

ART. XVI.—*The Broad Oak charity*. By G. P. JONES,
M.A., Litt.D.

Read at Carlisle, July 9th, 1965.

IN February 1732/33 the estate of Broad Oak¹ in Crosthwaite, Westmorland, was bought for £520 by John Knipe, Thomas Robinson and Tobias Atkinson, "nominated trustees". By whom they were nominated, in what circumstances the trust was founded and whence the sum of £520 was obtained are points so far unknown: but information on how the trust used its revenues during part of its life is contained in the manuscript accounts, the Broad Oak Feoffees' Account Book, recently deposited, with other records relating to Crosthwaite, by the vicar, the Rev. T. L. Barrett, in Westmorland Record Office in Kendal.

It appears that the feoffees' accounts were not always systematically kept. An entry in 1787 records that:

"The Accounts being Omitted in this Book from 1787 until the Year 1798 was on account of being found upon little scrips of paper so they could not be Clearly made out."

Moreover, care was not taken throughout to keep the body of trustees continually up to strength. John Knipe, of Flodder, died in November 1734. Thomas Robinson, of the High, in May 1738, and Tobias Atkinson, of Spout, in February 1746/47 and no successors seem to have been appointed. Thus, by 1751:

"All the trustees being dead the Estate was fallen into the hands of Thomas Robinson, son of Thomas Robinson trustee, being the only Heir of any of the trustees who was att age to

¹ For deeds, dated between 1662 and 1794, relating to Broad Oak see CW2 lxiv. A mistake has probably been made in transcribing the deed of 1733 on p. 147. Thomas *Atkinson* should probably read Thomas *Robinson*.

convey, Did this year make choice of five trustees² to himself to manage and take care of the said Estate, viz. John Cartmell, Joseph Taylor, Robert Garnett, Daniel Dickinson, Miles Turner.”

Trustees of charities in the 18th century not uncommonly failed to replace deceased members, one reason being the high legal cost of appointing new ones.³ What the reason was in this instance is not known. It may have been mere neglect. Thomas Robinson junior's intention, in increasing the number of trustees, was perhaps to avoid a repetition in future of the situation in 1747-51. If so, his prudence was commendable; but it does not appear by what right or on whose advice he took the step. In any event the trustees then appointed were probably substantial inhabitants settled in various parts of the parish.

Thomas Robinson was evidently a charitable person. An entry in 1751 records that:

“As the five pounds given for Bread at Christmas does not yeild 5s. yearly Thomas Robinson does give £3 to the above £5 to make perpetual 5s. per ann. to be delt in one dozen penny loaves each Sunday for five Sundays immediatly after St. Thomas [21 December] for ever.”

A legacy of £30 in trust to buy wheaten bread for distribution every fourth Sunday to the poor of Crosthwaite township attending divine service occurs in the will of

² It is not possible to identify these trustees with certainty. One might be John Cartmel of Broad Oak, father of children baptized in 1764, 1769 and 1771 or John Cartmel of Cartmel Fold, father of children baptized in 1730, 1733 and 1736. A John Cartmel of Cartmel Fold was buried in November 1781 and a John Cartmel of Town End was buried, at the age of 82, in April 1805. A John Cartmel of Highleys, Crook, junior, was buried in December 1763. Joseph Taylor of Esp Ford may have been the man of that name who was buried in April 1780, the same perhaps as the father of a son baptized in May 1742 and John, son of Rowland Taylor of Esp Ford, baptized in February 1713. Robert Garnett, because of the frequency with which both surname and christian name occur in the parish register, is especially difficult to identify, but he may well have been Robert Garnett of Tarnside or Church Town, father of children baptized between 1730 and 1744 and himself buried in February 1782. Daniel Dickinson was probably the man who followed his father, John Dickinson as tenant of Rawson Fold in 1734, had children baptized at various dates between 1736 and 1746, and whose wife died in April 1764. Myles Turner was, no doubt, of the Raw in Lyth, father of children baptized in 1746 and 1749, who himself died in June 1791.

³ B. Kirkman Gray, *A History of English Philanthropy* (1905), 226.

Rowland Taylor, yeoman, who was probably the son of Joseph Taylor of Esp Ford, one of the trustees appointed in 1751.

In 1786 Thomas Robinson, then "senior", Daniel Dickinson and Miles Turner were still trustees, but Robert Garnett had been succeeded by William Garnett and Joseph Taylor by James Taylor. A Rowland Turner, who cannot be traced in the parish register, was also a member. William Garnett, of Church Town, died in September 1803 leaving James Taylor as the only surviving trustee, and in 1804 he, as Thomas Robinson had done in 1751, appointed five others: James Burrow, Joseph Burrow,⁴ Tobias Strickland, Robert Turner and John Dickinson.

When the estate was bought the trustees decided to allocate to the various uses the interest on what the Account Book calls "shares" of the £520, as follows:

1st part to the trustees they having given security	. £145
2nd for the Curate of Crosthwaite	. 153
3 for the Schoolmaster of Crosthwaite	. 70
4 for the poor of Crosthwaite & Lyth	. 152

Equal to purchase	. £520
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Some or all of the £520 was probably raised by a loan. Certainly the trustees paid interest on £77 in 1752, a debt reduced to £63 by 1754 and to £15 by 1757. They also had to spend something in improving the buildings and land, e.g. wright's work in 1744 and walling, at 1s. a yard, in 1770. It was agreed that Richard Wood, who took a 21 years' lease in 1787 should have the estate "put in Tennantable Repair". At one time fruit-growing, in addition to ordinary husbandry, seems to have been

⁴ A Joseph Burrough, son of William, of Tarnside, was baptized on 29 December 1730. A Joseph Burrow of Tarnside was buried, at the age of 42, in May 1806. He may have been the trustee, but, if so, his term of office was short. Joseph, son of James Burrow of Green, was baptized in February 1764 and may have been the same man. Tobias Strickland was very probably the son of Tobias, of Mireside. He was baptized in November 1760.

intended, for in 1760 no fewer than 33 apple trees were bought and set at a cost of 17s. 6d. and in 1762 three pear trees, costing 2s., were added. As the debt was repaid the share allocated to the trustees could be diminished and the others increased. The school share, however, seems to have remained throughout at £70. That of the church altered little, having risen only to £158 by 1786: that of the poor rose to £167 by 1751 and to £207 by 1757, at which level it still remained in 1786.

Since it is not known in what condition the house, buildings, fences and land were in 1733, it cannot be determined how good or bad the bargain was. If the rent then obtainable was £17, as in 1738, the price paid for the estate was between 30 and 31 years' purchase, and the rent represented a return of about 3.27% on the capital. Had the £520 been used not to buy an estate but to make loans at interest a greater return might have been obtained. There is in Westmorland Record Office an account book showing the interest paid on loans, ranging from £4 to £300, between 1740 and 1750 to one Margaret Lancaster, who held land in Heversham and Milnthorpe. The rates varied from about 4% to 5%. It is to be noted, too, that the trustees themselves between 1752 and 1754 paid approximately 4% on what they borrowed. In coming to their decision in 1733 to buy the Broad Oak estate they may have felt that there was less risk in drawing rent than in making loans and, besides, there would be the trouble of collecting payments due, probably from several borrowers.

It was by no means unknown in the 18th century for parish funds to be lost through the insolvency of borrowers, as Bishop Nicolson, during his visitation,⁵ had occasion to observe. The trustees might, indeed, have invested the £520 in government stocks, but the

⁵ For instances see e.g. *Miscellany Accounts . . . Carlisle*, 12, 16, 59, 124; *Annals of Cartmel* 266-267.

return in that event could well have been less than they got from the tenants of Broad Oak. Between 1730 and 1739 the return on 3% Consolidated Stock varied between 3.3% in 1730 and 2.83% in 1737.⁶ Moreover it should be borne in mind that the Broad Oak rent tended markedly to rise during the 18th century as the following table shows:

	Rent.			
1730 .	£17	0	0	
1742 .	19	0	0	
1746 .	18	12	6	
1760 .	23	0	0	12 years' lease.
1771 .	24	0	0	12 years' lease: tenant to pay all assessments.
1779 .	28	12	6	6 years' lease.
1785 .	29	8	0	
1786 .	30	0	0	
1787 .	34	0	0	
1804 .	45	0	0	6 years' lease: tenant to pay all assessments and serve all offices.

What changes in the extent and value of the estate, if any, occurred between 1787 and 1798 cannot, in the absence of accounts for that period, be determined. In the early 19th century, in accord with the Heversham Enclosure Act of 1803, an allotment in respect of common⁷ was made to Broad Oak. The trustees would no doubt find the money to pay for inclosing it, but in 1804 it was stipulated that the tenant over and above his rent should pay interest at 5% on the amount spent. By 1822 the income from the estate was £68, a sum amounting to nearly 31.5% of the revenue from all the charities in the parish.⁸

The rise in rents made possible increased payments to the beneficiaries. The distribution in particular years was as follows:

⁶ For prices of the stock see T. S. Ashton, *An Economic History of England: The 18th Century*, 251.

⁷ It is not altogether clear where this lay but it was probably a piece, 15 acres 1 rood and 24 perches in extent, near Thorper Dyke in Lyth Marsh. If so, it was distant about three miles from Broad Oak.

⁸ For a list see Parson and White, *Directory* (1829), 37.

	Curate.	Schoolmaster.	Poor.	Bread at Christmas.
1738 .	£3 5 9½	£1 10 1½	£4 0 5	
1742 .	5 0 0	2 5 8¾	5 9 1	3s. 3½d.
1743 .	4 19 5	2 5 6	5 8 6	3s. 3d.
1779 .	10 6 1½	7 11 3¾	13 10 0½	5s. od.
1807-8 .	13 0 0	5 1 3		

It is not clear whether the amounts for 1779 and 1807-8 were payments in respect of more than one year. The curate was paid £6. 10s. on 20 December 1807 and the same sum on 17 May 1808; the schoolmaster got £2. 3s. 7½d. on 9 January and £2. 17s. 7½d. on 17 May, but the question is whether these were payments for half or a whole year. The amounts, in any event, seem small, but it has to be remembered that the curate, schoolmaster and the poor benefited from other charities yielding between them an annual income of £148.

APPENDIX.

John Knipe of Flodder.

By C. ROY HUDLESTON, F.S.A.

A copy of the will (dated 17 April 1734) of John Knipe of Flodder in Lyth, co. Westmorland, survives among the Whelpdale papers at Hutton John.

The testator leaves all his plate to his loving wife Margarett and to his son Tobias Knipe all his lands in Lyth and estate at Ulva in the parish of Beethom, the estate in Crook and all estates in Stricklandrodger.

“Godment Hall with all its rights appurtenances are made to my wife Margarett for life in full of all widow rights dower so I give the same to my said son Tobias and his heirs after the decease of my said wife and I give my said son my estate or estates at Knott & Bretherdale in the parish of Orton co. Westmorland and all my house or tenement in Kirkland and all my free and customary rents within Kendal Whinfell Scelsmergh and Ulva charged with the following sums. To my son Isaack Knipe £300 at 21 as he's designed and I hope will go to the University as the Int. will not maintain him there he must have part out of the said £300 which must be discounted

when he's 21 years old my son Tobias to pay to my son Inman £50 and £100 to my son John Bracken and interest for one half thereof viz £50 being a debt to him from my daughter Susan's marriage and he hath nothing to show for it and the yearly annuities my uncle Hodgson charged. I order my son William Knipe to pay my son John Knipe £300 as soon as my said son John is loose of his apprenticeship and in the meantime to pay him as much of the interest of the said £300 as will find him with clothes and if any of the interest of the said £300 can be spared that my said son William do pay it to John in the last or two last years of his apprenticeship my son William Knipe to pay to my son Tobias Knipe £100 towards discharging the money I borrowed to set up son William when he came in partner with his master both the £300 and £100 son William is to pay out of the money I advanced for his setting up and coming in partnership as aforesaid."

The testator appointed his son Tobias Knipe to be executor and the will was witnessed by Richd. Pricket, Laurence Walker and Margaret Pricket.

The will was proved by Tobias on 7 June 1735, the testator having been buried at Crosthwaite on 17 November 1734.

Within a few months of the proving of the will the testator's son Isaac went up to Oxford, matriculating at The Queen's College on 29 October, aged 17. He had been christened at Crosthwaite on 14 January 1717/18, and became curate of Ambleside in 1753, continuing in that cure until his death in April 1786. A letter of his is quoted in CW2 lxiv 265.