Biographical Note
The basic pattern for governing in colonial Massachusetts was copied from the British system. A basic ingredient was this business of being a “settler”. Settlers were cared for by the town for where they were ‘Settled’. Care included boarding out the poor with fellow settlers, or providing care for the poor in their own home. Apprenticeships for young children provided care and some education. A workhouse could shelter the poor, provide nursing care for the elderly, and engage the residents in some useful activities.
Gloucester experienced serious poverty after the Revolution and early in the nineteenth century. She was not alone in this. Salem was the most immediate big neighbor and that town was caught up in the early turmoil of what became the Industrial Revolution. Her problems were met with a variety of associations. The development of the social aspect of the post-revolutionary era was well chronicled by William Bentley of Salem in his Diary of 1784-1819. Another Salem social historian Anne Farnum tells us: “By the time of Bentley’s death in 1819 there were upwards of twenty-five organizations - religious, charitable, professional, cultural, military, and fire, as well as those, such as the Assembly, which were purely social in nature.” Anne Farnam called this time a time of a “Society of Societies.” In this ‘society of societies’ Carol Lasser, another social historian, comments, “Inspired by religious impulses, women directed their activities toward the relief of the less fortunate members of their sex. Generally, their associations identify two specific groups of unfortunates eligible for aid: impoverished widows and indigent female children.”

EARLY CHARITABLE ASSOCIATIONS

Salem organized before Gloucester. The Salem Female Charitable Society was organized in 1801, the Dorcas Society (whose members sewed garments to distribute to the poor) was organized at same time. The Female Charitable Society of Newburyport was organized in 1803 and the Beverly Female Charitable Association in 1810.

THE FEMALE READING SOCIETY

The first evidence of a woman’s group in Gloucester organizing for “religious charitable” purposes is in the records of the Female Reading Society of March 11, 1812. In Gloucester the churches offered social and emotional support specifically for the women. Here on March 11, 1812, under the auspices of the First Parish Church, the “Regulations” of the organization were “read and approved”; those in attendance were noted as well as where they were meeting. The organization must have been in existence since 1804 when Perez Lincoln would have been the pastor as this records the eighth annual meeting. Comprehensive “Regulations” are meticulously copied into the book and the seven “Rules...signed by all present”. The original group was limited to twenty-five but was soon expanded to thirty. Their meeting was to “cultivate a spirit of piety and charity”; while “every member shall be employed in making garments for the poor” one “shall have the office of Reader.” The reader had copious religious

3 Farnum: p. 183.
5 Minutes of the Gloucester Female Charitable Association Dec 23, 1935
6 Pringle’s History of Gloucester; New Indexed Edition, by James R. Pringle; City of Gloucester Archives Committee & Ten Pound Island Book Co., Gloucester, Massachusetts, 1977; page 95
material to draw on: books, magazines, biographies, sermons, and memoirs. Clergymen were frequent visitors. All these women were members of the First Parish and had several things in mind: their own ‘improvement’ (women’s education ended at age 14 in those days), charity, and the heady business of the procedures of the organization. They were ambitious.

The focus was clothing. Clothing was still made at home by hand and these women met to organize this sewing. They met during the fall, winter and spring and, although it isn’t clear that they actually sewed during the meetings, their minutes indicate that the purpose of their meetings was to distribute the finished products and sometimes-unfinished lengths of material. The poor made out applications for these items. Evaluations were made on the basis of visits to the applicant’s home and clothing was awarded according to what were deemed the worthy poor; a situation in which aid is denied is almost non-existent. A small number of clients came through the nursing community, women who were hired to care for the sick and dying.

This group organized a Sunday school in 1812. This school was a focus of their support for about five years. The school met during the spring, summer and fall and was dedicated to teaching poor female children.

THE CHURCH

The records of the Reading Society end with an entry for June 3, 1823. The group would have persisted through some turbulent times in the church. The Reverend Perez Lincoln became the pastor of the First Parish when Reverend Dr. Forbes died in 1804. He served until “lung trouble compelled him to desist from work.” He died in Hingham, his hometown, in 1811. “There was a four years’ interregnum in the pulpit, when in June 1815, Rev Levi Hartshorn of Amherst, N.H., a graduate of Dartmouth, was called to the pastorate...He died of typhus fever in September, 1819, while on a visit to his father. He was greatly loved by the parish and community.” There was another hiatus; this time of six years while the church was without a pastor. It is during this time that we lose track of the Reading Society. It’s not clear that this was the end of this organization, it’s just the last evidence we have of their meetings. It is clear from reading the first book of minutes of the later Female Charitable Association that this is an organization based on the structure of the Female Reading Society.

The church went through religious turbulence as well in the years between the two charitable groups; Congregationalism was to give way to a more liberal attitude and eventually to the Unitarian philosophy. There was a schism in the church. Seven of the congregation split away to keep a more orthodox Congregational church (now the Trinity Congregational Church) while the original group became a Unitarian congregation.

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7 First Parish Records, Book I
8 Minutes: April 25, 1813
9 Pringle; p. 95
10 Pringle: p. 96
By 1820 the town’s population was 6,384. The community was stable, basically English, and the increase in population was not unnatural or unwieldy. With the arrival of Josiah K. Waite in 1834, a more stable ministry followed and it was then that the women reorganized.

**FEMALE CHARITABLE ASSOCIATION**

This time they called themselves The Female Charitable Association. Here they are recognized as the Gloucester Female Charitable Association or GFCA. The records of this group open with a full fledged “Constitution” of some twenty Articles and two by-laws. It is their eighth annual meeting and the date is: January 4, 1842, so they were probably organizing in 1834 without a formal structure.\(^{12}\)

At first they followed some of the old patterns of prayers before the meeting and reading aloud during the meetings, but such habits soon gave way to a more business like ritual with little change and with little change in the participants as well. The focus was, as with The Reading Society, to provide clothing.

The ritual continued until 1955. The women met in each other’s homes on a rotating basis, every week or every other week, spring summer and fall. The basic function of these meetings was to reward the item requested to the various applicants. Application was made for assistance; originally for items of clothing or cloth. The applicant was visited in their home and an assessment of need made, rarely were any applicants turned down. The ‘Visiting Committee’ became a paid ‘Investigator’. The items offered changed as the women’s perceptions became more comprehensive; wood and coal, groceries and shoes were added to the available items. Eyeglasses, a prosthesis, train fare for visits to professionals in Boston (possibly psychiatrists), milk money, rent money and other unique expenses were asked for and granted over the years.\(^{13}\) The GFCA became a source for needs that extended beyond clothing.

Each member paid a dollar fee to fund the project in the beginning and although there might be thirty or forty members, it was actually a core group of six to twenty women who participated in the weekly meetings. In addition, they were supported by donations; donations of money, cloth and some charitable functions. Certainly, the GFCA was filling a need and the one single thing that gave it stability, prosperity and a future was its support by the community.

In 1871 they investigated the method for getting incorporated as a charitable institution with the State. It resulted in their incorporation as a charitable institution with the State in January of 1872.\(^{14}\)

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\(^{11}\) Pringle; p. 96
\(^{12}\) Minutes of the GFCA
\(^{13}\) minutes of the GFCA
\(^{14}\) original on file under Legal Documents dated Jan. 26, 1872
Community support was enhanced in 1872 when ‘The ladies decided to accept Capt. Dennison’s offer of a room in which to hold afternoon meetings, and to receive all clothing or whatever else any one will send,’ it became apparent that a permanent meeting place was appropriate. It would provide a space, as the project grew, to store the materials and those items that they gave out. They became an itinerant charity, moving about the city to various locations, as space was made available from year to year until December 1, 1884 when they “Met for the first time in the rooms provided for us in the Sawyer Free Library Building, given by the generosity of Sam’l E. Sawyer, Esq. to be a permanent home for the Ass’n.”

There is a letter in the files to Mrs. Rogers dated February 4, 1884, from Samuel E. Sawyer, in which he praises her efforts with an industrial school. Mrs. Rogers was President of the charity at the time. A sewing school had been established.

Local catastrophes were met with diligence. They “voted to buy a bundle of yarn for stockings for the soldiers” in October of 1861. The Great Fire of February, 1864, “made general meetings necessary to work for the sufferers.”

Periodically, additional funds would come their way from fund-raisers. Most of this activity is concentrated in the period between 1875-1900. This is a period when spectacular losses were suffered by the fishing fleet. The catastrophic storms at sea that sunk numerous boats and hundreds of men in the 1870s and ‘80s created a huge burden on the community and increased the activity at the Association. This was a time of the Association’s greatest strength and activity. The Secretary’s report from Jan 8,1873 to January 7, 1874 comments that “Our Society has never been in so prosperous a condition as regards Funds and in the number of members, also in the interest taken by each one to help forward the good cause.”

At this time the Association appealed to other communities for help. Samuel Sawyer may have written one of the appeals; the collection includes his letter. The annual meeting of January, 1880 summarizes a year with such a catastrophic event and the extraordinary results of their appeals: “Owing to the great loss of life by the gale of February 21st,1879 when 242 men were lost; leaving 88 fisherman’s widows and 219 fatherless children, an appeal was sent out to other cities for aid to help us in making these families comfortable. In answer to the call we received the sum of $4107.02 from various cities and towns and for which votes of thanks were passed.” (Minutes January 13, 1880) This surge in finances was met a new committee: a Finance Committee of three with staggered terms of membership.

The group itself consisted of many of the more affluent members of the community; many with surnames we would recognize today: Mrs. Alfred Mansfield, Mrs. William Davis, Mrs. Frederic

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15 minutes: Feb 5, 1872
16 ibid: Dec 1, 1884
17 see Miscellaneous paper
18 ibid: October 8, 1861
19 ibid: February 18, 1864
Norwood, Mrs. Samuel Gilbert, Mr. Moses Gilbert, Mrs. Edward Dolliver, Miss Annette Babson Dennison.

Similarly, many of the beneficiaries names are still familiar in the community: Pringle, Dexter, Tucker, Webber, Morrissey, Bray, Cunningham.

What really made a difference for this organization were the bequests left by the membership and specifically the one left by Samuel E. Sawyer. This gave stability to the organization that has allowed it to continue. When the GFCA was left $40,000 by Samuel E. Sawyer, they ceased all payment of dues and fundraising. Their assets do not seem to have been aggressively invested during the later part of the twentieth century and no contributions are being solicited today.

In 1897 the concern for the welfare of the less fortunate, and most dramatically, for those families whose men had been lost at sea, had generated a number of charitable efforts in the community. An ‘Associated Charities’ was established to coordinate these efforts and see that their projects didn’t overlap. The organization was housed in the GFCA’s room in the library and Miss Lucy Lawrence, a member of the GFCA, was hired to oversee the project. GFCA had provided Gloucester with its first social worker and welfare system. The distributions continued.

CHANGE IN THE FEMALE CHARITABLE ASSOCIATION

In 1955 they realized that things had changed. The office expenses outweighed the amount that they were able to give away. The State had assumed administration and funding of most of the charitable activities that formerly charitable institutions like this had performed. There was a need to find a new focus for their organization and money. The group re-evaluated their charge and voted to support The North Shore’s Children’s Friend Society in Salem. An article was prepared for the newspaper explaining that the money would come back to Gloucester as “The North Shore Children’s Friend is in complete sympathy with the plan of developing a psychiatric clinic in this area.” “The society provides confidential counseling service by trained case-workers who understand the difficult and delicate problems of troubled and unhappy children and young people; it supplies counseling to parents and unmarried mother and, when necessary, supervises the care of children in foster homes.”

The GFCA stopped meetings weekly at this time and only met twice a year to receive reports on the use of their money, elect officers and otherwise maintain their endowment and organization.

This relationship endured through forty years and the amalgamation in 1963 of the North Shore Children’s Friend Society with the Salem Family Service to become the Children’s Friend and Family Society of the North Shore, Inc. “The emphasis will now be on the family as a unit, rather

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20 Gloucester Daily Times, June 11, 1955
than on the child as was the case previously when the agency’s main concern was with children only.” 21 The service provided in Gloucester continued to be counseling and became affiliated with the Child Development Programs of Greater Cape Ann in September of 1982. 22

In the late 1980s the GFCA became more critical of the way their money was being used. They wanted to feel that they were more directly funding a Gloucester need. Peter Reinhold from the CFFSS of the North Shore, Inc., reported on the Teen Parent Program and Day Care Center at Salem High School. Pat Fiero, State Representative from Gloucester was interested in starting a similar program at the Gloucester High School. 23 In May of 1990 various agencies in the city were contacted to solicit proposals for funding. The following May they voted to fund the “Young Women’s Pregnant and Parenting Network”. This was a small but successful innovative program for the City of Gloucester. The relationship continued through the next eight years; by that time a parenting and childcare program was in place at the High School and the program was discontinued. This program had filled a real need in the community in its time and the Association was proud to be funding it.

At the turn of the twentieth century the Association is still meeting twice a year. The group is small, maybe ten or twelve members but several members represent families that have been part of the organization for two or even three generations. These days the Association solicits proposals from various agencies in the city and votes to fund them on the basis of the benefits that would be provided low-income residents. It is not the only nineteenth century charitable organization still in existence but it is a welcome asset to the quality of life in the city.

Acquisition Note
This collection was given to the Cape Ann Historical Association at two different times. This first transfer of material covers the periods 1812 – 1966. There is no Accession Number for this material. The second part of the collection was transferred to the Association in 1998 and the covers period 1962 –1993; it was assigned Accession Number 11999.46. The Board of the GFCA has agreed to continue to transfer records to the Cape Ann Historical Association on a regular basis.

Scope and Content of the Collection
The first part of the collection, covering 1812-1966 is made up of bound notebooks and a few miscellaneous documents. The notebooks contain minutes, annual reports, disbursements, donations, events, and miscellaneous commentary arranged in chronological order.

21 Minutes: February 25, 1963
22 Minutes: January 28, 1982
23 1987 Fall Report of Services on Cape Ann from CFFSS of the NS Inc.
The second part of the collection 1962-1993 came to the Cape Ann Historical Association in loose-leaf notebooks and file folders. The material has been removed from the notebooks and is now in acid free file folders. This material has not been rearranged. The 1990s material came in no order and has been arranged in chronological order to be consistent with the rest of the collection.

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**Collection Outline & Series Description**

Series I: The Precursor contains documentation of the Female Reading Society, the prototype for the Gloucester Female Charitable Association.

Series II: Organizational Records consists of the original Constitution and by-laws as well as the incorporating document of 1872; various legal documents, agreements, and legacies as well as the minutes of February, 1954; and several histories of the organization.

Series III: Histories includes the history by Betty Curtis, one of the original employees and two newspaper articles.

Series IV: Minutes and Annual Reports consists of six books of chronologically arranged minutes and annual reports as well as a file of original reports on individual papers. Twelve files of minutes, financial reports, correspondence, newspaper clippings, and reports from the Children’s Friend and Family Service organization of Salem compiled by various presidents and secretaries.

Series V: Disbursements consists of one book recording disbursements made in the years 1887-1896 and a small collection of chits from 1889 and 1890.

Series VI: The Children’s Family and Friend Society of the North Shore contains reports from that organization to the Female Charitable Association about their activities and the number of people they served. Essentially, how the contribution from the FCA was being spent.

Series VII: Treasurer’s Reports consists of eight books of financial data and disbursements. The bank started issuing reports in 1933 and that practice continues. In addition, there is a small file of bank statements for the 1960s and another of miscellaneous bills. There is a file on legacies, and some letters relative to contributions and endowment. There is a file on three fundraisers: the Tea Party of 1876, an 1883 Financial Appeal and the 1886 Kettle Drum. A separate file has data relative to the 1879 Disaster Relief appeal. There is a file of trustee reports from 1930 and 1954 & 1955 and 1962. There is a small collection of data relative to the donation of a bed and furnishings for a room at the Addison Gilbert Hospital.
Series VIII: Miscellaneous Paper
This file has a letter from Samuel E. Sawyer dated February 4, 1884, praising the efforts of the industrial school and a small brown piece of cardboard from a notebook cover, or end cover, with a list of names and of furniture on it.

Series IX: Appendix
A. Contents of the Safe Deposit Box
   These items are now redistributed throughout the collection. They were the 1872 Act of Incorporation, the Menu from the 1876 Tea Party at City Hall, the Agreement with the Cape Ann National Bank and the North Shore Children’s Friend Society, and the histories of the organization.
   B. Letter from Jane Tucker of Wiscasset Female Charitable Society including a genealogy of a Hues-Babson family and history of the Society.

SERIES LISTING

SERIES I: THE PRECURSOR: Book 1
   The Female Reading Society 1812-1823
   Regulations
   Sermon and Eulogy of Mrs. Nancy Outein, by Daniel Dana, D.D.: April 28, 1815

SERIES II: ORGANIZATIONAL RECORDS for the Female Charitable Association
   *A. Original Constitution in 1842 minute book
   B. By-Laws and Officers: 1896-1909 and 1923 (booklets, Book #2)
   C. Legal Documents
      By-Laws for 1909
      Incorporating document
      Certificate of Change of Purpose dated September 15, 1964
      Agency Agreement with Cape Ann National Bank
   D. Documents leading to collaboration with the North Shore Children’s Friend Society

SERIES III: HISTORIES
   A. 1936 History by Betty Curtis
   B. 1936 Newspaper Article: Female Charitable Society Marks its 100th Anniversary
   C. 1955 Newspaper Article: Female Charitable Joins Forces with “Children’s Friend”
   D. 1974 History by Jane Brown

SERIES IV: MINUTES AND ANNUAL REPORT
   A. 1842-1850
      1850-1857 no minutes
   B. 1858-1873
   C. 1852-1879 annual reports - originals

27 Pleasant Street, Gloucester, Massachusetts 01930 USA
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capeannmuseum.org
D. 1874-1887
E. 1888-1914 with a gap for 1892-1893
F. 1915-1933
G. 1933-1962 with addenda
H. 1955-1958
I. 1959-1981
J. 1960-1965
K. 1966-1969
L. 1970-1975
M. 1975-1992
N. 1984-1990
O. 1982-1983
P. 1990-1992
Q. 1992-1993
R. 1991-

SERIES V: DISBURSEMENTS
   A. Book 1887-1896
   B. chits

SERIES VI: THE CHILDREN’S FAMILY AND FRIENDS SOCIETY OF THE NORTH SHORE
          1970-1979

SERIES VII: TREASURER’S ACCOUNTS AND FINANCIAL REPORTS
   A. Books 1836-1849
   B. 1849-1861
   C. 1861-1873
   D. 1873-1885
   E. 1886-1898
   F. 1898-1917
   G. 1917-1932
   H. File Folders 1933-1939
   I. 1940-1949
   J. 1950-1956
   K. 1970-1979
   L. Bank Statements 1962-65
   M. Legacies
   N. Miscellaneous Bills 1881-1904
   O. Letters Relative to Contributions and Endowment 1864-1889
   P. Fund Raisers
   Q. 1879 Disaster Relief Response
   R. Various Trustee Reports and Financial Data
SERIES VIII: MISCELLANEOUS PAPER
Sawyer Letter and cardboard with inventory and list of names

SERIES IX: APPENDIX
A. List of Contents of the Safe Deposit Box now re-filed
B. Wiscasset, Maine, Female Charitable

DESCRIPTION

Series I. PRECURSOR
THE FEMALE READING SOCIETY
This book begins with the original “Regulations” of the Society and later a “Constitution” with seventeen “Articles”. Various amendments are recorded in subsequent minutes. The book contains lists of officers and members. Minutes of meetings have notations of what was read at the meetings and who were the visiting ministers. Donations, disbursements and loans (the financial records), the formation of a Sunday school for poor female children and a lending library for the membership are also recorded here.

Series II. ORGANIZATIONAL RECORDS
Original Constitution with 20 Articles and 2 By-laws (In Minutes Book of 1842)
Draft of incorporating document

Series III. HISTORIES
100 Years of history recounted by Betty Curtis and printed in the newspaper. An article that appeared in the newspaper at the beginning of the affiliation with the North Shore Children’s Friend Society. Jane Brown’s history compiled in 1974.

Series IV: MINUTES AND ANNUAL REPORTS
A. 1842-1850
This book contains the original Constitution and membership list; minutes, annual meetings, and reports.
Minutes: include meeting date, place, time and weather occasionally; number of members present, those added and deceased; titles of what was being read and prayers; distributions of clothing, cloth, groceries, money, shoes, wood, and coal; donations to the organization of money, material and ready-made items; a donation made by the organization; names of officers and committees members.
Annual reports and meetings written in chronological order: total number of meetings for the year and average attendance; memberships; officers and Directors; summaries of the total amounts of the various disbursements; current inventory; donations to and from the organization; and the committees.
1850-1857
There are no secretary’s records for these years.

B. 1858-1873
Minutes: Meeting date, place, number attending and distributions. Distributions list name of recipient and item received. Second hand clothing appears and there is evidence of the President making distributions over the summer months. A room is provided for meetings.
Annual Meetings: secretary’s report: summaries of number of meetings and attendance, change of officers and committees, and donations to the organization.

C. 1852-1879
Annual meeting reports. Originals on separate papers. Not bound in the books.

D. 1874-1887
Minutes: meeting date, time (rarely) and place. Number attending and occasionally weather.
Distributions to whom and what. Donations and response to a regional appeal for aid after the February storms. Fund raisers.
Annual meetings: Secretary’s report, occasionally treasurer’s report. Changes in officers, directors and committees to reflect Wards (City’s divisions).

E. 1888-1914
Minutes: Date, number present, and occasionally weather. Minutes abbreviated to totals of distributed items. Number of applicants helped; committees formed; when room was opened and closed for the season; off-season disbursements; resignations. Donations to and from the organization.
Meetings extended through the summer and fall. Sawyer bequest (1889), Endowed room at the hospital. Fund raiser.
Annual meetings: Date, time, weather occasionally, number present. Secretary’s report: summary of disbursements for the year, and number helped; number of meetings; average number present; average helped at each meeting. Treasurer’s report: assets, expenses and auditor’s remarks.
This book was kept by Florence C. Proctor (Mrs. J.O. Jr.) from 1894 on.

1892-1893
No minutes. The meeting room was in the Sawyer Free Library and the Library was “in repair” during this year.
F. 1915-1933
Minutes: Summaries of articles distributed; number of members attending; number of applicants helped. Donations. Trustees. Deaths of Directors.
Annual meetings: Totals of various distributed items and number of applicants helped; number of meetings; officers elected; attendance; committees. Treasurer’s report summarizes income and expenditures. Paid help and sources of revenue.
This book was the work of Florence C. Proctor (Mrs. J.O. Jr.)

G. 1933-1962
Minutes: Summaries of articles distributed continued until February 1955. November 1955
See “Addenda’ file.
This book was the work of Florence C. Proctor (Mrs. J.O. Jr.)

H. 1955-1958
President Ruth Brooks’ notebook of reports, financial statements, correspondence, and newspaper clippings.

I. 1959-1981 President’s Notes
Agendas. Minutes, newspaper clippings, financial statements, letters, lists of officers and members,
Reports of the Children’s Friend and Family Society of the North Shore.
This notebook kept by Presidents Phillips, Lundberg, and Babson.

J. 1960-May, 1965
Minutes, newspaper clippings, correspondence, financial reports, lawyer MacInnes seeks change of purpose and corporate status.
This notebook kept by Vera Cohen,

K. 1966-1969
Minutes, financial reports, newspaper clippings and correspondence

L. 1970-1975

M. 1975-1992 (2 file folders)
minutes, financial reports, correspondence, death and appointment of new treasurer, safe deposit box, changes in activities of the Children’s Friend and Family Service, beginnings of teen parenting program, thought of socially responsible investing.

N. 1984-1990
minutes, reports by Children’s Friend & Family, financial statements and correspondence. This notebook kept by Vera Cohen.

O. 1982-1983

P. 1990-1992

Q. 1992-1993

R. 1991-

Series V: DISBURSEMENTS 1887-1896
One book linking (alphabetically and chronologically) the recipients and items disbursed to them. Notes on the committees for Kettle Drum and accounting of the event, March 9, 1887.

Series VI: REPORTS FROM CHILDREN’S FAMILY AND FRIEND SOCIETY OF THE NORTH SHORE

Series VII: TREASURER’S REPORTS
Treasurer’s Account Books
1836-1849 accounts of assessments paid by the members and disbursements budget grows from $20 to $46 – few donations

1849-1861 assessments, disbursements and donations-the last notation in 1852 is a $20 donation from Mr. Sawyer - range of items disbursed grows to include wood, shoes and cash

1861-1873 starts with a list of members – donations increase, budget grows to $400 – last pages list members for 1873 and 1875

1873-1885 fund raisers, donations, assessments, disbursements – establishment of permanent fund list of members for 1874 – budget grows to $600 – investments and interest noted
1886-1898 assessments continue – disbursements, donations and income from investments noted cash flow increases from $2,500 to $9,600 with disaster relief appeal – bed donated to hospital

1898-1917 assessments continue – disbursements, donations and income from investments noted budget grows to $5,500 – investments to $21,000 – auditors review books

This book is the work of Harriet C. Rogers, Treasurer

1917-Feb 1932 disbursements, income and assessments – income from various invested funds – Second Liberty Bond tracked on the last page – list of members for 1932 in back of Book

1932 missing

1933-1962 book of minutes includes financial reports

1963-1990 financial data included in the notebooks.

BANK’S ANNUAL REPORTS
1933-199 financial reports are included in the annual reports in the minute’s books or folders

1934-1956 bank prepared financial statements include Trustee reports for 1940-1944

BANK STATEMENTS
1962-1965 monthly statements

Series VIII: MISCELLANEOUS PAPER
Contents of the Safe Deposit Box
Act of Incorporation 1872, legacies, Sawyer Will at the Supreme Judicial Court,
Agreements with Cape Ann National; Bank and North Shore Children’s Friend Society
Letters relative to 1879 Disaster Relief
Sermon, April 18, 1815

SERIES IX: APPENDIX
Contents of the Safe Deposit Box
Act of Incorporation 1872, legacies, Sawyer Will at the Supreme Judicial Court,
Agreements with Cape Ann National; Bank and North Shore Children’s Friend Society
The Wiscasset Female Charitable Society
Ann Farnum
Members

1933
‘numbers present’
2 Feb 6
11 13
9 20
7 27
9 Mar 6
9 13
10 20
8 27
11 Apr 3
12 17
11 May 1
10 June 5
8 July 3
6 Sept 5r
9 Oct 2
9 Nov 6
7 Nov 13
8 Nov 20
8 Nov 27
6 Dec 4
8 Dec 11
8 Dec 18

1934
6 Jan 2
9 Jan 8
8 Jan 15
7 Jan 22
7 Feb 5 – also extended Annual Meet
Gloucester Female Charitable Association Collection – A40 – page 17

Annual Meeting Accounting

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SETTLEMENT

Gloucester was chartered as a town in 1642. The basic pattern for governing the town was based on what was then British custom. In Britain monies for care of the poor was distributed by the state to the towns. This had been the custom and was codified in Elizabethan England in an ‘Act for the Relief of the Poor’ in 1601, known as the Elizabethan Poor Law. Basically, it codified the common practice: the adults in a family had a legal obligation to care for the minor children, the grandchildren, and the aged parents. Those who lacked adult family members to care for them qualified for public aid from their local parish; this aid was administered by the ‘Overseers of the Poor’.

In colonial Gloucester, those handling this responsibility were initially the Selectmen who did double duty by operating as ‘ Overseers of the Poor’.

There were various kinds of assistance that the town could supply. This assistance varied from town to town depending on the nature of the town and the complexion of the Selectmen or Overseers. The most common practice was to arrange for board and room for the poor with a fellow townsman. The fee for such care would be paid to the host or abated from his taxes. Some towns actually had an auction to assign this assistance. (Hart vol. 3, pg 514)

Gloucester’s practice would seem to allow for the poor” to make their own arrangements”. Minor children would usually be included with their family members. However, children as young as could be apprenticed to masters in various trades until the age of twenty-one, thereby learning a trade while supported with board and room. Overseers were also called on to provide nursing care, in the case of illness, and trips to the doctor; and, until Gloucester had its own doctor, this included the expense of sending someone out of town.

What qualified someone for this assistance was a 'settlement' in a given community. This settlement concept was codified under Provincial law. It did not entitle someone to vote. There were different criteria for voters that included membership in a church and, later, what we would call 'net worth' today or income. Settlement law did not require church membership. It changed from time to time and probably was dealt with under common law until 1692 when the first statute was enacted.

Valid settlement was established under common law by the following methods:

- by marriage
- by parentage
- by birth or
- by slavery.

If a woman married a man from a different community but he had a settlement in that community, she would automatically be considered settled in her husband's community. If you were born of legitimate parents you gained their place of settlement as a birthright. Until 1767, if you were born of illegitimate parents, you gained a settlement in the community of your birth; after 1767, illegitimate children gained a settlement in their mother's place of settlement.
As a slave, you were entitled to the settlement of your master, or of the administrator of the estate at the master's death if he died in testate, which meant you could be sold.

These definitions were of paramount importance because if you fell on hard times, you were entitled to support by the community of your settlement. Hard times were common elements in colonial society especially in these latitudes where work was so tied to the climate.

1692-1701
In 1692 the first statute was passed regarding settlement. This statute stated that you could ‘gain a settlement’ by a residence of three months in a community if you had not received a ‘warning out’ in that time. To be properly warned out the warnings out were to be issued by the Justices of the Peace and posted at the next General Court session. Anyone warned out and failing to leave town with in 14 days could be ‘sent and conveyed’ from one town’s constable to another town’s constable to their last residence at their expense ‘if able to pay’ or ‘otherwise at the charge of the town so sending him’. This last may explain why many early colonists who were warned out, never left.

1701-1767
Under William III in 1700 or 1701, the number of factors to consider for a settlement expanded. A settlement could be gained by all the above common law methods but the statute method changed. With this statute a settlement could be gained

by being a resident of a given community for twelve months without a warning out

by approbation of the town

by approbation of the Selectmen.

The line of responsibility for the poor was spelled out in this statute. The father and grandfather, mother and grandmother, children and grandchildren were responsible for an individual in that order. If they failed in their duties, their goods could be sold to pay a fine of 20 shillings for each month of neglect.

In an attempt to maintain a certain stability in the towns or districts 'ship masters arriving in any port were

required to provide lists of crew and passengers to the town clerk on arrival, who subsequently would

lay the list before the Selectmen at the next meeting'. Furthermore, anyone 'impotent, lame or otherwise infirm who might become a charge to the town after arriving ... had to procure sufficient sureties or

become bound within a space of two months after their arrival.

The amendment of 1736 dealt with illegitimate children as well as 'vagabonds'. At birth, from then on, illegitimate children gained a settlement that was determined by their mother's settlement. And any one who 'harbored inmates, boarders or tenants for more that twenty
days had to identify them to the town clerk or Selectmen 'or pay a fine of 40 shillings for 'every such neglect'.

An another amendment in 1739 declared that “A mariner making his home in any particular town for a year without warning, though absent on his business, thereby gained a settlement.”

1767-1789
By Provincial Act of George III passed on 10 April 1767 there were four statute ways one could claim a 'settlement':
1. by approbation of the town
2. by marriage if you were a woman
3. by parentage
4. by slavery
This last way continued until 1780 when it was abolished by the constitution of Massachusetts.

1789-1794
This new law was enacted June 23, 1789. It was the first time that land became a factor of settlement but these aspects of the bill were later repealed so that they were never put into practice. Settlement could be claimed because
1. someone held a freehold estate with an annual income of three pounds, or ten dollars, residing thereon or within ...[the] town and occupying and improving the same for two years
   (A freehold estate was a feudal term for 'a tenant who held a free tenure under the feudal system and who had the right of enjoyment of the land for his life ...and could not be dispossessed even for non payment of rent or taxes.' (West) In colonial terms this meant a freeholder could not be removed from his land if he became a pauper. (Leavitt)
2. by approbation of the town
3. by marriage
4. by parentage
5. anyone residing in a town for one year prior to 10 April, 1767, 'not having been warned to depart' (1815_)

The various aspects of the common law that were incorporated in this Act changed them into statute methods so that, at this time, there were no common law method for gaining a settlement. Other aspects of this law were repealed before they could take effect. They were involved with time and residency, as well as paid taxes.
1794-1810

This act was passed on February 11, 1794. It stated that a settlement could be gained
1. by marriage
2. by parentage
3. by any person being a citizen of the United States and having an “estate of inheritance or freehold...with annual income of three pounds” [or $10] in the town where he lives and taking the profits thereof three years successively whether he lives there or not
4. by being chosen and serving one year in certain town offices
5. by having an estate of $200 or and income of $12 and being assessed for the same five years successively
6. by becoming a settled ordained minister of the gospel
7. by vote of the town
8. by being settled and dwelling in an unincorporated place at the time when it is incorporated
9. by division of a town provided they were already settled in the original town
10. by serving an apprenticeship and setting up the trade in the same town
11. by a residence of 10 years and paying all taxes for any 5 of those years
12. and, it stipulated that gaining another settlement in another town within the state wouldn’t lose a settlement.

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MISC. ADDITIONAL NOTES NOT INCLUDED IN THE MAIN BODY OF THE REGISTER

At first they followed some of the old patterns of prayers before the meeting and reading aloud during the meetings, but such habits soon gave way to a more business like ritual. This ritual was rigorously followed through the nineteenth century and into the twentieth. Essentially the meetings became a matter of distributing items to the applicants. This pattern established by the Reading Society prevailed. The poor made out an application to the group for the available items, a visiting committee or person verified the need and the group met to award the items to the applicants. Meetings were usually in the fall, winter and spring months and not in June, July and August.

The group itself consisted of many of the more affluent members of the community; many with surnames we would recognize today: Mrs. Alfred Mansfield, Mrs. William Davis, Mrs. Frederic Norwood, Mrs. Samuel Gilbert, Mr. Moses Gilbert, Mrs. Edward Dolliver, Miss Annette Babson Dennison

Similarly, many of the beneficiaries names are still familiar in the community: Pringle, Dexter, Tucker, Webber, Morrissey, Bray, Cunningham,

The source of revenue increased with additional donations from other sources; bequests, donations from the wealthy, occasional fund raisers and general appeals. In times of great disasters at sea, (reference?) appeals were made to other communities and their budget grew exponentially. It was soon apparent that the poor needed food as much as clothing and money was given out to be redeemed with local grocers (GFCA January 25 1959) or for boots and shoes (reference?). This might have been chits as the collection includes a few for Joseph C. Shepherd & Co. (reference) Money for wood (March 26,1860) and later coal (GFCA January 28, 1867) and rent money was also awarded to applicants (April 5, 1859) Sheets were lent to the sick (reference?) and nursing charges were paid; chits were given out for groceries (GFCA minutes for March 22, 1859); shoes, boots and rubbers (GFCA January, 1868) and even soups (minutes GFCA for January 13, 1873) were made available through the local merchants.

A careful record of disbursements is entered in the Minutes at each meeting. A “copy of Mrs. Caswell’s account beginning Jan. 1872” seems to indicate that other records of disbursements might have existed. Mrs. Caswell was the President at this time. (Minutes, Jan 1st, 1871) There is only one book specifically devoted to disbursements in the collection: “Disbursements 1887-1896”.

The number of people assisted grew and shrank over the years from the original 26 different individuals (annual Report for...1842) to 83 by the time of the “Report of the Year” for 1868.

The number of members grew and shrank over the years. The first Annual Report declares that there are 37 members (Annual Report 1842)
In 1872 they were offered a room. “Feb 5th, 1872 ... The Ladies decided to accept Capt. Dennison’s offer of a room in which to hold afternoon meetings, and to receive all clothing or whatever else any one will send.” Second hand clothing was also being distributed. (an undated note follows the Secretary’s Report for 1873-4: There have been several parcels of second hand clothing given in, which has been distributed.) “The Society had their first meeting in their pleasant room in Sawyer’s block on Monday PM” (Feb 12th, 1872) “front St.” (Dec 2nd) The November 10th minutes for 1873 note that “They decided to accept the kind offer of the Selectmen to occupy their room at Town Hall.”

Benefits were sparse but there were a few. Nov 24, 1873, “We are now making arrangements to get up a Tea Party for the benefit of the Poor.” A menu with charges is in the files. The December 15th meeting had 25 members present, “including Committee on Tea Party.”

Local catastrophes were met with diligence. They “voted to buy a bundle of yarn for stockings for the soldiers” in October of 1861 (Minutes October 8, 1861). The Great Fire (Minutes, February 18, 1864) “made general meetings necessary to work for the sufferers.

“Wednesday, February 12th (1868) a meeting was held at Mrs. Davidson’s for extra sewing.”

Finances were usually tight. The initial budget was
The Secretary’s report from Jan 8, 1873 to January 7, 1874 comments that “Our Society has never been in so prosperous a condition as regards Funds and in the number of members, also in the interest taken by each one to help forward the good cause.”
One of the items singled out is a “Memorial Service” which raised $104.20.
Evidence ..........................................................
Society.” (Minutes January 22, 1872) By then Mr. Sawyer had retired from business and they spent more time in Gloucester in their retirement. In 1897, after they had both died and their legacy had come to the bank, the Association endowed a bed and furnished a room in the new hospital, the Addison Gilbert Hospital, in Mrs. Sawyer’s name: Abby I. Sawyer.

The charity became more of an establishment in the community when Samuel E. Sawyer gave The Sawyer Free Library building to the town in 1871 stipulating that the GFCA should have a room in it. This room was shared with the Associated Charities, an amalgamation of local charitable groups. Miss Lucy Lawrence administrator for the Associated Charities (see City Directory 1905, Procter Brothers Co., Gloucester, MA) and Mrs. Allan Rogers, as Treasurer, became the first paid employees for the GFCA, probably in 1905. (see Minutes: 1888-1914) Miss Lawrence became the ‘Investigator’, the one going to visit the applicants to verify their need.

CHANGE IN THE FEMALE CHARITABLE ASSOCIATION

In 1955 they realized that things had changed. The office expenses outweighed the amount that they were able to give away. The State had assumed administration of most of the charitable activities that formerly charitable institutions had performed. There was a need to find a new focus for their organization and money. The group re-evaluated their charge and voted to support The North Shore’s Children’s Friend Society in Salem. An article was prepared for the newspaper explaining that the money would come back to Gloucester as “The North Shore Children’s Friend is in complete sympathy with the plan of developing a psychiatric clinic in this area.” “The society provides confidential counseling service by trained case-workers who understand the difficult and delicate problems of troubled and unhappy children and young people; it supplies counseling to parents and unmarried mother and, when necessary, supervises the care of children in foster homes.” (Gloucester Daily Times June 11, 1955) The GFCA stopped meeting weekly and only met twice a year to receive reports on the use of their money, elect officers and otherwise maintain their endowment and organization. This relationship endured through forty years and the amalgamation in 1963 of the North Shore Children’s Friend Society with the Salem Family Service to become the Children’s Friend and Family Society of the North Shore, Inc. “The emphasis will now be on the family as a unit, rather than on the child as was the case previously when the agency’s main concern was with children only.” (see minutes of February 25, 1963) The service provided in Gloucester continued to be counseling and became affiliated with the Child Development Programs of Greater Cape Ann in September of 1982. (minutes January 28, 1982)

In the late 1980s the GFCA became more critical of the way their money was being used. They wanted to feel that they were more directly funding a Gloucester need. Peter Reinhold from the CFFSS of the North Shore, Inc., reported on the Teen Parent Program and Day Care Center at Salem High School. Pat Fiero, State Representative from Gloucester was interested in starting a similar program at the Gloucester High School. (See 1987 Fall Report of Services on Cape Ann from CFFSS of the NS Inc. in Box 4, A10 Series IV, Box 4, Folder 3B) In May of 1990 various agencies in the city were contacted to solicit proposals for funding. The following May they voted to fund the “Young Women’s Pregnant and Parenting Network”.
This was a small but successful innovative program for the City of Gloucester. The relationship continued through the next eight years; by that time a parenting and childcare program was in place at the High School and the program was discontinued.

At the turn of the century the Association is still meeting twice a year. The group is small, maybe ten or twelve members but several members represent families that have been part of the organization for two or even three generations. These days the Association solicits proposals from various agencies in the city and votes to fund them on the basis of the benefits that would be provided for low-income residents. It is not the only nineteenth century charitable organization still in existence but it is a welcome asset to the quality of life in the city.