



PUBLIC SERVICE, PERSONAL CARE, AND POUND DAYS

The Ladies of the Cowan Mission, 1893-1984

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In recent decades scholars have added greatly to our knowledge of women's role in building and supporting their communities, but writers are too often limited by missing or incomplete sources.¹ The everyday "neighbourliness" of women of all areas and classes cannot be underestimated as they nursed the sick, provided food, cared for children, sheltered the homeless, and laid out the dead. These informal acts of charity were well known in communities and families and were often acknowledged in obituaries referring to a woman's 'Christian charity' or simply her kindness, but recording or measuring their impact is difficult. Even organized forms of philanthropy are difficult to reconstruct as records were sometimes scarce or lost completely.

This paper looks at the work of the Cowan Mission, a long running philanthropic organization of middle and upper class St John's women, and one of the few pre-World War I organizations whose foundation was not explicitly religious. Operating for almost a century, from 1893 to 1984, the Mission's goals and methods changed over the decades, reflecting new needs and challenges. It began with a typical 19th-century charitable purpose: to visit the sick in hospital. But within five years the Mission was operating a small institution which served convalescing patients and later became a home for elderly women. After 1959 the Cowan Mission Home closed but the organization continued to meet economic and social needs of the remaining women who had been under their care. A study of its remarkably complete records reveals the way that women worked for the public welfare at a time when few government services existed. The

Mission survived challenges of two world wars and the Depression. It changed its purpose to adapt to altered political and social realities and negotiated with governments over funding and services. The Cowan Mission records also give us an even rarer glimpse of the challenges faced by aging women with limited economic and social resources.

In 1893 a handful of St John's women met to form a charitable organization to be named in honour of the recently deceased Agnes Cowan, who had served as matron of the General Hospital for 33 years. On June 14, 19 women formally inaugurated the Cowan Mission whose purpose was to visit patients at the hospital and to provide them with papers, flowers, fruit, and other "necessaries or delicacies," and "to continue the work of alleviating their suffering and adding to their comfort." Those present agreed to pay \$1 a year subscription and to take turns visiting the hospital. The organization's executive represented many of the elite women of the city. Mrs Annie Shea became the first president, Mrs Gillard was vice president, Mrs Jean Murray, treasurer, and Miss Elizabeth Browning took on the role of secretary.²

While visiting those confined to institutions remained part of their mandate throughout most of the period covered, it was often eclipsed by fundraising activities as the Cowan Mission took on the responsibility of first a convalescent home and later a home for elderly women. Through the WWI years and the Depression, in particular, paying for the upkeep of this facility involved numerous fund raisers, both large and small, and created a great deal of anxiety for the executive.

The first few years of the Cowan Mission's existence were busy and eventful. At quarterly meetings the committee appointed monthly hospital visitors and approved fundraising projects. At the first annual general meeting in 1894 the treasurer reported that the organization had taken in \$39 in membership fees and paid out \$18.05 in expenses: \$3.50 for meeting rooms and \$20.95 in connection with visiting and needs of patients. She deposited \$14.75 in the Savings Bank and kept \$6.45 for current expenses.³ The Cowan Mission proved to be careful with its accounting, though its growing mandate and rising costs sometimes placed the organization in a precarious position. From the beginning, members threw themselves into fundraising and benefitted by support of friends and other organizations, particularly other women's groups. The social nature of most of these fundraisers did, however, help to maintain interest by providing enjoyable social outings. More than one dance, garden party or concert was referred to as a "great success financially and otherwise."

In addition to visiting the home, Cowan Mission members responded to other patient needs. From time to time, the group provided clothing for both male and female patients. In September 1893, for example, they agreed to spend \$7.50 on flannel to make ten bed jackets for patients, and four members agreed to make them. At Christmas, they solicited a few extra donations and provided a tree and entertainment at the hospital. In January of 1894 members agreed that the hospital needed a small library; they solicited donations and also used \$9.60 of their current funds to purchase books. By their second annual report the library had 116 books as well as various other tracts, magazines, and newspapers. The group occasionally also made small donations to help patients return to their homes after a hospital stay or to convalesce outside the institution. In August of 1896, for example, they spent \$5 to send a young woman from the hospital to rest in Topsail judging it a good use of funds as she, "was so benefitted by the change that she was able to take a place in service as a maid."

While providing patients with respite outside the hospital only occurred a couple of times in the Mission's opening years, it seems to represent a growing belief that many patients could benefit from some form of convalescence between leaving the hospital and returning to their homes or employment. While hospital visiting and small gifts to patients were easily paid for through

members' subscriptions and donations, the Cowan Mission soon widened its vision and dedicated the organization to a bigger project requiring considerably greater resources. At the second annual meeting on 3 June 1895, the secretary recorded that the "great need for a Convalescent Home has been occupying the attention of some of the members of the Cowan Mission for a considerable period and how funds are to be raised having this object in mind is under consideration and awaiting development." Over most of the next few years, while continuing with their original mandate, members threw their considerable efforts into this new project.

All charitable groups vied for influential supporters; in Newfoundland the Governor or his spouse were the most prestigious patrons. On July 17, 1895 Lady Victoria O'Brien, wife of Governor John Terence Nicholls O'Brien, opened the fundraising for the convalescent home with a donation of \$50. Over the next three years Government House hosted two 'musicales' in support of the project, netting around \$80 each time. Throughout their history, the Cowan Mission's middle and upper class leaders used their traditional skills and social connections to raise money in their own homes. They had 'sachet' and 'pincushion' sales, and hosted bridge parties and teas. They held private concerts in their homes as well as more public ones at various city venues. Dances and garden parties included dinners and 'teas' with the ladies providing homemade cakes and candies. In May 1902 members met to plan a June garden party at Rae Island, a farm to the west of the city in the area now encompassed by Bowring Park. Mrs HD Reid, who had married into the railway family, arranged for trains to leave the West End Station every 15 minutes from 2:30 to 5:30 and again from 5:30 to 7:30; tickets were 15¢ single and 20¢ double. The other ladies took care of the teas and provided tablecloths.

The Cowan Mission also benefitted from donations by individuals and other organizations. The Catholic Cadet Corps offered the proceeds of a play they staged, while the men of HMS *Cleopatra* gave \$94.23, the profits of two concerts held by the ship's men. Other women's groups, large and small, supported it. The Ladies Orchestra entertained at the Rae Island garden party as well as at other fundraisers, and also sent a donation of \$200. The Daughters of Rebecca held a fundraiser and donated \$89.09 to the convalescent home fund, and the Women's Improvement Society in Connection with the Lunatic Asylum sent \$6.

In 1897 the convalescent home was put on hold as the Cowan Mission coordinated a colony-wide campaign of women to mark the Queen's Jubilee. She had asked for acts of mercy from women throughout the empire. Newfoundland women responded by uniting their efforts in support of a much needed extension to the General Hospital. The Cowan Mission helped spearhead this project which led to the opening of the Victoria Wing for women and children in 1898.

Once this was accomplished, they resumed fundraising for the Home to add to the \$1016.35 already raised. A donation of \$1000 by Robert G Reid quickly advanced the project. The building fund committee employed architect William Butler to draw up plans. They did not like the initial estimate of \$3,850 from the builder, Mr. Thistle, and negotiated it down to \$3,700. They also contacted the government seeking a grant of land adjacent to the hospital as well as a promise of annual support for running expenses. The government agreed to both, though the annual grant would prove to be a contentious issue throughout the life of the Cowan Mission; amounts varied and the executive often had to badger officials for payment.

Governor Sir Cavendish Boyle laid the cornerstone for the Cowan Mission Convalescent Home, and a year later, on May 21, 1903, the building opened with an open house 'Pound Day' party with guests invited to donate a pound of something in support of the home. In addition to other donations, they received 42 pounds of tea and 82 pounds of sugar. This unique fundraiser would continue throughout the life of the Home with Pound Day held each year on the Home's anniversary. Through its various efforts the Mission had raised enough to cover the \$3000 owed the builders on completion but the final \$700 had to be paid within six months, and they had only \$800 left in the bank. On inspecting their new building the ladies also realised they needed some extra washing areas installed at an estimate of \$85; they also required furnishings, cutlery and linen. They hired a matron at \$150 a year, and within a year realised that they also needed at least one full time maid. With another concerted fundraising campaign they managed to meet all these payments, but from the beginning maintaining a building proved costly.

While an early report indicated that the government had agreed to pay \$600 a year towards the Home, it seems that it initially fell back on a payment per patient; in 1904 the organization received only \$95 and in 1905

\$215. After repeated requests the government finally agreed to provide \$400 a year. Over the years this amount went up to a high of \$1000 but was frequently cut in half due to economic circumstances, putting greater burden on fundraising efforts.

The Convalescent Home received more patients each year, though numbers fluctuated with hospital admissions. In 1906 the Mission contacted doctors in the city offering to accommodate their private patients for a fee. Throughout these years the Mission also tried to maintain its original mandate of visiting the sick in hospital, though annual reports frequently complained that the ladies too often neglected this duty. They may have felt that their continued fundraising efforts took what time they had to give. In addition to the continuing rounds of concerts, bridge parties, and the Pound Day open house, the organization began to hold an annual musical entertainment on St Patrick's Day and a Christmas sale of 'dainties.' In December 1905 the secretary noted a bequest of \$1000 from the estate of Mrs Howley. Over the years the Cowan Mission received at least \$8000 in bequests, large and small, often by late members of the organization. These funds were invested and, except in the worst of times, the Cowan Mission used the accruing interest for running expenses but tried to maintain the rest in their capital account.

During World War I, enthusiasm seemed to flag. The ladies felt that the convalescent home was under-utilized, visiting waned, and attendance at meetings dropped. The 1915 annual report stated starkly that not much work was done that year. Given the concerted war-related work by Newfoundland women, it is likely that this reflected a reallocation of efforts to war work under the auspices of the Women's Patriotic Association.⁴ Of course members also experienced personal worries and tragedies as family members were lost or wounded. In 1917 or 1918 the Cowan Mission approached the municipality offering them the Home for a maternity home for a nominal fee, with the Cowan Mission to maintain an interest in the new institution. When the city responded that it was unable to take on this burden, the women began to look for a new purpose. At an emergency meeting in May 1920 retiring president Mary Brehm suggested that the institution be converted into a home for old ladies; this suggestion was adopted at the next general meeting in June.

The initial idea was that the Cowan Mission Home would take the very poor, but this was dependant on

the government raising its annual grant to \$600; in the midst of a post-war recession, it refused. In October 1920 the organization agreed to proceed but to target a “better class” of old lady who could afford to pay a nominal sum toward her board. The new Cowan Mission Home for old ladies opened at the annual Pound Day on November 19 1920; four women were accepted. Women applied themselves or through family, clergy, doctors, or friends.

The conversion to a permanent home for women necessitated some new furnishings, and the building, now 17 years old, required renovations, including roof repair and painting. The Mission also paid doctors’ and nurses’ bills for some of the residents. At the 1921 annual meeting the treasurer reported the year’s expenses as \$1,600 and income as \$1,696; fundraising continued to be needed. They added a dorm to the private rooms and by 1923 could accommodate seven ladies.

The background of the Home’s residents varied, as did their means. The admission books show that the women came from all the major religious dominations in Newfoundland and from many different parts of the country.⁵ The Home offered private or semi-private rooms for a nominal fee of \$12 a month, and a dorm for three to four residents. Two of the women accepted had been living in the Poor Asylum, including one retired teacher. James Snell has written on the appalling conditions at this institution, which had become the only option for many who were physically or mentally disabled, as well as for the aged without personal or family means of support.⁶ The *Evening Telegram* considered the presence of the retired teacher, a “public servant,” at the Asylum “a disgrace.”⁷ Given the limited options for the needy elderly, it is not surprising that the Cowan Mission Home always had a waiting list. In the 1930s the government sponsored one or two elderly women who were public charges and who would otherwise have been confined to the Poor Asylum. While inmates of the home included women who sometimes found it hard to meet even the small monthly payment, it also included a retired nurse and, in later years, the retired matron and maid of the Cowan Home. In addition to trying to maintain themselves in the home with some dignity, these women also showed a great concern that they have a proper funeral. Some of them were able to put aside money for this purpose, some relied on friends, and, for others, and the Cowan Mission found benefactors who helped.

Despite the economic concerns, the Cowan Mission expressed great satisfaction in this work and by 1925 was looking for ways to expand the Home. They explored the idea of raising a mortgage on the building but were unable to because it sat on government land. In October 1926 a solution came from another group of women. The Alexandra Workers had long been involved in fundraising for various charitable purposes, contributing to the Victoria Wing of the General Hospital and to the convalescent facility for returning servicemen opened at Waterford Hall in 1917.⁸ They agreed to turn over their assets to the Cowan Mission to support the expansion and ongoing expenses of the Home as long as the extension was called the Alexandra Wing so that “people would know what they had done with their money.” They subsequently turned over \$4,662.66 in cash and \$7,700 in stocks, and with these funds the Cowan Mission was able to build the extension which eventually accommodated 15 women. With the additional capital and continued fundraising the Cowan Mission Home progressed well until the Depression.

By 1933 the Cowan Mission Home was in serious financial difficulties. Fundraising efforts continued but yielded lower profits. In March 1935 they decided that the St Patrick’s Day entertainment would be replaced with a straight call for donations as money was “urgently needed” due to a lot of sickness that year and a very cold winter. The 1935 annual report applauded the fundraising efforts but felt the need was far greater than the sums available. This report is noticeable for the references to in kind contributions. While the Depression hurt people’s ability to provide cash, donors tried to offer groceries and other items. The Governor’s wife, Lady Edith Muriel Anderson, sent red currants and cabbages, and Sir Edgar Bowring provided a large quantity of vegetables, crabapples and cabbage. The government grant, which had reached \$1,000 in the late 1920s, was cut in half and despite protests would remain at that level throughout the Depression. Annual reports did note that under the Commission Government the Mission received the services of free public health nurses when required.

For the first time, Mission records reported a problem in payments from the inmates. By October 1935 three of the women owed between \$120 and \$231 each. The committee wrote to their relatives and friends to try to get them to pay, but one woman, writing from her home in Oakville, Ontario, simply replied that she did

not have the money to pay her mother's bill. She did try to ensure that future monthly board payments were met. The Mission consulted lawyers and even went as far as giving one woman a month's notice, but upon any attempt to pay, they backed down. Two of the women agreed to pay \$5 a quarter from their "pension" and one of these signed a deed bequeathing her property of \$80 to the Home.⁹ In May 1943 the executive decided to raise the board from 1 November to \$15, "for those in a position to pay."

The Committee limited expenses as much as possible, looking for better costs for repairs and delaying replacing outmoded appliances such as the stove. When the matron, Miss Tessier, asked for replacements for the worn out tablecloths, she was authorized to buy coloured oilcloth. In December 1937 the committee had a long discussion about cutting costs but could only come up with resolutions to negotiate with their current milk supplier, to buy farina instead of cream of wheat, and to buy more cheese if it was cheaper (as compared, presumably, to meat). While they did get the cost of milk reduced and found a reliable but less expensive meat supplier in M Halliday of Plymouth Road, these did not make much of a dent in the bills. The coal bill was particularly onerous; by the winter of 1936 the Mission owed Harvey and Company \$563.75. They continued to struggle with this payment and by 1941 began to transfer money from their capital to the current account to meet expenses.¹⁰

The financial difficulties continued into the early 1940s. By 1942 the economy rebounded from wartime spending brought by Canadian and American bases, but it would take a few more years for the Cowan Mission to make up lost ground. As in the years from 1914 to 1918, donations were affected by the redirection of charitable efforts to war-related causes. Between 1945 and 1947 donations expanded greatly. In June of 1945 a concerted fundraising effort yielded \$885, most of which was used to convert the heating system to oil. The St Patrick's Day collection more than doubled its pre-depression intake to over \$1000. These improved finances helped when the Mission was ordered to install fire escapes, a job costing \$1739.36. In 1946 the whole facility was painted and long needed roof repairs made.

Over the next few years, while the financial situation was better, the Mission had problems keeping staff. Miss Tessier resigned as matron and entered the Home as a resident in September 1951, and, despite

increasing salaries, the association found it hard to keep matrons, maids, and cooks. This likely reflected greater employment choices for women as well as the advent of family allowances and old age pensions. Fewer families had to send young daughters into service and older women receiving help caring for their children or elderly parents might have been less inclined to work the long hours required by a cook or to live in as matron of the institution.

To cover rising costs, the Home's rates grew considerably. In 1954 they were raised "for new residents only" to \$40 for a downstairs room, \$35 upstairs and \$30 in the dormitory shared by four women. This increase also likely reflected the advent of old age pensions; by now the ladies would have been eligible for the monthly payment of \$40. Nevertheless, the payments varied somewhat as the Cowan Mission continued to take means into account. In 1958 five of the women were paying \$40 a month, three \$35, two \$25, and four \$20. The annual report noted that "only four" were not paying on a regular basis; unlike the situation during the Depression, this did not seem to cause any great concern. The Cowan Mission executive did often have to remind government officials of their pledge to support the home. In 1958 the provincial government, perhaps also responding to the increased state support represented by old age pensions, tried again to cut its promised contribution in half, but after complaints agreed to restore the full sum.

The government's hesitancy in paying its share of costs in 1958 might also have been precipitated by major changes it was planning. On February 24, 1959 the Mission received a letter from the department of Public Works informing them that due to a needed expansion of the General Hospital, the Cowan Mission Home would need to be demolished. They were given six months to clear everyone and everything out of the Home in preparation for its demolition. The executive consulted a lawyer before responding. Their main concern was the care of the 15 ladies in their charge at that time. On March 3 they met and after considering several courses of action agreed, "In view of the changed social and economic circumstances, to bring the work of the Mission to an end when the responsibilities of the Cowan Mission towards the last survivor of the old ladies we are at present looking after comes to an end."

The ladies were to be given a month to find other accommodations and if they could not the Cowan Mission would help them. The Mission expected the

Government to be responsible for care of the ladies in suitable homes such as the Agnes Pratt Home, St Patrick's Mercy Home, or the Sunset Lodge which they must have considered as comparable in care to the Cowan Home; the executive resolved that "at no time were they to be put into some of the Government houses or the Infirmary." The Cowan Mission agreed to continue to visit the ladies and to cover any medical expenses. Perhaps reflecting their long experience with the promised annual grants, the executive refused to vacate the Home until their lawyer had a written agreement from the government; this arrived in July 1959.

One resident, Mrs C, died of a stroke before leaving the Home, and another, Mrs P, was found to have such advanced senility that, with her family's approval, she was removed to the Mental Hospital. Ladies of the Cowan Mission continued to visit, bring small gifts and pay for her medical needs until her death in 1962. Miss B, current resident and former maid at the Home, decided to move to Burin to live with her sister; she remained there until 1984 when she entered St Luke's Home. Between May and July, the rest of the ladies were gradually relocated. Four went to the Agnes Pratt Home, three to Sunset Lodge, and eight others, requiring more care, to St Patrick's Mercy Home.

The last stage of the Cowan Mission's existence was devoted to looking after these women. Initially the costs were low. They held a birthday party for each woman yearly, bringing a light and a dark fruit cake that she could share with friends. On their birthdays and at Christmas they were given gifts such as sweaters or wool stoles, candy and flowers. The Mission used a bequest from a former inmate, Mrs Targett, to allow each lady a \$15 monthly 'taxi' allowance.¹¹ Members visited the women, took them for drives, afternoon teas and even garden parties at their country homes. As with the Home, the visiting was sometimes irregular especially as membership declined, but at annual meetings the president reminded members of the importance of this core function of their work. These visits were greatly appreciated by the ladies who wrote frequent thank you notes. Sometimes visitors noted concerns which the Cowan Mission could rectify. In 1962, for example, a member of the Cowan Mission noticed that Mrs H needed new glasses and with her permission they arranged for a specialist to come in, and covered his costs and the glasses.

In 1960, noting the burden drug costs placed on the ladies, the Mission agreed to take on this expense. In the first year, this was only \$167.37, but members recognized that this cost plus medical attendance would rise. They were no longer actively fundraising but continued to get some bequests, and until 1976 managed to cover costs with interest on investments.


While there is no explicit statement in the records, it appears that with the introduction of the Canada Pension Plan in 1965, the Provincial Government no longer paid for the ladies' board at the various homes. The elderly women would have been eligible for the universal payment of \$75 a month and a means tested supplement since they were too old to have contributed to the Canada Pension Plan.¹² This latter amount varied but it is clear from the records that the ladies were concerned. The Cowan Mission agreed to supplement their board money if needed and to provide them with some personal spending money. Fortunately, after 1968, Medicare took care of doctor's bills, relieving the Mission of this increasing cost.

The case of Miss B illustrates that despite the benefits of the new health and welfare programmes, the elderly who had little or no savings, and no family who could support them, could still be in a precarious position. In 1967 she wrote the Cowan Mission to ask that the customary two fruit cakes on her birthday be replaced by a cheque for the value. The proud Miss B had always resisted help even when it was offered, but St Luke's was about to raise its rates and she was clearly worried about her ability to make ends meet. Mrs Crane, a member of the Mission, offered to visit and explain the new pension structure and rates. In 1968 Miss B was paying \$150 a month for a semi-private room at St Luke's and her social security cheque was \$107.10. In addition to the small personal money already provided, the Mission agreed to cover the difference in her board. Smaller increases were made for the other ladies as well to allow them to cover their board and still have a small amount of personal money.

By 1975 only two of the ladies remained: Miss B who was 82 and still "up and around," and Mrs P, 85, who was, "reasonably well considering poor eyesight, arthritis and advancing years." Miss B's board was up to \$300 a month of which the Cowan mission paid \$86.03. At the annual meeting in February 1976 they agreed to raise their share of her board to \$100 and ensure that after she paid her board she would still have

an allowance of \$50 a month. Rising costs for drugs and some private nursing, as well as board increases, were met by cashing in \$1500 of the Cowan Mission's investments. The executive undoubtedly knew that their obligations would not continue much longer and agreed that they would cash in more investments if it was necessary for the comfort and care of these last two ladies. Their obligations continued for another eight years. Miss Butler died on September 2, 1980, at the age of 88 and Mrs P lived to 93, dying on January 18, 1983. The Cowan Mission wrapped up its affairs in January 1984 donating its remaining funds to the Janeway Children's Hospital and to the Miller Centre for rehabilitative care.¹³

A 1917 story in the *Distaff*, a feminist magazine published by the Women's Patriotic Association, described the Cowan Mission as the first women's philanthropic organization in Newfoundland.¹⁴ Clearly women's charitable church groups and various auxiliaries existed before 1893, but the *Distaff* may have been correct in that the Cowan Mission was the first to be organized and controlled completely by women. They did not answer to any clergymen or a male board of supervisors. Throughout their existence they depended on their traditional fundraising skills and managed their investments to help get through difficult periods. They fought with government, negotiated with builders and suppliers, and sought legal and financial advice to protect their interests.

The Cowan Mission is also notable for its lack on any explicit moralistic tone or purpose, a common feature of many 19th- and early 20th-century women's organizations. They were concerned with the physical well-being of their charges, and showed no specific interest in their moral salvation. From 1920 on, the Mission's focus on a small group of elderly women may have limited its impact, but for those women who relied on the Cowan Mission Home, members' visits, advice, and economic support were essential, and highlight the fact that despite an advancing welfare state, the elderly still remained vulnerable. 

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Historical Society, and written articles and presented papers on Newfoundland Social and Political History, with emphasis on health and welfare policy, women's history, and the history of volunteerism.

1 See, for example, Margot Duley, *Where Once Our Mothers Stood we Stand: Women's Suffrage in Newfoundland: 1890-1925* (Charlottetown, PEI: Gynergy Books, 1993) and Linda Cullum and Marilyn Porter, eds., *Creating this Place: Women, Family, and Class in St John's, 1900-1950* (Montreal and Kingston: McGill-Queen's Press, 2014).

2 Provincial Archives of Newfoundland and Labrador (PANL) MG 620 Cowan Mission Association Records. MG620.1 "Memorandum of Association."

3 PANL MG620.4 consists of five books containing the Cowan Mission's minute books for 1893-1909, 1903-1918, 1919-1933, 1933-1955, and 1955-1976. Most of the original material in this article can be found in these minute books. Hereafter, unless otherwise stated, all evidence can be found in this source.

4 Margot Duley, "The Unquiet Knitters of Newfoundland: From Mothers of the Regiment to Mothers of the Nation," in *A Sisterhood of Suffering and Service: Women and Girls of Canada and Newfoundland during the First World War*, eds Sarah Glassford and Amy Shaw (Vancouver: UBC Press, 2012).

5 PANL MG620.6 Admissions Book Home for Old Ladies, 1920-1952.

6 James G Snell, *The Citizen's Wage: The State and the Elderly in Canada, 1900-1951* (Toronto: University of Toronto Press, 1996), 50-54.

7 *Evening Telegram* (St John's) Nov.4, 1920.

8 *Daily Star* (St John's) April 21, 1917.

9 The pension may have referred to the means tested Newfoundland Old Age Pension of \$50 a year granted to men over 70 in 1911. After 1925 a widow of a pensioner was entitled to receive his share, though women were still not able to claim the small pension in the first instance. It might also refer to the even smaller widow's allowance available to needy widows. James G Snell, "The Newfoundland Old Age Pension Programme, 1911-1949," *Acadiensis* XXIII, no. 1 (Autumn, 1993), 95.

10 By 1944 the executive had withdrawn at least \$1,370 from investments. This was, however, somewhat offset by continuing bequests. In January 1938, for example, they gratefully acknowledged bequests of \$500 each from the estates of Sarah Ayres and May Furlong.

11 Details on this bequest are a little unclear. Initially it was described as a bequest of \$10 a month but seems to have been an annual payment of interest on a set sum, generally amounting to \$200-\$210 a year. This bequest was the only one never placed in long-term investments. Mrs. Targett had specifically stated that the money was to be used for the old ladies. PANL MG620 Minute Book 1955-1976. July 20, 1961.

12 Kenneth Bryden, *Old Age Pensions and Policy-Making in Canada* (Montreal and London: McGill-Queen's University Press, 1974), 130-131.

13 *Evening Telegram* (St John's) February 10, 1984.

14 "The Cowan Mission," *The Distaff* (1917) 16.