per annum, by a small number of committee members at the end of the meeting. This increase was granted in a year when £350 had to be taken from the Sinking Fund to pay annuitants.

Mr. Orr Ewing and two other members refused to attend the Special Meeting, and proposed forming a separate Glasgow Society. A sub-committee appointed at the Special Meeting investigated the complaints, and found that the Sinking Fund had been set up specifically to maintain the level of annuities when there was a shortfall in collections and donations. They further found that the Secretary's work had considerably increased, but as he received no payment for his office or clerks, the increase in his salary should be maintained. A meeting of the Glasgow gentlemen reiterated their complaints, but resolved, in deference to the Lady Collectors, not to break away from the Society. By February 1865 Mr. Orr Ewing and the Glasgow gentlemen were again active at the Society's meetings.

The concern of the Glasgow committee - and indeed of all members of the Society - at the amount of misery revealed and their helplessness to alleviate it, was to be a continuing problem throughout the Society's early history. Yet these small annuities of £5, £8 and £12, were received with gratitude, as numerous letters received by the Society reveal. From its inception until 1939, a selection of case histories was published anonymously in the Annual Reports. If we accept that these were representative, an analysis of the 115 cases published between 1850 and 1852 shows that the greater number, 36, came from landowning or farming families, 25 were daughters of clergy, 22 had a trade or manufacturing background, 16 had fathers in the army, some of high rank, and the remainder came from various professions. In spite of their comfortable middle-class background, only 5 had relatives who could give them any financial assistance. The majority of cases had been teachers or governesses: one lady, a farmer's daughter, had been a governess from the age of 14. A smaller

number did knitting or needlework, let rooms or because of health problems were unfitted for any occupation. Annuities were paid once yearly, out of monies collected or donated the previous year. This amount fluctuated: slumps, financial crises, political events could lead to decreased giving. At the time of the Crimean War, in 1854, this occurred; the Committee believed that the collections taken for orphans and widows of soldiers had affected their income. On the other hand, external events could also lead to a rise in annuities, as in 1855 when the price of provisions rose and increased annuities were given when possible.

At the first distribution in March 1848, £878 was paid out to 154 beneficiaries. After this the number of petitioners admitted was governed by the amount of money collected, the growth of the Sinking Fund and the number of deaths which freed some annuities. In 1850, 134 petitioned, but only 30 could be accepted. By 1851 the number of annuitants had grown to 255, the new applications numbered 107, but none could be accepted. By 1855 numbers had grown to 298, and the Society could only fill up such vacancies as occurred through death.

There were other problems to be addressed. The Society was founded to aid Scotswomen: did this mean only those living in Scotland, or ladies of Scottish origin living outwith the country? Already in January 1848 it was proposed to include a lady living in London. (It was anticipated that funds would flow in from a successful petition). Money was also collected from Brighton and Cheltenham, and was expected from Liverpool. This problem occurred several times in the Society's history and legal advice had to be taken. Apart from ex-patriot Scots, annuitants were drawn from all parts of Scotland, as they are today, and money was allocated on the basis of need, not of population, that is to say, areas with large collections subsidised the poorer. Only 5 of the 25 counties of Scotland had in the 1860s collections larger than the sum disbursed.

The Committee had also to assist the totally destitute in the period between application and the granting of an annuity. Early in its history the Society initiated its practice of allocating funds to be used at the discretion of some Committee Members to bridge this gap. Not more than £40 per annum was to be used and not more than £3 per

person granted. When times were particularly hard, as in 1854 and 1855 when a hard, long winter led to a sharp rise in the price of provisions, attempts were made to increase annuities, even though, as we have seen, collections were down.

In view of the improvidence of many fathers, the Committee was pleased to advertise, and minute, on 20 May 1851, a letter recommending a pamphlet on the need for suitable provision to be made for dependents. This is probably the pamphlet extolled on the back cover of the Annual Report, with the beguiling title "*Poor Scotch Old Maids and How to Avoid Becoming One*, being a few words of counsel to the parents and daughters of Scotland". This contained advice on forms of insurance, but the case histories of petitioners show that, though the Committee endorsed it, it did not have an extensive following.

As we have noted, in the interests of stability, a Sinking Fund was established, largely from legacies, and the subsequent investing of this led to difficulties for the Committee. They decided to lend the money on heritable security, so when a loan was required on the security of the estate of Castlehill in Caithness, part of which was taken up by the Writers to the Signet Widows Fund, the Committee decided to use £5,000 of the Sinking Fund for this loan. It was issued in the name of Bishop Terrot of the Scottish Episcopal Church in Edinburgh, W. Cook, W.S. and two members of the Committee. In the absence of a constitution or other document formalising the nature of the Fund, trusteeship problems arose. As early as 1855 they had asked the Dean of Faculty for his opinion: in whose name should investments be made? The Dean's reply emphasised the need for a constitution, and suggested calling a meeting of subscribers which would be competent to nominate trustees. No steps were taken at this time to formalise the Society's workings.

By 1860 the Sinking Fund had reached £9,343, £9,000 of which was invested in heritable securities, the balance being left in the Bank. Though the Sinking Fund had been established to maintain annuities when there was a shortfall in the collections, by 1863 the Auditors were recommending caution in its use. It was not till 1865 that these problems were resolved. The immediate incentive for change came

from a bequest of house property to the Society. The title stood in the name of Bishop Terrot, as the last survivor of the Trustees acting at the time of the bequest. He however resigned from the Committee in 1861; his trusteeship was transferred to some of the office-bearers. In 1865 the Committee of Management discussed the proofs of a constitution drawn up by a sub-committee consisting of John Cook, John K. Fullarton, and the Society's legal advisers. A General Meeting was called for 9 May by an advertisement in *The Scotsman* in Edinburgh, *The Herald* in Glasgow and *The North British Advertiser*. Under the chairmanship of Lord Ardmillan, though attendance was very poor, the meeting adopted a formal constitution. So far, the Chairman declared, the Society had prospered, in spite of "the very irregular and indefinite form of government", thanks to the integrity of those administering the Fund - the "impartial and pure administration" of the 1850 Report.

Not only were the duties of the various committees and functionaries laid down in the Constitution, in the interests of efficiency the administration was pared down. The Extraordinary Directors vanished; this appears to have been only an honorary position. The formal administration of the Society was vested in a 17-member General Committee of Management, 3 of whom retired yearly, though they could be and usually were, re-elected. If a vacancy occurred, the Committee was to elect a successor. Their number had never to fall below 12. The Secretary was accountable to the General Committee, which met annually on the last Monday in February, to fix the amount of pensions and allowances, revise the list of annuitants already on the Roll, and consider new applicants. At each meeting the General Committee had to appoint from among its members a 5-member Law and Finance committee. This met in the interval between the General Management meetings. The General Committee also appointed the Secretary, though if the position fell vacant between meetings, the Law and Finance Committee could appoint an Interim Secretary. The General Committee also set the salary and allowances for clerks and office rents.

The Secretary's duties were defined more closely: he was to administer the Society's business, attend meetings and sub-committees, make an Annual Report in June, and draw up the lists of Local Correspondents and Collectors. An agent had to be appointed to

represent the Society's interests in any legal proceedings the Society was involved in. The Trustees, who were to meet each January, were to administer the property and funds of the Society, and had the right to appoint factors to act under them.

The Society's monetary affairs were already on a sound footing, and numerous impoverished ladies felt the benefits. The Constitution of 1865 defined clearly and legalistically the administration of the Society, and endured through all the political and economic changes of the succeeding century and a half, with minor amendments, and strengthened by the grant of a Royal Charter in 1932.

Chapter III

“The power of littles”

Growth and Consolidation 1866 - 1914

In the half-century after its constitution was adopted, the society increased its scope, with only a few changes in its methods. The 1868 Report recorded that up to then more than a thousand had benefited from the Society, which had disbursed in all £53,108. The Sinking Fund now stood at more than £16,000, and the amount of subscriptions and donations was on the increase. Donations ranged from small amounts to £500, and some gave regular amounts annually, like a Mr. Robertson of Chaplin who up to the time of his death had made 11 annual donations of £100. To quote from the Annual Report of that year: “Had it not been for the receipt of these sums and the progressive income received from capital invested, it would have been impossible, year after year, to admit new claims and at the same time, as had repeatedly been

done, to enlarge the allowance originally granted". In March 1869 £3,597 was distributed to 397 annuitants, a big increase in the annuities of the 1850s.

The Sinking Fund was swelled by legacies, two of which were noteworthy in these early days: the Ferguson bequest in 1857, through which they could add 49 new names to the Roll, and in 1869 a legacy from a Mrs. Tyndall Bruce of Falkland, which would allow the Society to grant 16 pensions of £25 each. The Tyndall Bruce pensions were distributed to one or two annuitants in towns throughout Scotland.

There were times when receipts fell. In 1870, for example, collections were smaller, allegedly because money was being collected for the sick and wounded of the Franco-Prussian War. In spite of this, in March of that year £3,744 was granted to 395 beneficiaries, the Sinking Fund stood at over £29,500, of which £27,000 was invested in heritable securities. Believing that the fall in receipts was only temporary, the Committee decided to encroach on their capital. By the following year collections and donations had increased and the Society was able to give 252 ladies a larger allowance of £10, £12 and £15 while only 135 received the smaller amount of £6 and £8. By 1872 the Roll had increased to 400, and the majority received the larger sum. In 1877 a special class of annuitant was created, limited to 10 among the over-75s who were to receive £20. The committee would have liked to give to all over 75, but it was not financially possible, as there were 106 annuitants between 75 and 90, and 5 over 90 years. But out of this grew the policy of giving higher annuities to the older annuitants, whose needs were greater. The Ferguson bequest, £5,000 provided interest of £160, out of which 8 pensions of £20 each were established for ordinary annuitants. At this time too the Society established the precedent of giving allowances to people in homes or institutions. In 1878 we read of the case of a 50 year old daughter of a parish minister, who on an income of £80, typical for the time, had given a good education to 8 children. The petitioner was now in a lunatic asylum, where she would have been put in the pauper wards, if she had not received an allowance from the Society.

The breakdown of cases in the period under review does not show much change. Petitioners came forward between the ages of 55

and 76. Many women in their early fifties, who today would not be considered old, were broken in health after years of acting as governesses, teaching, caring for elderly relatives, or penury. A number of bankruptcies - most notably the collapse of the City of Glasgow Bank - left many destitute, and the agricultural depression of the 1870s had its effect both on claimants and on charitable giving. It appears, however, that there were fewer very necessitous cases, and we hear of more claimants with small pensions from other charitable funds, such as Trinity or Hutcheson's Hospital, or funds for specific professional classes.

Towards the end of the 1860s attempts were made to increase the numbers of subscribers. In many areas, as we have noted, the amount given in annuities was much more than the amount subscribed. A public meeting was held in Aberdeen, which passed a resolution calling on subscribers "to increase their exertions". Perth increased its giving by dividing the city into districts, probably on the Edinburgh model, and collections increased from £15-11/6 in 1865 to £41-15/6 the following year.

In Edinburgh, the Secretary recommended a committee of gentlemen should be formed, as had been done in Glasgow, "as ladies cannot have access to gentlemen whose time was mostly spent in Parliament House or in other places of business". This was carried out.

The Secretary was also asked by the Committee to visit some of the large towns, and expenses were allocated for this. The practice grew up of choosing the three new or re-elected members one year from the Glasgow list, the next year from the Edinburgh one. The lady collectors had for many years no say in the Society's business: the minutes frequently stress the fact that they had no part in selecting annuitants. It would appear that much basic hard work was done by the ladies, but the gentlemen took the decisions.

Appeals were also made in a number of provincial journals, to increase support for the Society, though the minutes record that these were only "in some slight degree responded to".

The Sinking Fund was still used to give loans on heritable property: in 1865 on an estate in Moray, at 5.5% for 5 years; in 1872 on the security of the estate of Ulva in Argyll, this at 4% for 5 years; on the feu duty of a piece of land near Holyrood Palace; in 1875 on Lord Saltoun's Aberdeenshire estate. A loan was also made to the Trustees of the Leith Ragged Industrial School Association, security being the ground owned by the Association, at interest of 4%. This was the preferred investment until towards the end of the century, but heritable security was not always available, and the Agricultural Depression had meant a decrease in the value of many estates. The Society turned to investment in financial institutions, the Bank of New Zealand, or the Commercial Bank of Australia, which offered 4.5% for three years. Thanks to good financial advice, the Society was able to make a considerable increase in the Sinking Fund, renamed in 1897 the General Fund.

During this period a number of smaller changes occurred in the membership and procedures of the Society. In October 1873 the Secretary of over 20 years, John K. Fullarton, died and J.T. Maclagan took his place. Other changes occurred among the Treasurers and Auditors. The Committee of Management had lost a number of members, but in 1875 it was again made up to 17, with clergymen still in the majority. Only two Vice-Presidents were left, the Earl of Selkirk and the Duke of Buccleuch and Queensberry, who shortly afterwards resigned.

A greater role was given to the Edinburgh and Glasgow committees. They first considered the cases, and put their findings before the Committee of Management. More and larger bequests were coming in, in particular the Chalmers-Jervise bequest. Small bequests were also welcomed: £20 left to the Society by an Inverness lady, to be divided among two Inverness annuitants, gave them an increase of £3 and £4 respectively. Some useful legacies were so hedged about with restrictions that the Society had to refuse them. In 1873 an advocate - who should have known better - left such a doubtful codicil to his will, dividing his estate among the Managers of the Royal Infirmary, the Society for the Improvement of the Poor and the Directors of the Indigent Gentlewomen's Fund, that the Society accepted an extra-judicial settlement rather than go to law over the matter. A few years

later they were left a respectable £2,000 by a Leith merchant, but this was to go only to the daughters of reputable merchants, not shopkeepers, of Leith, who were Episcopalians, or failing that of the Established Church of Scotland, and the clergyman of St. James's Episcopal Chapel, Leith, had the sole right of nomination. Such conditions meant that the Society had no control, and the bequest was refused. Other bequests, one of £500 subject to Multiple Poinding,* another with various stipulations, were considered acceptable.

One bequest caused a quite radical change in the policy of the Society. A Miss Brown of Lanfine left a considerable legacy of £20,000 to the Society, of which half was to be used for indigent widows. Counsel's opinion was sought as to whether the Constitution would have to be amended. A number of committee members thought widows were excluded, especially after the Begbie bequest of 1875 "for old, decayed, unmarried women, of good connections but in poor circumstances" applied in Counsel's opinion only to spinsters. In 1898 however Counsel opined that the admission of widows did not contravene the Deed of Constitution. The Committee proceeded with caution, fearing a large number of applicants, but gradually more and more widows were admitted, until in recent years they outnumber the unmarried. Their case histories strongly resemble those of the spinsters already quoted.

* Poinding = restraint

In a minor change about the same time applicants were defined not merely as the daughters of professional men, but as "Ladies, *whatever their original rank in Society*, who have devoted many years of their lives to teaching as Governesses in private families or in public schools".

When James McKerrell Brown became Secretary in 1897, it was the practice to obtain a bank overdraft to cover the shortfall until the new collections came in. The auditors cautioned the Society against spending more on annuities than it received in subscriptions and donations, but by 1900 it had withdrawn over the previous four years £4,443 from invested funds. By that year the number of annuitants had increased to 797 and almost £8,000 was distributed. In 1897 an attempt had been made to address the problem.

In the Annual Report we read that subscriptions might have decreased because older collectors had died or withdrawn. Nor did there appear to be, the Report continued, the same desire to help, possibly because knowledge had spread of the large funds held by the Society. "A considerable increase in Annual Subscriptions might be obtained if the clergy generally took a greater personal interest in the procuring of suitable collectors". The clergy and friends of applicants were also exhorted to show more consideration to those people who, though necessitous, were not suitable applicants and should not have been allowed to proceed with their petition.

McKerrell Brown set himself vigorously to improve the financial situation. A public meeting of friends and supporters was held in Edinburgh in 1899, the first, according to the Annual Report, since 1865. (The only other meeting had been in Aberdeen). Though the Boer War was making claims on the public's purse, subscriptions and donations increased, though legacies, on the other hand, decreased. In 1900 there was a shortfall of about £2,000 between income and annuities, so it was decided to add only 25 to the Roll, and refuse increases to the 42 who had applied for them. 1900 saw an increase in regular income and in legacies, while in Dumbarton and Yorkshire ladies responded to the Society's appeal by holding sales of work. Interest rates were lower that year, so since two Tyndall Bruce annuities and one Ferguson were vacant, the Committee decided to reduce the Tyndall Bruce annuity to £12 and the Ferguson to £7, and to limit the amount spent on new ordinary annuities. This was a desperate measure: in the past the committee had succeeded in increasing each year the number of annuitants, but finance had to be put on a sounder footing.

At this time the Society was strengthened by the formation of a Ladies Committee in Edinburgh, followed shortly after by a similar one in Glasgow. This was a formal committee, differing from the earlier committees of collectors. Their main contribution to the Society's work in their early years was the appointment of Lady Presidents and Vice-Presidents for the counties of Scotland - "ladies of position and influence" acting as Presidents. These were honorary positions, created in the hope of drawing more influential ladies into the Society's network of collectors and subscribers. With the death of Queen

Victoria in 1901, King Edward and Queen Alexandra undertook the patronage of the Society, and in the same year the Duchess of Gloucester became Lady Patroness in place of Princess Louise, the Duchess of Argyll, who had held the position for many years.

To increase the momentum of the giving campaign, McKerrell Brown instituted a policy of more intensive advertising. According to an article published in the Glasgow Herald in 1932, McKerrell Brown had been told "by a leading citizen" that the Society was in decline: for years it had drawn on its capital to pay only a very modest annuity to its beneficiaries. Mr. Brown was convinced that suitable publicity would draw in support, and advertisements of half a column or so were placed after the general meetings, not only in the leading broadsheets, but in all the Scottish local papers, "from the Solway to the Shetland Isles". According to the writer of The Herald article, it was "the baldest thing in advertisements he had ever read". It gave the names of the Directors, a list of legacies, a note on annuities and the number of annuitants, before adding that the Secretary in Rutland Square would be grateful for donations. As a result, in spite of the baldness of the advertisement, donations and legacies increased. In 1899, too, the Secretary submitted to the Committee a draft circular for lawyers and others, asking them to bring the claims of the Society before their clients. Notices could also be inserted in some newspapers in October when collections were being taken by the ladies.

All this to some extent met the demand of the Law and Finance committee that strict economy be practised in the management of the Fund, and that caution should be exercised in the admission of new applicants. By 1902, though donations were down, subscriptions and legacies had increased, and the Society was able to increase the minimum grant from £8 to £10, and joint annuities to £15. 266 annuitants benefited from this.

It was at this time that Counsel's opinion was again sought on a constitutional matter. The Committee of Management had again reviewed the status of governess - annuitants, laying down that governesses should not be admitted unless by birth and education they were gentlewomen. The more liberal interpretation noted above was in abeyance. It was further remitted to the Secretary to add a clause to

the schedule of application, stating that where possible intending applicants should have a personal interview with him before their applications were lodged. But the question of domicile was considered important enough for the Society's Law Agents to submit a Memorial to the Dean of Faculty, asking his opinion on domiciliary qualifications for admission. The problem had arisen in the past, and was to crop up again in the post-war period.

Counsel's opinion on this occasion was that there were three fundamental qualifications :

- 1) of being a Scotswoman
- 2) of being a gentlewoman over 50 years of age
- 3) of being indigent

2) and 3) were easily assessed. The proper test, according to Counsel, was that of domicile, and ladies whose forebears were Scottish, but whose domicile was England and those whose domicile was England but who had spent a short time in Scotland, should be excluded. Counsel opined, however, that rigid tests of domicile, such as required by law, were not necessary.

At the beginning of this century the Society established close links with the Edinburgh Charity Organisation Society. In 1900 the E.C.O.S. had asked the Society to allow their name to be listed with all the Edinburgh Charities in a book to be issued to all householders. The Society at first declined, as it was a national, not an Edinburgh, Society, but in the following year, after a lady collector had pointed out that many people were paying their subscriptions through C.O.S., they let their name go forward. For a number of years subscriptions made through C.O.S. were printed in the Annual Report.

It was also during the early years of James McKerrell Brown's tenure of office that the decision was taken to purchase more suitable premises. The entrance stairs to the then offices were not considered suitable for Directors or elderly annuitants who often came to the office for interview or payments. A sub-committee set up by the Law & Finance committee considered two options: 14 Rutland Square or 8 Alva Street. 14 Rutland Square had been advertised at £2,000 without

being sold, and the owners were understood to be expending £150 on electric lighting and altering the premises to make them suitable for offices. The sub-committee reported in February 1910 that the Secretary's firm had moved into 14 Rutland Square on Whitsunday 1909 from its offices at 44 Queen Street.

A special meeting of the General Council on 19 May 1912 decided on the innovative step of having a photograph of the new premises in that year's Annual Report. It appears somewhat grimmer and grimmer than the building today but it was a sound investment which has appreciated very considerably in value, as the recent balance sheet shows.

Two small beginnings in these years were to prove later of great benefit to the annuitants: the establishment of a holiday fund, and a system of visiting. A lady interested in the Society gave a contribution to the Edinburgh Ladies Committee with which a small holiday fund was established, whereby a few of the annuitants could spend two or three weeks in the country. In 1907-08 the Edinburgh Ladies Committee began a scheme of visiting some of the annuitants, many of whom had no relatives or friends. This developed years later into the advisory visits of almoners and case workers, equally welcomed by the annuitants.

One of the biggest changes in the history of the nation, and of the Society, was the introduction of Old Age Pensions, part of the Liberal Government's reforms in the years before the First World War. Olive Checkland, who has written a comprehensive volume on charities in Scotland, described philanthropic philosophy as undergoing three stages. The first, the period in which the Society was founded, was based on the axiom that individuals, "must give their own time at significant cost to themselves to caring for those less fortunate than themselves". As we have seen, it followed from this that Victorian philanthropists could only be from the upper and middle classes. The second phase began in the 1870s when efforts were made, by bodies like the Charity Organisation Society, to bring order into the chaotic charitable world. In the third phase, beginning in the 1890s with the emergence of the Fabian Society and other Socialist groups, the theory was postulated that large areas of social provision, up to then covered

by the various charities, should be within the public domain. This idea came to the fore in 1905, with the Royal Commission on the Poor Laws of which Beatrice Webb and George Lansbury were members.

The Liberal Government which came to power in 1906 passed a number of reforms, only one of which impinged on the Society's activities. Old Age Pensions had been proposed as early as 1878, but the stumbling block was the cost: a non-contributory scheme would be expensive, and the cheaper alternative, a contributory scheme was opposed by the Friendly Societies who feared it would result in loss of contributions to their funds. By 1906 the climate of opinion was changing. The C.O.S. still opposed the non-contributory scheme as encouraging dependency, but the Society adopted a "wait and see" policy. In 1908 the government finally brought in a non-contributory scheme, for payment of 5/- per week for all over 70 with a reduction for any wages earned. It was recognised that many people were unable to make provision for their old age, and that relief of poverty in old age was a right, not a charity.

Many people before the Act was promulgated had feared that the aged themselves would see Old Age Pensions as poor relief by another name. In fact, the new name, and the criterion that all the over-70s below a certain income level were equally entitled to the pension without the shame of appearing destitute or the fear of the workhouse, made the new pensions more appealing, and gradually more annuitants accepted this aid.

This change in the climate of opinion perhaps accounts also for the fact that while earlier in the history of the Society very few applied for Poor Relief, which automatically disbarred them from the Society's annuities, towards the turn of the century an increasing number, still small and not statistically significant, accepted Poor Relief and were removed from the Roll.

The Society had long wanted to raise the annuities of the over-70s, but because of their numbers, were unable to do so. Ordinary annuities were still as low as £10, £12 and £15, though the Tyndall-Bruce pensioners received annuities of £25. In 1907, the Diamond Jubilee of the Society, though the Committee would have liked to mark

the occasion by raising the lowest annuity from £10 to £12, it was only possible to do this for those aged 75 and over. Now with the Old Age Pensions Act coming into force, the Committee waited to see how it would affect the annuities of those entitled to apply for a pension.

It was the opinion of the Law and Finance committee that the Society should not force ladies to apply for a pension. As the Minutes of 24 March 1910 recommend: "We recognise that our ladies are of a higher class than that for which Old Age Pensions are intended, and that we do not suggest to our ladies to apply for these pensions". If however ladies did receive pensions, their annuities would have to be adjusted accordingly. The question should be put to the ladies in December, if they had applied for, and received, a pension. This continued until 1916 when the General Committee decided to dispense with this question.

In 1910 it was reported that the circular went out to 321 ladies regarding applications for pensions. From the replies it appears that only about one-quarter of them had applied, and received, the pension in whole or in part. In 1912 only 67 of the 307 annuitants aged 70 and over had applied for and received a pension, and in 1913 only 58 of the 267 who qualified by age received the O.A.P. The Governesses Benevolent Society of Scotland had reservations also, and wrote to the Secretary suggesting that the two funds should act on similar lines, in so far as the Pension Scheme affected beneficiaries.

The annuitants, it appears, still had reservations about accepting a pension which they considered state charity, and suitable only for the working class. Acceptance of a pension by the over-70s would have relieved some of the financial pressure on the Society, but it was considerate of their position and status, and preferred to leave the matter to individual conscience.

In the pre-war years the Society was able to make some increase in the minimum grant. In 1911 in Aberdeen a provisional committee was formed "to reorganise the county in the interests of the Society", with Lady Leith of Fyvie as President. Such attempts to increase giving meant that in 1912 the Committee of Management was able to raise the grant from £10 to £12 for those of 65 years of age and

over who received only the minimum amount, and in 1913 they were able to raise the minimum annuity for all between 50 and 65.

During the years from 1865 to 1914 the Society had steadily increased the number of annuitants. In the Annual Reports the Society repeatedly states that it believes no applicant who met the Society's requirements had ever been turned away.

Though the Sinking Fund had shown continuous growth, finances were frequently stretched to meet the growing expenses. Under the Secretaryship of James McKerrell Brown increased publicity led to increased funding, the present office building was purchased, widows were admitted to the Fund, and Old Age Pensions were introduced, with an increase in the workload consequent on the adjustments which had to be made in grants. The First World War and the post-war developments were further to complicate the Society's work, while need continued to increase in spite of growing state intervention in the lives of elderly and widowed ladies.

Chapter IV

“The destitute daughters of private gentlemen”

1914 - 1945

The 1914-18 war led to considerable distress among those with fixed or low incomes. Though in the early war years distress was largely sectional, from 1916 on it became widespread. Goods became scarcer, the cost of living rose. Austerity really began to bite from 1917, when the submarine campaign became critical. There were shortages of sugar, potatoes, margarine and coal, severe enough to lead to queueing. Though one authority considers much of the distress to be psychological, the government, recognising a real need, increased the Old Age Pension from 5/- at 70 to 7/6. Most of the Society's annuitants found it difficult to make ends meet. As a result the Society decided to pay annuities half-yearly from September 1917, and in 1918 the minimum annuity was increased to £15. The ceiling income was raised from £50 to £75. In 1917 too it decided to reduce costs, and save paper, by omitting the list of subscribers from the Annual Report.

The situation post-war improved only gradually. Certain foodstuffs were controlled till 1919 or 1920, and in 1918-1919 there was widespread misery due to the shortage of coal. Prices, and especially rents, rose steeply, the latter because of the virtual cessation of house-building during the war. Post-war speculative investment fuelled inflation.

The government recognised the need to increase pensions, which, in a Bill rushed through Parliament in one day in 1919, were increased to 10/- per week. This, however, was means-tested, a move seen as penalising thrift. All this may have helped a number of the elderly, but the Society found that the need for its annuities was as great, if not greater, than ever. In 1917 41 names had been added to the Roll, out of 63 applications. In 1918, in spite of the claims of the war-time economy, subscriptions were up, though donations

decreased, and a further 31 applicants were added out of 66. 13 had applied to the widows' fund, but there were only two vacancies.

A few of the annuitants had been engaged on war work, which had increased their income beyond the £75 limit, but since the war was ending, the Society decided to retain them on the Roll meanwhile, a well-judged move, as the end of the war meant the return of many women to the home.

In spite of earlier views about the impact of the war on women's labour, it had probably only a marginal, transitory effect, seen in the political front rather than in the socio-economic sphere. After the war newspaper and magazine propaganda helped to resuscitate the Victorian idea that women's place was in the home. Though the war had seen a marked increase in female labour in service industries, the Society found that more and more professional women, or daughters of professional men, were in need of its support. The number of annuitants rose yearly until it reached its peak in 1939. In 1918/1919 £11,700 was divided among 762 ladies, and the Society raised the minimum annuity for all over 80 from £15 to £20. 10 of the Brown Bequest annuitants also had their minimum annuity raised to the same amount. By 1939 the number of annuitants had grown to 1406 and the amount paid out in grants reached £37,242 - the number of ladies assisted almost doubling, the grants more than trebling.

1920 brought a generous bequest of £20,000 from a Mrs. Margaret Coats of Paisley. The Fund instituted with this was limited to applicants who were natives of, or had resided for five years, in Paisley, the annuity to be £25 per annum. In the same years a bequest of £1,000 was left by a Mrs. Cochran or Banks, for two annuities of equal amount, natives of Forfarshire with the names Cochran or Banks to have preference. As there were no applicants with these names, two annuities were given to residents of Forfarshire. These bequests meant a small freeing of funds, and all annuitants over 70, who had only a £15 annuity, had it increased to £20. More was paid out in that year than ever before, and 79 names could be added to the Roll.

The Mrs. Margaret Coats Fund had not originally been designed for the Society. In 1920 a solicitor in Ayr had written to the Secretary,

asking if there was an Indigent Gentlemen's Fund in Edinburgh. The Secretary made enquiries, finding that there was a Society for Indigent Old Men in Edinburgh, but not for the relief of Gentlemen. He wrote to the Solicitor, mentioning that he was Secretary and Cashier of the Society for the Relief of Indigent Gentlewomen, and suggesting that the Solicitor might put the work of this Society before his client. The result of this was the legacy of £20,000 mentioned above. The annuity itself was to be a considerable amount, up to £50 per annum.

In 1919 the Society received a legacy of an unusual nature which involved a good deal of work for the Ladies' Committee. A lady had bequeathed to the Society the residue of her estate, consisting of some jewellery, but mainly of clothing of all kinds, from fur coats to boots and stockings, all new, and remnants of material of all kinds. The ladies had to pack these, transfer them to the Secretary's office - two lorry loads which filled one of the rooms. As the garments were not suitable for the annuitants, they had to be sold. Some fancy dresses went to one of the large drapers in Edinburgh, and ended up as fancy dress for one of the students' torchlight processions. The total sum thus realised was a useful £1,340.

In the following years, though amounts fluctuated, the Fund increased through generous donations and legacies. In 1923 Mrs. Margaret Scott of Edinburgh left half the residue of her estate to the Society, and Mrs. C. A. Cooper of Elgin left £5,000, preference to be given to ladies from Aberdeen and Elgin counties. Smaller bequests, like that of the Misses Speirs of Stirling, enabled the Committee to raise the annuity of special cases. In this instance the Committee decided to give an annuity of £40 to the oldest annuitant, a lady of 101, who enjoyed it for a couple of years. The largest bequest in the Society's history up to that date was the £35,869 left by a Miss Jane Berwick of Edinburgh. Like many of these bequests, it was limited, preference being given to annuitants with the names Berwick, Porteous, Laurie and Fraser, being Protestants. After these legacies the Committee was able to raise the annuities of many ladies from £20 to £25.

Numerous bequests followed; it would be both invidious and time-consuming to list them all. Briefly, by 1939 there were 47 special bequests in all, ranging from a few hundred pounds to several

thousands, plus a number of smaller legacies. Since the Brown Bequest at the beginning of the century opened the way to acceptance of widows as annuitants, a number of legacies were received for widows' annuities. In the early years of the century widows could only be admitted if an annuitant died, but by 1927 they were accepted on the general fund, though the age limit, because there were so many applicants, had to be 70 and over.

Some bequests and donations, of smaller amounts, were also made to help those in greatest need. In 1927, for example, an anonymous bequest of old candelabra was made to the Society, the sale of which obtained £10 to be given to those in greatest need of coals in Glasgow. Anonymous donors also gave money towards Christmas gifts, as in 1928 when a donation of £22 was made for gifts to the most needy. The practice of sending Christmas gifts continued for many years until the Society was able to give, instead of individual gifts, an *ex gratia* bonus to all annuitants on the Roll.

The Society, through the advice of its stockbrokers and under the watchful eye of the Law and Finance committee, which met at least twice yearly outwith the General Meetings of the Society, was able considerably to increase its investments. In its early years the Society preferred to give loans on heritable property, instituting the Sinking Fund to cover the shortfall between subscriptions and donations and expenditure on grants. In very few years did income cover expenditure. 1928-1929, for example, was a rare year pre-war. Income from subscriptions, donations, legacies of £100 and under, interest on investments and income tax recovered amounted to £23,972, and annuities to £23,650. In most years, however, especially in the years immediately preceding the Second World War there was a shortfall of £10,000 and more. The Committee, though in some years it was unable to raise annuities, as it would have liked, continued to extend the numbers of necessitous cases to which it granted relief. To meet its needs, the Committee for some years withdrew the balance required from the General Fund, to which new legacies were credited. In 1938 £12,573 had to be withdrawn, due largely to the increase in numbers on the Roll. Income from investments also increased steadily, the Society increasing its holdings in railway companies and in foreign and home

banking houses. By 1939 funds were contained in the following portfolio:

- British Government Securities (by far the largest amount)
- British Dominion and Indian Government Securities
- Bank of England and British Corporation Stocks
- Home Railway Stocks
- Heritable bonds, Feu-Duties and Property
- Other stocks and debentures

One of the major socio-economic changes in the early 20th century was the change in the gender composition of clerical labour in Scotland. Secretarial work, typing, sales and routine clerical work were increasingly carried out by women, and more and more were moving into teaching and nursing, though their work was paid at lower rates than that of male colleagues. This was reflected only marginally in the status of applicants to the Fund. Some few of the cases revealed in the Annual Report were nurses or secretaries, one had taught shorthand, another had helped her sister with typewriting, but the majority were still governesses, companions to titled ladies, or carers for elderly parents. Some had been left destitute, having used up their savings, or been unable to provide for the future. Others brought up in comfortable circumstances, in the expectation of their continuance, found their father's or their own speculative investments had left them impoverished. Though the word "merchant" had been deleted from the schedule of applicants, the professions of the fathers remained relatively unchanged compared with the previous century, the largest number being landowners or farmers, closely followed by ministers of the various Scottish churches. A few were manufacturers, shipowners, chartered accountants, lawyers, architects, and a few had no profession at all.

The Society still rigorously excluded those who had been, or still were, the recipients of Poor Relief. No reason was ever given for this and only a few applicants were "on the Parish" and so debarred as beneficiaries by the Society. In 1928, for example, three ladies were withdrawn from the Roll, having accepted Parochial Relief, in 1935 five and in 1936 two more were withdrawn. In 1937 two committee members raised the matter, suggesting that the disqualification should

be removed. The Law and Finance Committee, to whom the question was remitted, recommended that the wording in the Report and on the schedule should read : "No-one who is in receipt of Poor Law Relief can receive aid from the Fund". This allowed applicants who had in the past accepted Poor Law Relief, but no longer received it, to apply for an annuity. This was formalised in 1939, when the schedule laid down that annuitants should be asked to give full details of their income.

Though ill-health had always been a major cause of destitution, after the war there was a marked increase in the number of annuitants suffering from nervous breakdowns, a classification due perhaps partially to differing diagnostic terms, but more so to the effects of the war. One case history quoted in the Reports, a lady aged 53, had had five years war service, 14 months of which had been spent in France with the W.A.A.Cs. Another sufferer had a breakdown after one nephew died of wounds in France, the other had a serious accident in the Flying Corps. As the Secretary remarked in the 1920 Report, it sometimes appeared that in the case histories the same applicant was cited over and over again. In fact, these were new cases quoted each year; the story was, however, much the same.

After the First World War the work of the Society greatly increased, partly because of changes in pension regulations, partly because of the continuing penury of so many applicants, this in spite of the fact that in the 1920s real incomes rose because of a decrease in prices. So in 1921 the annuity of all those of 60 or over who had the minimum grant of £15 was raised to £20. The widows on the Brown Bequest received a similar increase, though this had the effect of limiting the numbers enrolled. In future, the Society was to consider only applicants of 75 years and over. In the following year the ceiling income was raised from £75 to £100, and all annuitants of 50 and over were to receive £20 instead of the previous £15.

Changes in pensions entitlement caused further changes in the Society's rules. The introduction of state widows' and orphans' pensions had little effect, as widows were only admitted at an advanced age but Old Age Pensions affected many annuitants. In 1924 further increases were made in annuities, except for a few who, being in receipt of Old Age Pensions, would not benefit from the increase. In 1925 the

O.A.P. scheme was put on an actuarial, contributory basis, which could not, of course, affect the older existing pensioners. Under the new regulations, the first £39 of unearned income was not to be reckoned in calculating the income of a claimant for a state pension. This meant that a claimant might have a total income of £65 per annum, provided not more than £26 was from earnings, the rest being made up by the full state pension. The grants to annuitants had thus to be assessed on an individual basis, so as to acquire the maximum benefit for the annuitant, and also for the Society. The Society's work load was considerably increased.

In 1925 also the pensions for widows and orphans were extended, and beginning in January 1928 a reduction was to be made in general pensionable age from 70 to 65, together with the abolition of the Means Tests. In 1925 too, the basic annuity was increased to £25, largely due to Miss Berwick's bequest mentioned above, and the increase was advertised in a large number of newspapers.

In 1913 the Ladies Committees had asked to have a vote in the selection of annuitants. A Special Meeting was called to discuss the matter, after the Law and Finance committee had given their opinion. This Special Meeting suggested that the two Conveners should be present, and in February 1914 it was minuted that they were "in attendance". In the 1920s they were finally admitted with voting rights. By this time too the gifts of clothing given to the Ladies Committees had shown a big increase.

The work of the Secretary and the various committees grew more complicated in the early 1930s as the Depression hit both donors and the recipients of aid. The ceiling income and the annuities had to be constantly revised, and more and more ladies were admitted to the Roll. Several legacies allowed the oldest annuitants to receive Special Annuities of £50 each. A newspaper report of the 1931 A.G.M., stating that the Society had nine annuitants between 90 and 100 years elicited from a donor a gift of nine £5 notes for them. By 1934 the Depression began really to bite. In spite of a donation of £5,000 from a Mr. Gardiner of Stirling, who had heard of the Society's difficulties, the Committee had to delay the admission of a number of applicants, and keep £25 as the minimum annuity. Collections too in 1933 - 1934 were reported by

the Lady Collectors to be considerably lower, because of the financial difficulties of many subscribers.

This was the nadir of the Society's fortunes in the 1930s. By 1935/6, when business, especially in the armaments industry, began to pick up, the Society received some large donations, two of £500 each from anonymous donors. One stipulated that £10 should be given to the 50 most needy annuitants. There was also an increase in legacies that year, and a gift of £5 was given on March 15 to all annuitants of 70 and over who had only the minimum grant. In the same year a legacy of over £30,000 was received from the estate of a Miss Flockhart of Edinburgh and Kinross, bringing the total of legacies to £51,717. A further £10,920 was received from Miss Flockhart's estate the following year. This meant the Society was able to maintain the minimum annuity of £25, and give 289 annuitants £30, with £50 for the two oldest on the Roll, though to do this it had to appropriate over £12,000 from the legacies received that year. In 1938 the sum withdrawn from the General Fund, to which legacies were credited, rose to £12,573, more than the amount received in legacies. The Committee aware, as always, of the widespread need, attempted to extend its aid as widely as possible. It also gave various forms of temporary assistance. We have earlier noted the visiting carried out by some of the Ladies' Committees and the gifts of clothing collected for the necessitous, managed by the Ladies' Committees in Glasgow and Edinburgh. Grants were also made for home nursing, for assistance in cases of severe illness, and in certain cases, grants for the funeral expenses of deceased annuitants. In some cases, if death occurred around March or September 15, the annuity was left with the relatives to help with funeral costs. Some generous donors also gave money for special gifts, and the gratitude of the annuitants is attested by the many letters received by the Secretary.

The following table shows the income and expenditure of the Society, and the numbers on the Roll in the Depression and pre-war years.

Table 1

Year	Income	Expenditure	No. of Annuitants
1929-30	£19,916	£24,977.10/-	1011
1930-31	£20,717	£27,302.10/-	1093
1931-32	£23,923	£30,297.10/-	1173
1932-33	£22,312	£32,587.10/-	1263
1933-34	£26,520	£33,997.10/-	1309
1934-35	£24,779	£34,965	1335
1935-36	£25,324	£35,362.10/-	1369
1936-37	£25,612	£36,630	1394
1937-38	£26,435	£36,940	1394
1938-39	£23,390	£37,242	1406

In 1937 James McKerrell Brown, Secretary and Cashier for 40 years, announced his retirement. Of a list of competent Secretaries, he had been perhaps the most active and forward looking to that date. His efforts at publicising the Fund had meant a steady increase in its receipts. When he became Secretary it had been customary to withdraw about £1,100 each year from capital to meet the annuities, and the Society had been warned by its auditors of the dangers of this policy. At McKerrell Brown's instigation were held the meetings, in 1899 in Edinburgh and in 1907 in Glasgow, which led to an increase in donations and legacies. Since then the Committee had been able to add considerable amounts to its capital funds. In the five years to 1897 when McKerrell Brown became Secretary, the addition to the Capital Fund was £17,370. This showed a steady increase, until in the five years ending 1937 the addition was £78,411. He was responsible for an intensive advertising campaign in some 30 Scottish newspapers and periodicals, which advertised the Annual Meeting, listed the names of the Committee of Management and the legacies received. As he wrote in his reminiscences read to the A.G.M. on 29 February 1932, "this

advertisement is no doubt the means of informing the people of Scotland of the good work undertaken by the Society, and probably some legacies are received in response thereto". All this meant an increase in the work of the Secretary and Cashier which, together with increased state intervention in the lives of the public in general, has continued progressively in the sixty years since Mr. Brown's retiral.

In 1930 the Committee decided to apply for incorporation. The R.S.P.C.C.'s Charter was taken as a model, and £200 was estimated as the cost. This was granted by George V, and thereafter the Society was entitled to use the term Royal in its name. It had always functioned under royal patronage, first of all under Queen Victoria, then on her death by Queen Alexandra. On her death in 1926 Queen Mary became Patron, to be followed by successive rulers.

There was also no dearth of titled ladies and a few gentlemen willing to act as patrons and patronesses, and also as Presidents of the Counties, a function extended in the late 1920s. These prestigious names undoubtedly attracted many collectors and subscribers, extending the Society's scope.

The Society was well served by numerous devoted Committee members, many of them for years. We can mention here only a few examples. The Rev. Andrew Thomson, D.D., who died in 1907, had served on the Committee for 43 years, from 1858. In 1924 the death of John Colville was recorded, a member of the Committee for 23 years, and in the following year Canon Dawson died, after a period on the Committee spanning the 36 years from 1889 to his death. Certain families continued in office over several generations, the most notable being perhaps that of John Cook W.S. who died in 1892 after 30 years on the Committee of Management. His father, Walter Cook, had been one of the original Board of Directors, and John's son, Henry (later Sir Henry) Cook W.S. succeeded him, both on the Committee and as the Society's Law Agent. The Committee was largely self-perpetuating: the three members standing down annually could be re-elected, and on the death of a member the Committee could appoint his successor.

The Committee of Management, 17 in number, underwent a process of gradual secularisation over the years. After the

promulgation of the Constitution, 10 of the 17 members were clerics of some repute, but by the end of the Second World War, the ratio of clerics to laymen had slightly decreased, a process which has in recent years left only 6 clerics on the Committee: the reason for the decrease in numbers is nowhere noted. It may be the result of the general secularisation of society, but one would hesitate to ascribe it to this cause.

The war which broke out in 1939 introduced further complications in the assessment of annuities. In 1940 Supplementary Pensions were introduced, and paid out on the 3rd of August 1940, when invasion was almost hourly expected. The early months of the war also saw a sharp rise in the cost of living. By January 1940 this had already reached 12%, and it was not checked till the summer of 1941, when it had reached nearly 30%. Though wage rates caught up with inflation, and indeed real wages increased after 1942, and the price of food was stabilised, pensioners and those on low incomes suffered hardship. Pension rates have never been adequate. The government appealed to pensioners to accept National Assistance, which would have avoided a general raising of pension rates, but with memories of the Poor Law and the Means Test, the government's appeal was not responded to. Hence the continuing need for the Society's aid. A number of younger ladies were able to engage in some form of war work, responding to the need to fight Fascism, and the number of annuitants began to decline, from 1358 in 1941 to 1333 in 1942, 1282 in 1943, 1203 in 1944 and in the last year of the war to 1147. As the income from subscriptions, donations and interest on investments was as usual not enough, the Secretary appealed to collectors and the public for an increase in giving.

In 1945 he noted that the need for annuities was greater than ever: the cost of living had increased, savings were giving a diminishing return, and relatives and friends who had previously given some financial assistance were also facing difficulties themselves. In spite of this the shortfall between income and expenditure decreased, due partly to a decrease in the number of annuitants, in the last year of the war. This can be seen from Table 2 for the years 1939/40 to 1944/45.

Table 2

Income and Expenditure on Annuities during the War years

Year	Income	Expenditure	No. of Annuitants
1939-40	£22,904	£36,750	1381
1940-41	£22,912	£36,295	1358
1941-42	£23,480	£35,860	1333
1942-43	£34,568	£34,472	1282
1943-44	£26,056	£32,907	1203
1944-45	£26,223	£31,188	1147

Gifts were also made to annuitants out of special donations. In 1945 these amounted to £1,453, while grants for nursing and funeral expenses, for which £100 per annum was allowed from the Society's funds, amounted to £71-10/-. In that year hopes were running high after the Beveridge Report and the coalition government's promises, that the aged and infirm might have a more secure future.

In recent years much criticism has been levied in the press at those charitable institutions whose overheads absorb a high proportion of their funds. For many years the Committee of Management has endeavoured to keep overheads low, and direct as much money as possible towards the annuitants. The accompanying Table (Table 4), published in the 1942 Annual Report gives an account of expenditure on annuities, salaries, advertising, printing and office costs over the period 1857 to 1942.

As we have noted, the initial administrative costs were, necessarily, high, but thereafter the percentage of expenditure devoted to management compared with expenditure on annuities declined steadily. This was particularly striking in the years after 1918. In 1919, for example, the Law and Finance Committee recommended an increase in the Secretary's salary of £150 per annum because of his

increased workload, due to the change to half-yearly payments, the administration of the Coats Fund, and the higher salaries paid to staff in the Secretary's employment. In spite of this, for the ten-year period 1917 - 1927 the percentage devoted to annuities rose to just over 94, the administrative costs correspondingly decreasing. By 1942 the percentage paid in annuities had increased to over 95.

After the Second World War the coming of the "Welfare State", with increased governmental bureaucracy and a great expansion of the ad hoc grants given to annuitants, together with extended services such as visiting and counselling necessitating the appointment of case-workers, use of car, mobile telephone etc., combined with escalating costs and rapid inflation, made an increase in overheads inevitable. This expansion of the Society's work, the financial help and counselling which have assisted so many elderly ladies, will be considered in the following chapter.

**Table 3
Overheads**

Table showing the proportion paid in Annuities, Salaries, Advertising, etc. out of each £100 expended, based on the 1942 Annual Report in ten-yearly periods

Period Ending	Annuities			Salaries of Secretary & Auditor			Advertising Printing Stationery, etc.			Total £
	£	s	d	£	s	d	£	s	d	
1857	81	10	8	10	2	9	8	6	7	100
1867	90	7	4	6	14	8	2	18	0	100
1877	91	8	6	5	15	10	2	15	8	100

1887	93	7	5	3	18	4	2	14	3	100
1897	93	18	2	3	1	7	3	0	3	100
1907	93	10	4	3	0	6	3	9	2	100
1917	93	10	11	2	14	8	3	14	5	100
1927	93	14	1	2	9	4	3	16	7	100
1937	95	2	0	2	0	6	2	16	9	100
1942	95	15	9	1	13	0	2	11	3	100

Chapter V

The vital work must continue

1945 - 1997

The title of this chapter, taken from Mr. Galbraith the Chairman's remarks in the 1996 Annual Report, encapsulates the policy of the Society since its foundation in 1847. After the introduction of the "Welfare State" there were some who thought that the Society's role would diminish. The reverse is the case. Though the number of annuitants has decreased from its 1939 high, the Society still assists between 800 and 900 ladies who would otherwise find their income insufficient. To its original role it has in recent years added an advisory capacity, the caseworkers helping with paperwork, and monitoring health and ability to cope, as many of the elderly ladies on the Roll have few or no family, and have outlived their friends.

The 1940 supplementary pensions, mentioned in the previous chapter, were a dividing line in social policy. Economic distress among old age pensioners had been seriously underestimated. Previously 275,000 pensioners had been granted public assistance, now more than one million were receiving supplementary pensions through the Assistance Boards. Many of the elderly, whose modest incomes had been adequate before the war, found themselves applying for assistance. After the war, in 1946, pensions were immediately increased. These were based on 1938 minimum needs, with allowance made for the cost of living. The intention was to review pensions at five-yearly intervals, but the later rapid rise in the cost of living altered the idea of broad subsistence basis, and pensions had to be reviewed more frequently. Social security payments were never adequate, and from the beginning there were many casualties of the Welfare State. With the changes that have taken place in recent years, the gap between rich and poor has widened, and the numbers of those falling through the net have increased.

The Society has therefore still an important part to play. Numerous ladies of professional background continue to suffer “secret need”. Trained to be independent, for many reasons they require supplemental help which they frequently cannot, or in some cases, will not, ask from the State, even as a right. Applicants still cite many of the reasons for poverty given throughout the Society’s history: ill-health, low paid employment with no possibility of saving, failed businesses, improvidence on the part of husbands or families, and nowadays, no second pension arrangements and small pensions just above the level of income support. Today, too, people are living longer, depleting their savings, and depending on an inadequate pension. Many homeowners find difficulty in maintaining their home, those living in rented accommodation are experiencing, particularly in recent years, a rapid increase in rents far above the level of inflation. The removal in 1980 of the link between pensions and earning levels and the substitution of a link with inflation has meant that many old age pensioners are becoming even more impoverished. Hence, assistance from the Society is as welcome as before.

The Society continues to depend on donations and legacy support. In the years since the Second World War the Committee of Management has continued to apply net available income from investments and donations for the benefit of annuitants, and to transfer realised investment gains and legacies to the General Fund. Though the market value of investments may fluctuate, the good investment policy of the Society’s advisers has maximised the overall rate of return, with a medium risk portfolio. In 1996, for example, legacy receipts exceeded recent average annual receipts, investment income increased with improved dividend distributions, and increased stock market activity and improved market conditions produced investment gains. This enabled the largest annual distribution in the Society’s history to be made to annuitants. As annuities are given for life, unless an annuitant’s circumstances improve, it is hoped that legacies and donations will continue to be made to the Society.

Collections, once considered an important source of income, have dwindled over the years. The 1991 A.G.M. commented on this, as only £2,322 of the Society’s funds came from this source. As the Chairman pointed out, the system of collections was a relic of Victorian times, and

the number of ladies prepared to collect was decreasing. This, he thought, should be accepted as inevitable, but this source could possibly be maintained, though at a reduced level, by inviting giving through Deed of Covenant. The following year subscriptions had decreased to only £2,304, and it was noted that there were now only six Lady Presidents, and seven collectors, of whom three were also Lady Presidents. With the retirement of one Lady President, the number was further reduced, a big decline from earlier years. In the 1960s, for example, there had been as many as sixteen Lady Presidents. The Convener of the Glasgow Ladies Committee in 1963 had reported to the A.G.M. that they were finding increasing difficulty in persuading ladies to undertake collections. Doubts had also been expressed at one meeting she attended, as to whether collectors were required in view of the increased legacies. The Chairman pointed out that the Ladies Committee was needed, not so much financially, but because of the publicity the ladies generated for the Society. The Glasgow ladies also expressed the belief that the objects for which the Society was founded would recede, and so saw no need for collectors.

Some collectors had been very enthusiastic in promoting the Society's aims. In 1965 it was recorded that a Nethy Bridge lady had been a collector for many years: she, her mother and her grandmother had been successive collectors over the period 1879 to 1965, and altogether had raised over £4,500.

The Committee of Management accepted that this source of income should be allowed to decline naturally. The Lady Presidents were written to, informing them that they had no obligation to collect subscriptions, but inviting them to remain as Lady Presidents. In the same year, 1993, following a recommendation from the Law and Finance Committee, the office of Glasgow Treasurer was terminated. Though the Society drew committee members equally from the East and West of Scotland, it was thus becoming more Edinburgh-based. In 1956 it had formally been divided and now comprises a West and an East Committee, both of 8 members. In 1977 the A.G.M. had recommended an extension of the Committee to cover a wider area of Scotland but this has only to a small extent been achieved.

The Ladies Committees, founded in 1900 in Edinburgh and 1906 in Glasgow, have also declined in numbers, from peak numbers of 20 or 22 ladies to 12 in Edinburgh and 14 in Glasgow in 1950. Latterly only a small Edinburgh Committee is left, and attempts to reactivate the Glasgow Committee in 1984 were unsuccessful.

The Edinburgh Ladies Committee, under the Convener Mrs. M. Galloway, has continued to supervise the gifts of clothing made to the Society, and earlier helped with the Christmas gifts before the Christmas bonus was introduced.

At times too the Ladies Committee has been charged with the task of buying underclothes for annuitants. In 1958 a sum of £50 was allowed for this, later it was left to the discretion of the Lady Convener.

The disappearance of the Glasgow Committee has been to some extent offset by the appointment of a part-time caseworker for the Glasgow area, where the largest group of annuitants is to be found. In the post-war years there has been increasingly close contact between the Society and its annuitants. The Ladies Committee had done some visiting, but after a Lady Visitor was appointed to meet with applicants and help them with their problems, this visiting was formalised. In 1966 the Society's Visitor was asked to enquire of annuitants whether they would be willing to receive visits of a social nature from ladies on the Committee, but the response was not encouraging. Visits by the Lady Visitor, later renamed Almoner and from 1983 Case Worker have, however, been welcomed, and the Case Workers aim to visit every lady on the Roll at least once every two years. This involves an enormous amount of travelling, but has been helpful to the annuitants in their tussles with bureaucracy. The number of visits made annually reflects the changed role of the Visitor. In the mid-1960s the Visitor made between 500 and 600 visits per year, increasing by 1975 to 900 and by 1980 to 993. These were, however, fleeting calls. The present Case Worker, Miss M.M. Douglas, who was appointed Assistant Almoner in 1981 and in 1982 Case Worker when the Almoner retired makes fewer calls, but spends much more time with the annuitants, helping with problems and paperwork and monitoring their health and ability to cope. In 1989, in view of the number of annuitants in the Glasgow area, Mrs. Anne Crawford was appointed part-time Case Worker, at first for one

and a half days per week, later in 1995 for two days. In 1966 Mrs. M. Muil, who lived in Epsom, began visiting in the South of England, where some 60 annuitants lived. She continued visiting until 1994 when at the age of 83, ill-health prevented her from continuing. The Society had, formally, approached other charities to see if they would carry out the visiting, for a fee, but the result was not encouraging. Now two ladies in the South of England continue Mrs. Muil's work.

Annuitants live all over Scotland, some in very remote areas. In 1993 the Case Worker, Miss Douglas, travelled some 19,000 miles, visiting 385 ladies from Cheshire in the South, Cumbria in the West, Berwick in the East, Helmsdale in the North, together with a visit to Shetland. Use of a car is essential. In 1992 after, in the Committee's words "dithering" about a car telephone for the Case Worker, it was decided that for security reasons a mobile phone was essential. All this, plus the increased number of staff, increased salaries and pension payments, Case Workers' travelling expenses, car depreciation, higher rates etc. has led to a big, though necessary, increase in administrative costs, but the Society is still able to devote at least 88.8% of its income to paying annuities and other benefits. In the words of the 1956 Annual Report: "it is gratifying to know how much the Society's help is appreciated and at times disturbing to know how much it is relied upon."

The Society has also kept up-to-date with modern technology. In 1958 it bought a Gestetner machine at a cost of £170, and decided to purchase an Addressall Machine. In 1988 the Society's work was computerised, so efficiently that in 1990 the Society's computer programme won a trophy from *The Scotsman* which had sponsored a Scottish Computer Users of the Year Award, demonstrating the Chairman's words that "whilst the Society is over 140 years old it moved with the times."

As in its earlier days, so too more recently, the Committee has gathered together dedicated, long-serving members. In 1949, for example, the General Committee congratulated the Very Rev. Dr. Drummond on attaining his 91st year: he was still serving on the Committee he had joined in 1920. In 1955 the death of A.H. McLean was minuted, a member of the Committee since 1914 and Chairman from 1937 - 1955. 1977 saw the death of the Very Rev. Neville

Davidson, a past Moderator of the Church of Scotland. He had joined the Committee in 1937 and had been a regular attender at its meetings. Miss Gillespie, Chairman of the Clothing Committee resigned in 1978 after 30 years' service and was succeeded by Mrs. Aitken who had joined the Committee in 1951. R. Douglas Gourlay, who had been Treasurer in Glasgow from 1945 to 1969 and thereafter a member of the Committee of Management, died in 1983. In 1952 John Cook retired owing to ill-health and his son, John H. Cook, who was Chairman for 29 years, retired in 1985. They were members of a family which had served the Committee since its inception. The major changes during his term of office as Chairman he noted as: the professionalism of the Society's investment policy, the introduction of "Fringe Benefits" for annuitants, consideration of changing social factors in determining an applicant's suitability, and finally, the appointment of Lady Visitors providing reports on annuitants and personal contact with the annuitants. The Society has also been well served by its office staff, the present secretary, Mrs. Jean Ross, having joined the staff in 1964 and Mrs. Sharon Moffat in 1988. Nor can the work of the Society be understood without due recognition to the work of the present Secretary, Mr. G.F. Goddard, who has for some years guided the Society through changing regulations, and together with the Chairman has given sympathetic attention to the problems of the annuitants.

Minor changes have occurred in recent years in the composition of the Committees. In 1994 it was noted that in the past the clergy had not sat on the Law and Finance Committee, now they were invited to attend. We have earlier noted that though collecting was carried out by ladies, the Committee of Management consisted entirely of men; now three ladies have "infiltrated" this formerly all-male stronghold. Other changes, not in the composition of the Committees, have been the reduction in numbers of the Lady Presidents, only five remaining in 1996.

During these years the Society has carefully held the balance between publicity, especially when numbers appeared to be declining, and cost. By March 1957 the cost of advertising had increased to £726-16/- and the Secretary was authorised to make certain adjustments, such as the cancellation of advertisements in *The Bankers' Magazine* and *The Scots Law Review*, and the reduction of

insertions in *The Scots Law Times*. Only the four main Scottish papers were to be given full reports of the A.G.M. and the formal acknowledgement of legacies, the other papers would exclude detailed accounts of legacies. At the same time they were reconsidering advertising in *Life and Work*. Four years later the Committee was again reviewing publicity, as applications were decreasing, but, it was felt, the "hidden need" still existed, in spite of Social Security provisions. To reach out to possible annuitants, the Committee considered direct contact with professional bodies and Church organisations.

In 1965 concern was again expressed over the declining number of annuitants, 302 of whom were eighty and over. Replacements were not coming forward in large enough numbers, so the Secretary was authorised to increase advertising. Five years later numbers had decreased to 740, and the suggestion was made that the Society should advertise at suitable times throughout the year. The Secretary was also liaising with various county organisations and other charities, who might recommend ladies of suitable status. The policy of advertising in professional and church publications, and in magazines such as *The Lady*, the *Scots Magazine* and the *Scottish Field*, and in the major daily newspapers, has been continued.

Further publicity and a little revenue was generated by appeals on the "Week's Good Cause", that by Murdo E. Macdonald in 1959 raising £540 and that by Provost Laming in 1962, £339. Publicity had also been given to the Society's work during the Centenary Year of 1947. On the 15 March descriptions of the Society's work appeared in *The Scotsman* and *The Glasgow Herald*. Advertising in newspapers has continued to bring the Society's work before the public.

At the end of the war the need for the Society's aid appeared greater than ever, with the increased cost of living, diminishing returns from savings, and the loss of help from friends or relatives, themselves experiencing difficulties. As a result, in 1945, gifts to annuitants out of special donations, in addition to the ordinary annuities, amounted to £1,453, while grants for nursing or funeral expenses came to £71-10/-. The ordinary annuity was still quite a small sum, £25 in 1947, with £30 for those over 75. The following years saw rapid increases. In 1948

the ordinary annuity was raised to £35 per annum, with an income limit of £150, while the two oldest beneficiaries received £50.

The extension of government pensions (now retirement, rather than old age pensions) helped some annuitants, but in many cases they did not benefit to any great extent. The Society's work became as a result more complicated, as it had to balance the assistance given to annuitants with the income limits imposed by the Government. In its 1950 Annual Report the Society notes its "appreciation of the help given by Government and Local Authority officials in arranging that the greatest possible benefit should be allowed to our annuitants".

By 1951 there were 800 annuitants, with a minimum annuity of £35, the ceiling income remaining at £150. In that year the Annual Report records that while the problems of gentlewomen were not diminished, the problem of assistance had increased because of state pensions. These pensions might amount to £67-12/- per annum and were of two classes: contributory pensions to ladies who had reached the age of 60, and had qualified by weekly payments, and non-contributory pensions for those over 70 years. Many ladies still qualified only for non-contributory pensions. These were subject to regulations that could restrict the amount of the pension, and unless the Society was careful the help given to the beneficiaries simply reduced the amount of Government aid. More ladies were qualifying for contributory pensions. In the past they would not have been able to make contributions, but now governesses, teachers, nurses could buy the qualifying stamp. Many annuitants were, however, still experiencing difficulties, and the Society was considering increasing its £35 grant. In the following year it brought in the £40 annuity, and because of increased legacies during that year, made a special gift of £10 to each annuitant.

The cost of living continued to increase. Commensurate with this the Society increased its annuity to £50, and the two oldest received £60. From then on annuities were augmented in accordance with inflation, to £60 in 1954, and £70 by 1957. Ceiling Income also rose, to £300, inclusive of the annuity from the Society, so the income limit was basically £230. These grants were not assessable for income tax, but had to be reported to the Pension Authorities.

In 1957 the Secretary, John Bracewell Smith, reported that during his first year in office he had reviewed some of the annuities and suggested such a reassessment over a five-year period. The Society also continued its policy of giving immediate help to necessitous new annuitants to tide them over until they received their first annuity.

It was during this period that the Society established firmer links with other charities. In 1960 it was reported that the Secretary had been appointed Honorary Life Governor of the Royal United Kingdom Beneficent Association (RUKBA) which would allow the nomination of ladies on the Society's Roll for help from that Fund. The Secretary also suggested he should wait on the Secretaries of RUKBA and the Governesses Benevolent Fund in London, to discuss the determination of a formula income. This was successfully carried out, and some of the annuitants received help from these funds. Help was also given by the Distressed Gentlefolk's Aid Association - like RUKBA and the Governesses Benevolent Institution, with headquarters in London -, from the E. McLaren Fund in Glasgow, the Law Society's Benevolent Fund in Edinburgh, and the Governesses Benevolent Society, also in Edinburgh.

In "the halcyon days of the 1950s" it was hoped that Beveridge's five evils, want, idleness, squalor, ignorance and disease, would be overcome. This noble aspiration gave way in the mid-1960s to a realisation that large numbers living on state benefits were still impoverished, and that many, either through ignorance or pride, were not claiming the benefits to which they were entitled. Aspirations towards the amelioration of social conditions may have existed in the 1960s, but the sterling crisis of 1966 and devaluation in 1967 gave warning that further progress depended not so much on social aspirations as on economic growth. At the end of 1948 nearly 1 million people were in receipt of National Assistance, by 1966 the figure had doubled. We have unfortunately no comparable figures for annuitants. In the year 1963-64 82 of the 835 annuitants were on National Assistance or non-contributory O.A.P. only, while 51 received a Contributory Pension plus National Assistance. Ten years later 125 ladies were in receipt of Supplementary Benefit, and in the following year 141 received either Supplementary Benefit or were in Local Authority homes. While we can draw no firm conclusions from these

scattered figures, it is clear that many ladies still fell outwith the safety net of the "Welfare State". It is also clear that, though Beveridge and the authors of the "Welfare State" considered that insurance should aim at guaranteeing the minimum income needed for subsistence, payments from the beginning did not meet this requirement.

There was furthermore a low take-up of supplementary benefits, especially as these were subjected to unpopular individual means tests. In 1948 there had been only three means-tested benefits: school meals, non-contributory pensions and national assistance. There was a long tradition of unpopular means testing under the old Poor Law, and within living memory, in the Depression of the 1930s and the pre-war years. Though the Poor Law had been legally abolished in 1948, it was - and is - still alive in attitudes that stigmatise certain forms of welfare. As a result many people, not just the Society's annuitants, who would have benefited from National Assistance, were too proud to claim. Even after 1966 when the government replaced National Assistance with Supplementary Benefits, in order to remove some of the features which discouraged people from claiming, take-up was slow. The Society did not consider acceptance of National Assistance as obligatory, but did encourage annuitants in particularly straitened circumstances, or those in need of constant attention, to apply for this form of help. Visits by the Lady Visitor or Almoner aimed at establishing the need for such help. With the system of visiting in operation, there was obviously no need for the annual certificate, and in 1966 the Society decided to suspend it, and in the following year continued the suspension indefinitely. At that time, too, to reduce administrative work, the suggestion was made that annuitants should be paid under arrangement with the Trustee Savings Bank.

During the 1960s the annuity had to be continually reviewed, the ordinary annuity being £80 in 1963, increasing to £100 by 1965. Administration of annuities became more complicated, as regard had to be taken of notional capital, various other income or pensions, grants from other charitable bodies, and free board and accommodation. The disregard of £17 was used to cover additional comforts and a formula was established for ex gratia payments. During the following decades change followed change. In 1970 the Committee had asked for a

review of the basic annuity to be undertaken annually, as inflationary pressures mounted.

In that year Christmas parcels were sent to those on Supplementary Pension, (79 ladies were in receipt of restricted annuities), but the Committee of Management suggested that parcels should be sent to all in future, and some form of gift should be made to those in Hospitals and Homes. As a result, in the following year, 648 parcels were made up by Messrs. Law & Forrest, at a cost of £3 each, and 98 by Jenners at a cost of £1.51. By 1980 the cost of the parcel had risen to £6.80, and toiletries and shawls were sent to those in Homes and Hospitals. Glasgow Chamber of Commerce had undertaken to distribute the parcels in Glasgow, and other business friends of the Society carried out delivery in Aberdeen, Edinburgh, Dundee and Ayr. Ladies residing abroad received subscriptions to the Scots Magazine as a gift. This scheme continued until 1990 when the D.S.S. directed that birthday and Christmas gifts had to be discontinued. Christmas cards could still be sent, and an extra grant was given at the end of November to replace the Christmas gift. In the 1970s holiday grants were given to those in receipt of Supplementary Pensions.

In 1972, as the cost of living had risen considerably, and it was reported that many ladies were living in "most distressing" circumstances, the ceiling income was raised twice, from £520 to £585, and then to £600, and the annuity from £150 to £160, with a corresponding revision of the Supplementary Grants. Holiday Grants of £20 were given to those receiving Supplementary Grants and help with property maintenance continued, together with nursing and funeral grants. The Committee considered the possibility of assisting in the cost of lighting and heating, which was bearing heavily on annuitants, especially where there was central heating. The Secretary was charged, at his discretion, with giving £20 towards this. The Society also continued to co-operate with other charities, especially where nursing care or residential accommodation was involved. In that year too the Law and Finance committee agreed to recommend a grant to help with the provision and rental of telephones in necessitous cases, out of the Nursing Fund.

On more than one occasion the Society has been offered either a house or funds to establish a holiday or residential home. In August 1945 the Society was offered a holding of £18,216 4% Consolidated Stock from the estate of a Mrs. Campbell Johnston for the establishment of a residential home “as soon as practicable”. The Law and Finance committee met with the executor of the estate, but felt that they should not accept unless the Society’s Directors had absolute discretion. The meeting of the General Committee decided to ask other organisations with similar experience to meet the Committee, and in the end, the Trustees of the Church of Scotland Committee of Social Services undertook to administer the grant, for the use of ladies of all denominations.

In 1958 the Chairman of Viewpoint Housing Association contacted the Committee of Management asking for financial aid for the building of houses for single ladies; if given, the Society would have preferential treatment. The Society’s Law Agents found that the Constitution would allow of such association with other organisations. Some 300 annuitants were approached, but limited interest was shown in such housing. The need was rather for associations like the Abbeyfield or St. John’s Societies, but the Abbeyfield was reported by the Chairman to require practical help in running the home, which was not practicable for the Society. The question did not arise again until the end of the 1980s when financial assistance was given to St. John’s Housing Association, but in 1991 this was discontinued, the Committee fearing to establish a precedent. Many of the annuitants own their own homes, and until they become too old or frail to continue in them, are helped when necessary with grants towards maintenance, a preferable arrangement.

In 1972 Mr. J. Bracewell Smith retired as Secretary, a position he had held since 1956. Summing up the changes made during his term of office he noted particularly that annuities had increased from £60 to £160 and the ceiling income from £250 to £600, that the total annual distribution had more than doubled, the scheme for regular visiting was begun, supplementary payments were introduced for ladies in the lower income groups, grants towards property maintenance were instituted and Christmas parcels sent to all beneficiaries.

In 1973 the heating grants were introduced, (the name was later changed to comfort grants), and £2,100 was distributed among the 105 most needy on the Roll, increasing by 1974 to £3,220 among 161 annuitants. In October 1973 government pensions were again increased, resulting in the ceiling income of annuitants being raised from £640 to £700. After July 1974 further revision had to be undertaken, when the government raised the single pension from £7.75 to £10 per week, and again in October, when it was increased from £10 to £11.60. The income ceiling was raised to £905. In the seventies the cost of living rose constantly and steeply, and the Society tried to minimise the annuitants' problems by issuing special grants.

In 1976 the ceiling income had to be revised on two occasions, and now was £1,075. As the Annual Report records: "the increases were authorised to conform to the uplift in Retirement Pensions and to obtain uniformity with Kindred Societies, thus avoiding difficulties in dealing with Mutual Beneficiaries". Further reassessment was required when the government raised the single pension to £13.30 per week.

All these changes meant an increase in administrative costs, which in 1973 were 10p in the £, and in 1974 only 9p. By 1976, with the introduction of Value Added Tax, costs had risen to 12p in the £, and the constant revision of annuities and ceiling income meant a continual rise in costs, in spite of the Society's efforts to keep these as low as possible. It has always been the Society's policy, from its inception, to minimise administrative costs and maximise benefits to its annuitants. By the mid-1980s, however, costs had risen to 17p in the £, but after that date, and the controversial Fowler adjustments, costs dropped to 11p in the £, though between 1988 and 1994 they again increased by 3 - 4%.

The 1980s saw further changes in government pension regulations, which adversely affected the Society's annuitants. The earnings link was removed from the state pension, which was instead linked to inflation. This led over the years to a considerable reduction in pensions.

In the 70s and 80s cost constraints became more important. While in office both Labour and Conservative governments followed

similar social security policies, and increasingly departed from the earlier, if limited, consensus on universality. The earlier consensual hope of banishing want and unemployment had given way in the mid-1980s to Norman Fowler's adjustments between subsistence levels, income and Welfare Benefits, a tinkering with the Welfare System which gave rise to much acrimonious debate. Without the Society's assistance annuitants would have found their standard of living unacceptably low. Conscious of this the Society made continual adjustments, raising the annuity and ceiling income, increasing comfort grants, holiday grants and help with telephone rentals, and on the basis of the Visitor's reports, giving help with television licences or the purchase of radios. This was by 1982 said to be "growing in popularity".

1982 was a particularly hard year, with a prolonged and severe winter, leading to increased heating and property maintenance grants. £28,750 was paid out in heating grants and £7,483 from the Property Maintenance Fund to help with repairs. Though the annuity remained static, the ceiling income was raised from £2,000 to £2,250 to cover the increase in Retirement Pensions. As a result total distribution showed an increase of £37,000 over the previous year.

During the 1980s continual adjustments had to be made in ceiling income and annuities. During 1984, for example, the Committee of Management introduced increases in ceiling income and capital which were higher than the relative increase in retirement pensions in November of that year. They also approved proposals for the consolidation of the supplementary allowances within the annuity structure and amendments to the basis of calculating the annuities paid. As a result 250 ladies received increased payments and almost 60% of the Roll were in receipt of the maximum annuity of £300. At that time good investments and dividends increased investment income, but towards the end of the decade the investment portfolio was adversely affected by market conditions, though this was not sufficient to alter the level of the Society's grants.

In 1989 the Society took advantage of the D.S.S.'s new Charitable Disregard to increase the restricted annuity from £200 to £260. The maximum annuity was now £530, which could not be increased

because it would mean in many cases a comparable loss in rent rebate, council tax rebate and Income Support. In this year it was reported that an increasing number of ladies were in debt, and the Secretary and Chairman were given discretionary power to assist them.

As we see, payment of annuities depends not only, as in the early days of the Society, on funds available, but on D.S.S. regulations. Thus in 1990 it was impossible to increase annuities, but other gifts could be increased, including telephone rental, holiday and Christmas grants, and the payment of an extra grant to all annuitants in February 1990, in anticipation of a substantial surplus on the Income and Expenditure Account. The D.S.S. also brought in a new disregard, so that the income of ladies in receipt of income support could rise from £260 to £520 per annum.

By 1993 there were 864 annuitants on the Roll, of whom 698 were over 70. There had been a small improvement in investment income, but the return from liquid resources had decreased because of the rapid downward swing in interest rates. As a result, and because there were more annuities, Other Benefits showed a decrease. Some concern was expressed at the A.G.M. that year over the high level of working deficit and the increase in numbers, lest the Society dilute its assistance. It was recommended that status should be given more prominence in the selection of annuitants. The West Committee also complained of the disparity of aid, especially in Property Maintenance grants, but it was probable that the Glasgow region annuitants received aid from the numerous local charities.

An overview of normal annuities, given in Table 5 below, for five-year periods between 1950 and 1995, gives some indication of the inflationary tendency during these years, and the steps the Society took to help annuitants survive the steep rise in the cost of living. Other factors, such as the D.S.S. charitable disregard and stock market fluctuations have also influenced these figures.

Table 4

Year	Number of Annuitants	Ordinary Annuity	Ceiling Income
	£	£	£
1950	820	35	150
1955	818	60	190
1960	866	70	230
1965	849	100	380
1970	740	130	500
1975	805	160	820
1980	815	180	1,700
1985	814	360	2,925
1990	809	530	4,350
1995	870	520	6,000

Two minor changes in status occurred in recent years: the admission of ladies on their own status, even if their origins were not professional, and in 1982-83 the admission of divorced women, provided they showed evidence of divorce. An interesting demographic change had been the increased number of widows on the Society's Roll. The original increase, in the 1950s, was due to the lowering of their age of admission, from 75, later 70, to parity with

spinsters. By 1995 there were almost twice as many widows as spinsters, as Table 5 demonstrates. The reasons for this are not entirely clear, though it is possibly connected with the fact that single ladies are more likely to have been for longer periods in pensionable employment, or have private pensions. With changing attitudes, too, care for the elderly is seen as the task of professional carers, and fewer daughters are giving up their careers to look after aged parents. Widows may more frequently find themselves left with inadequate pensions and insurance, and so are more dependent on assistance from the Society.

The following table shows the change over the last 45 years.

Table 5

Ratio of Spinsters to Widows 1950 - 1995

Year	Spinsters	Widows	Total
1950	761	59	820
1955	616	202	818
1960	550	316	866
1965	414	435	849
1970	330	410	740
1975	350	455	805
1980	329	486	815
1985	305	509	814
1990	285	534	809
1995	293	577	870

Much has been said recently, especially when assessing the cost of welfare provision, of the fact that those in employment are supporting an ageing population. There is some controversy about the figures; it has been suggested that the age “bulge” has already taken place and numbers are likely to decline. Whatever the justification for these arguments, it is a fact that the Society, possibly for the reasons adduced to account for the dominance of widows, is assisting a preponderance of over-70s. We have scant figures for the earlier periods of the Society’s history, mainly references to the centenarians on the Society’s Roll. Over the last 25 years, however, the younger age groups show a decline in numbers, with the over-eighties increasing, especially in the last five years.

Table 6

Age groups of annuitants 1970, 1990 and 1995

	1970		1990		1995	
over 90	35	5%	42	5%	80	9%
80 - 90	256	34%	279	35%	317	36%
70 - 80	287	39%	326	40%	327	39%

60 - 70	130	18%	146	18%	128	14%
50 - 60	32	4%	16	2%	18	2%

Though this population is too small statistically to draw any conclusions, from the Society's point of view the number of ageing ladies on the Roll witnesses to the continuing need for the Society's assistance. Though Committee Member, Dr. Hope Hogg has suggested more potential applicants will in the future have pensions of their own or their husbands to supplement the state pensions, there will nevertheless be a continuing need for the Society's aid. With the increased lifespan there will be many ladies with inadequate pensions or who have exhausted their savings or investment income. Furthermore, as the Chairman remarked in 1995, there will always be people who fall outwith the Income Support level, and the Society is well-placed to assist them.

Chapter VI

Plus ça change.....?

Is the wheel today coming full circle, with increased reliance on the voluntary principle in aid to the poorer sections of the community? In the 1840s, when Benjamin Disraeli used his novel *Sybil, or The Two Nations* to advocate “Young England” Tory political change, in the aftermath of Corn Law repeal and the Chartist movement, in short, in a time of radical political demands, the Society was founded with a simple, straightforward aim : to relieve a small section of the middle class who, through no fault of their own, after years of living on inadequate salaries, had fallen into poverty in old age.

Since then the Society’s work has expanded and grown more complex. 150 years ago a simple requirement of status, birthplace or domicile, and low income led to the granting of £5, £8 or £12 per year. Since then there has been a great increase in funding, with a system of additional benefits, to meet the complexities of modern society. From a small amount paid once a year to twice yearly grants, the Society has since 1996 paid a larger annuity in quarterly instalments. It has also increased its caring support for its annuitants. It was axiomatic at the time of the Society’s foundation that private charity was morally superior to public relief. In the late 19th and early 20th century the idea of collective action ousted that of voluntarism. At times, for example just before McKerrell Brown took office, doubts were expressed about the necessity for voluntary organisations such as the Society. In the heyday of the Welfare State, in the 1950s and 60s, voluntary bodies were seen as simply a minor part of public provision. But in the late sixties, and especially since 1979, the voluntary principle has assumed greater importance.

Scottish society is still strongly patriarchal, and women are at the lower end of the pay scale. Though in a number of areas women have achieved equal pay for equal work, large numbers of women work part-time, and also play a difficult dual role as workers and carers for the family. It has been found that women who return to work after

childbearing return to jobs with lower pay and poorer prospects. If the husband dies inadequately insured, or without sufficient provision for his family, his widow finds life increasingly difficult, which may be one of the reasons why so many widows have recourse to the Society.

Those who earn low salaries as adults will also probably be poor in old age, because of the lack of adequate occupational pension provision. Government policy has tended to the view that women are not normally the primary earner, and are largely dependent on their husbands. While many women forge important careers for themselves, many are in the lower-paid jobs. Though governments have introduced benefits for carers, either for looking after small children or the aged, these are set at very low levels, often leading to poverty in later life. Without the benefit of adequate occupational pensions, and dependent on an old age pension which, as Michael Portillo has said, when he was Chief Secretary to the Treasury, would by 2020 be so eroded in value as to be “nugatory”, there would seem to be a continuing need for voluntary charitable bodies such as the Society.

With the increase in life expectancy, especially among women, the Society will continue to have numbers of elderly women on its Roll. It has had, during its long history, supported many who lived well into their nineties, and even a few centenarians. The Society, when it gives an annuity, expects, unless the annuitant’s circumstances change, to give it for life. Many of the younger annuitants will continue for many years to be on the Society’s Roll.

Thus the principle of voluntarism is again coming to the fore. While the Society may not in some eyes appear as important as it was 150 or 100 years ago, and while we cannot predict what the future will bring, there appears at present to be a considerable need for voluntary organisations. It is probable that many women, especially widows, whose years of marriage and caring have had a deskilling effect, will look to the Society for aid. There is therefore a continuing need for donations and legacies, so that in the Chairman’s words already quoted : “the vital work [may] continue”.

Appendix A

Secretaries to the Society

W.P. Mitchell, S.S.C.	1847 - 1851
James Gordon, W.S.	1851 - 1853
John K. Fullarton, Esq.	1853 - 1874
J.T. Maclagan, Esq.	1874 - 1897
James McKerrell Brown, C.A.	1897 - 1937
William Hamilton Gray, C.A.	1938 - 1956
John Bracewell Smith, C.A.	1956 - 1972
Eric G.S. Melvin, C.A.	1972 - 1984
George F. Goddard, M.B.E., C.A. Mr. Melvin from 1983)	1984 to present (assisted

Appendix B

Chairmen of the Society 1923 to present

In earlier years, Chairmen were elected largely on an ad hoc basis. From the 1920s the office became permanent and more influential.

Col. Sir J.A. Roxburgh	1923 - 1937
A.H. McLean, W.S.	1937 - 1955
John H. Cook, W.S.	1955 - 1984
William Leggat Smith, C.B.E., M.C., T.D., J.P., D.L., B.A.(Oxon), LL.B., LL.D.	1984 - 1992
David H. Galbraith Esq.	1992 to date