

Promoting Thrift, Sobriety and Discipline in the British Army: The Establishment of Military Savings Banks

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Although the British army in the years after Waterloo was an authoritarian and largely autonomous institution, set apart from a civilian society which showed little interest in the welfare of the common soldier, it was not wholly immune to the currents of reform which coursed through English society in the age of philanthropy and improvement. In keeping with the spirit of the times, individual officers of a paternalistic disposition and enlightened administrators at the War Office strove as best they could to improve the conditions of army life. These individual reformers had to contend against considerable obstacles. Even modest ameliorative measures often elicited the hostility or scepticism of the commander-in-chief and the senior military establishment. Their traditional, disparaging view of the rank and file as shiftless, brutish degenerates, and their narrow preoccupation with discipline, led them to doubt the wisdom or necessity of reforms which might only stimulate dissatisfaction and insubordination. At the same time, the cumbersome system of army administration, with its paralysing division of responsibilities among several competing departments, stultified concerted action and gave sufficient independent authority to the military men at the Horse Guards to thwart or delay any policies they disliked. The material and moral improvements in army life during the decades between Waterloo and the Crimea therefore represented occasional, hard-won victories in a continuous struggle by individual reformers of diverse persuasions against the combined forces of military traditionalism and bureaucratic inertia. These conflicting pressures and cross-currents are aptly illustrated by the campaign to establish regimental savings banks.¹

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¹ Military savings banks receive a brief mention in J. M. HITSMAN, "Regimental Savings Banks", *Journal of the Society for Army Historical Research*, XXXIX (1961): 166; P. H. J. H. GOSDEN, *Self-Help* (London: Batsford, 1973), pp. 234-35; The MARQUESS OF ANGLESEY, *A History of the British Cavalry 1816-1919*, 2 vols (London: Leo Cooper, 1973), I: 141-51; Edward M. SPIERS, *The Army and Society 1815-1914* (London: Longman, 1980), p. 64. Some insight into the attitudes of officers can be gleaned from Gwyn HARRIES-JENKINS, *The Army in Victorian Society* (London: Routledge & Kegan Paul, 1977). The character and service of the rank and file, though for a slightly later period, are discussed in Alan Ramsay SKELLEY, *The Victorian Army at Home: the Recruitment and Terms and Conditions of the British Regular, 1859-1899* (London: Croom Helm; Montreal: McGill-Queen's University Press, 1977).

Since the early years of the nineteenth century savings banks had become a fashionable humanitarian cause and had sprung up throughout Britain as a result of the pioneering activities of such agencies as the Society for Bettering the Condition of the Poor, founded by Sir Thomas Bernard in 1796, Priscilla Wakefield's Tottenham Benefit Bank of 1804, and the Reverend Henry Duncan's Ruthwell Savings Bank of 1810 in Dumfriesshire. By the mid-1810s these institutions had generated such a widespread and popular movement that the demand for statutory control, urged by members of parliament like George Rose, led to a series of regulatory acts, the first of which was passed in 1817.² Because locally based savings banks could not cater satisfactorily to the needs and habits of serving soldiers who had no fixed abode and might be stationed overseas for many years at a time, proposals for the creation of special regimental savings schemes were periodically pressed on the attention of the military authorities.

Their advocates maintained that individual soldiers and the army at large would benefit from the provision of better facilities for depositing daily or weekly pay. Rank and file might thus set aside money for the subsequent augmentation of pensions or for the more immediate use of wives and families, who were so often left without adequate financial support. The opportunity to save money might also reduce the vast sums frittered away on liquor and so curtail the incidence of drunkenness among the troops, a major cause of sickness and indiscipline which severe punishments seemed unable to check. A thrifty soldiery with frugal habits, so the argument ran, would be a sober, contented, well-behaved soldiery. "As long as a soldier has money in deposit, either with his officer or elsewhere", commented Major Thomas Wingfield of the 32nd Foot, "he is a well-conducted man. A soldier at first often spends his money in drink because he does not know what to do with it, and acquires a habit which soon becomes a necessity to him."³ With the insecurity of spare cash about the person and no place of safety for lodging it in barrack-rooms, servicemen disposed of it as soon as possible on alcoholic refreshment.⁴ Particularly while troops continued to be paid daily, as was the practice in many regiments, the Reverend Henry Stuart, chaplain to the Aberdeen garrison, pointed out that the men had "loose money in their pockets, never amounting to so much as to buy anything useful or worth while to save". But if a soldier could receive his pay weekly and be encouraged to deposit part of it in a savings bank, Major Robert Brookes of the 69th Regiment believed that this would teach him "to set a high value on money, and not to regard it (as is too generally the case) as the means of affording him temporary gratification in the indulgence of excess".⁵

² See Henry O. HORNE, *A History of Savings Banks* (London: Oxford University Press, 1949); GOSDEN, *Self-Help*, pp. 207-58; A. FISHLOW, "The Trustee Savings Banks, 1817-1861", *Journal of Economic History*, XXI (March 1961): 27-39.

³ GREAT BRITAIN, *Parliamentary Papers* (Commons) (hereafter *Parl. Papers*) 1836 (59) XXII, Royal Commission on Military Punishments, Minutes of Evidence, p. 454.

⁴ Letters from "O.C. Proteus" and "H.B.", 13 February 1835, *United Service Magazine*, XV (1834, Part 2): 413-14; and XVII (1835, Part 1): 403-6.

⁵ *Parl. Papers* 1836 (59) XXII, Royal Commission on Military Punishments, Minutes of Evidence, pp. 239, 478.

In a number of regiments paternalistic, humanitarian, or enterprising officers took matters into their own hands. As in the contemporaneous establishment of regimental benevolent societies and libraries for rank and file, several savings schemes were quietly launched without official sanction and probably in most cases without official knowledge. Evidence of particular ventures is scanty, but one documented case concerns the depot at Maidstone of four cavalry regiments serving in India. Here one of the corps started a savings bank in 1823 and under the patronage of the commanding officer, Sir John Browne, the scheme was gradually extended to the other companies. The troops were paid weekly, on the day before the savings bank held its meeting to accept from pay-sergeants the deposits of individual soldiers in each corps. Although a permanent depot in Britain had some advantage over a marching regiment serving overseas when it came to depositing these savings at interest in British banks and securities, the composition of this recruiting depot might have been considered unfavourable to the success of such an enterprise, since it consisted principally of young Irish recruits on their way to India and subject to the expensive outlay on their initial equipment. Nevertheless, the scheme prospered at first and within a year deposits amounted to over £1,000. Notwithstanding many difficulties, including the sneers and gibes of unsympathetic officers, one participant later claimed that drunkenness thereafter became less common at Maidstone and the barrack canteen less thronged with improvident tipplers.⁶ No doubt similar experiments were made in other battalions, like the one instituted in the 80th Foot in 1833 which amassed savings of £200 by the end of the year, or the later highly successful venture of the 93rd Highlanders.⁷ Nevertheless, the products of individual initiative were unlikely to prosper for any length of time or be widely imitated throughout the army until spasmodic philanthropic endeavours managed to recruit the decisive backing of the army authorities.

From the time when proposals for facilitating soldiers' savings were first advanced after the Napoleonic Wars, the commander-in-chief and senior military officers displayed an adamant opposition to all such schemes. In 1816 Paymaster John Fairfowl of the 91st Regiment recommended to the War Office a plan whereby soldiers serving abroad might remit money home and deposit it at interest through the medium of regimental accounts. Lord Palmerston, as secretary at war, simply referred the scheme to the commander-in-chief, the Duke of York, and subsequently allowed the matter to drop when he expressed an adverse opinion. Self-denial, thrift and prudential habits were not expected of the average soldier, nor were they to be encouraged. In response to further representations from individual correspondents, however, Palmerston attempted in 1822 to improve the facilities which already existed for troops stationed overseas to transmit small sums of money through regimental accounts

⁶ Letter from "Philo-Miles", *United Service Magazine*, XX (1836, Part 1): 112-13.

⁷ Letter from "E.H.", *United Service Magazine*, XVIII (1835, Part 2): 254-56; Arthur to Eden, 24 August 1840, Arthur to Jackson, 9 January 1841, and Spark to Foster, 5 March 1841, with enclosures, in C. R. SANDERSON, ed., *The Arthur Papers*, 3 vols (Toronto: Toronto Public Libraries, 1959), III: 115, 235, and 359-63.

for the support of families and relatives in Britain. Although considerable funds were sent home by this means and paid by regimental agents in Britain to the parties involved without loss or expense, there was as yet no question of soliciting savings and paying interest on them.⁸ Then in 1823 Captain Burt wrote to the War Office from the West Indies with a plan which would permit these remittances from the savings of pay to be deposited at interest in British banks. This proposal was referred to a specially convened Board of Officers which reported unfavourably.⁹

This predictable decision by no means settled the matter and individual officers continued to bring it to official notice. In 1827 Lieutenant-Colonel Henry Oglander of the 26th Foot typically urged on the secretary at war the benefits likely to accrue from savings schemes specifically designed to accommodate the habits of soldiers whose changes of residence and foreign service precluded their taking advantage of existing institutions open to civilians. He sought to assuage official fears by pointedly arguing that a soldier

would thus be made a better member of society without becoming too independent of his profession, from which, if in a few cases (and I feel assured they would be rare), his mind should be alienated, such individuals might then be allowed to purchase their discharge. For the general course however, as it would tend to the respectability, welfare and comfort of their class, they would be grateful for the benefit, and thus become more attached to their profession.¹⁰

Oglander's letter was passed on to the commander-in-chief, then the Duke of Wellington, who responded with the time-honoured objection against creating a thrifty soldiery. If Tommy Atkins had money to save, this could only mean that his pay was excessive, and its reduction would promote greater frugality than would the creation of complicated administrative and financial arrangements for savings which no one would use. "Has the Soldier in the Army more Pay than he requires?", Lord Fitzroy Somerset, military secretary to the commander-in-chief, sceptically enquired in 1827. "If he has the Soldier's pay ought to be lowered, not to those now in the service, but to others enlisted hereafter. I don't think it desirable to encourage our Soldiers to become over *thrifty*."¹¹

Several commanding officers, untouched by philanthropic influences, agreed with their superiors that saving money was incompatible with dedicated professionalism, at least in the case of rank and file. The soldier, observed one traditionalist, "is the most perfect who spends his money,

⁸ Public Record Office, War Office Records (hereafter WO), WO 43/317, Circular Letters, Nos 466 and 586, 30 April 1822 and January 1827, referred to in Anderson's minute, 20 May 1831.

⁹ WO 3/73, Torrens to Calvert, 28 February 1823; WO 43/475, Hill to Howick, 6 November 1835; WO 43/704, Hill to Howick, 8 June 1838.

¹⁰ WO 43/317, Oglander to Palmerston, 1 August 1827. Oglander was known as "a father" to his regiment, such was his concern for the welfare of the rank and file. See Mrs A. S. H. MOUNTAIN, ed., *Memoirs and Letters of the late Col. A. S. H. Mountain* (London: John Murray, 1858), pp. 141-42, 215, and 222. On the paternal interest of officers in their men, see Hew STRACHAN, "The Early Victorian Army and the Nineteenth-Century Revolution in Government", *English Historical Review*, XCV (October 1980): 798-801.

¹¹ WO 43/317, Somerset to Lukin, 5 September 1827.

and does not look beyond the day". Men who accumulated savings might be tempted to squander them on periodic bacchanalia or expend them in the purchase of civilian clothing and other requisites for aiding desertion from their regiments. In any case, savers would become discontented with army life, "cease to regard Soldiering as the main object, and lose that smartness and Express, De, Corps [*sic*], which is considered so desirable." Resort to drink, by the same token, offered a congenial antidote to boring routine and a safety valve for the release of dissatisfaction which might otherwise take more disruptive forms of protest. Moreover, the necessary arrangements for administering a savings bank and giving depositors some voice in its management would "create a new influence in Regiments, which would require much Scrutiny; Canvassing, & Elections, are things which ought to be admitted with great circumspection into anything like Military bodies."¹² The formation of societies within regiments, whether for savings, temperance or charitable purposes, was anathema to senior officers in the Wellingtonian army.

Although in the matter of Oglander's proposals in 1827 Palmerston again deferred to the commander-in-chief's superior judgment, departmental officials at the War Office then and later expressed their positive disagreement with Wellington's uninformed and highly questionable opinion. Certainly his references to rates of pay was a blatant red herring. One dissenting clerk commented in 1831:

Habits of Sobriety and Frugality are comparative, and the Journeyman or the Labourer who earns 12/- or 14/- a week will often save as much as those whose wages may be double. If a Soldier is a man of steady & sober Habits, it is obvious that he will be anxious to save something out of his Pay and so he would be, if his Pay should be reduced, although his Savings might be less; but the drunken and thriftless Soldier on the other hand would not save even if his Pay and allowances were doubled.

Another official in the war department concurred with his colleague.

I confess that notwithstanding the high military authorities against the Establishment of a Savings Bank for the Army, it strikes me as likely to be attended with the most beneficial results to the Service. It is generally admitted that in Civil life the Contributors to these Banks are found to be more sober & altogether better conducted persons than those who reckless of futurity lay by nothing for old age or infirmity, & there seems to be no reason to suppose that habits of economy can in any degree tend to injure the effectiveness of the Soldier.¹³

Official endorsement of this view and its translation into a practical measure had to await the appointment of an enlightened and determined secretary at war or the additional stimulus of more urgent military or financial pressure.

This necessary conjunction of forces occurred in the late 1830s and it did so as a result of official inquiries into the health and the discipline of British troops. In 1834 J. C. Herries, a Tory secretary at war, was keen to

¹² T. H. Wingfield, remarks on regulations for conducting a savings bank, 27 January 1841, in SANDERSON, *The Arthur Papers*, III: 280-81.

¹³ WO 43/317, Anderson's minute and unsigned War Office minute, 20 May 1831.

cut expenditure on military hospitals in India and on the despatch of reliefs from England to replace the steady stream of invalids sent home. He accordingly requested Sir James McGrigor, director general of the army medical department, to prepare a report on the health of the army in India and to suggest ways of reducing the endemic drunkenness among the troops, which was thought to be a potent source of illness and indiscipline. The following year McGrigor submitted an alarming account of the heavy toll inflicted on regiments serving in India by death, sickness and invaliding. He cited intemperance as a major cause of disease and among several remedies recommended the formation of savings banks, so that soldiers might be encouraged, or better still compelled, to deposit part of their pay rather than squander it on the demon, drink.¹⁴

Thriftiness among soldiers was at last beginning to attract official favour, at least in some quarters, not so much because it would enable rank and file to accumulate sums of money for providential purposes, but because it might deter them from indulging to excess the evil passion for liquor.¹⁵ Traditionally, military men had contended that British soldiers, especially in tropical climates, required liquor to invigorate and sustain them. By the 1830s, however, the view was gaining ground among commanding officers, civilian administrators at the War Office, MPs, and writers on military affairs that the issue of liquor rations and the operations of regimental canteens were thoroughly pernicious practices. Immoderate drinking over many years destroyed the soldier's health, by accelerating early physical deterioration and increasing susceptibility to disease, as surely as it subverted discipline. Statistics could not be produced to demonstrate the long-term effects of intemperance on health, but figures relating to the commission of military crimes suggested that about a quarter of offences heard by courts martial in the 1830s concerned habitual drunkenness or drunkenness on duty.¹⁶

Meanwhile the whole controversial question of military punishments was under investigation by a royal commission appointed by the Whig ministry in 1834 in order to allay mounting criticism in parliament and in the press of the practice of flogging in the army. Its report two years later produced a moderate defence of corporal punishment as essential to military discipline and efficiency, at least in the present unregenerate state of the British army, but endorsed the recent tendency of courts martial to resort to alternative punishments such as imprisonment, hard labour and solitary confinement. As an indication of this contemporary trend, between

¹⁴ WO 43/475, McGrigor's report, encl. in McGrigor to Sullivan, 25 July 1835. For McGrigor and the operations of his department, see Richard L. BLANCO, *Wellington's Surgeon General: Sir James McGrigor* (Durham, N.C.: Duke University Press, 1974); Neil CANTLIE, *A History of the Army Medical Department*, 2 vols (Edinburgh: Churchill Livingstone, 1974), I. The government of Bengal had instituted a general savings bank for soldiers in 1833. WO 4/266, Sullivan to Board of Control, 18 November 1843.

¹⁵ University of Durham, Grey Papers (hereafter GP), GP/War Office, P1, Raper's minute, 11 April 1836.

¹⁶ *Parl. Papers* 1838 (584) XXXVII, Returns Relating to Army Punishments in Britain and Ireland, 1831-8.

1826 and 1834 (when the total establishment of the British army fell from 111,058 to 103,063) sentences of corporal punishment declined from 2,722 to 1,057, while those involving other penalties grew from 2,653 to 8,946. During the same period a steep rise occurred in the commission of offences and consequently in the number of courts martial held, from 5,524 to 10,212.¹⁷ This coincidence of fewer floggings and increasing delinquency strengthened the resolve of strict disciplinarians to retain corporal punishment for serious felonies; but it also stimulated moderate defenders of the practice, like the members of the royal commission, and cautious reformers to seek ways of tackling the causes of military crime. Principally, this meant improving conditions of service in the armed forces and offering positive incentives to and rewards for good behaviour. In addition to recommending the introduction of a scheme of good-conduct pay and badges, barrack libraries for non-commissioned officers and privates, and better facilities for manly sports and constructive pastimes, the commissioners supported the opinion expressed by many military officers who submitted evidence that the creation of regimental savings banks would positively promote frugal, temperate and orderly habits.

As the tone and contents of the report implied, the public campaign against corporal punishment in the army, as well as the decreasing resort in practice to this type of penalty for military crimes, induced many traditionalists and defenders of flogging to pay greater attention than they might otherwise have done to improving the moral character of the soldier. Admittedly, many of these officers were motivated less by an interest in the welfare of the individual soldier than by a concern for the discipline, efficiency, and morale of the army at large. Less drinking might produce fewer infractions of military regulations; better conditions of army life might attract a superior type of recruit. An equally compelling consideration for the authorities was that any measure which contributed towards lessening the considerable wastage of manpower through mortality, sickness, and invaliding promised pecuniary savings at a time when parliamentary criticism of military expenditure was inducing a relentless search for economy in the army's operations.

One possible method of achieving these practical objectives was to give the ordinary soldier access to those philanthropic, self-help institutions which were available to, and indeed pressed upon, civilian contemporaries. A correspondent calling himself "Philo-Miles" warned the editor of the *United Service Magazine* in 1836 that the army must come to terms with the spirit of the times:

It is impossible for any one, who has watched the workings of our military system during the last 25 years, not to be impressed with the conviction that it is gradually imbibing the influence of the era in which we live, and it is the duty of every one to use his humble exertions to preserve intact the efficient discipline of the Army, by so engrafting that influence *upon*, that it may not paralyze and destroy it.

¹⁷ *Parl. Papers* 1836 (59) XXII, Report of the Royal Commission on Military Punishments, p. 555.

With this objective in mind, the writer went on to argue that military savings banks might become valuable agencies of stability and order. They would give

the soldier a direct interest in the vested securities of the country: an object of no small moment, when the levelling spirit of the age is directly aimed to sap its institutions, as well as in various ways to check and lower that indispensable control of the Government over the soldier, without which the best army must soon degenerate into the most dangerous mob, and anarchy and revolution do their bidding.¹⁸

The pressures and influences which contributed towards the eventual adoption in the army of such philanthropic institutions as savings banks therefore came from diverse, and at times unexpected, quarters and not exclusively, nor even principally, from philanthropists and humanitarians. But whatever the origin or motivation, it was the officers who provided the initiative on behalf of the men or the service, and not the rank and file who generated an overwhelming demand which had to be satisfied. The same "downwards" pressures for social reform were evident in contemporary civilian society, but they were wholly appropriate to a hierarchical, authoritarian institution like the British army. The common soldier had little influence over his conditions of service and could express his dissatisfaction only by resorting to unconstructive forms of protest such as intoxication, indiscipline and desertion.

The recommendations contained in the two separate reports on the health of the army in India and on military punishments received a sympathetic reception at the War Office because they fortuitously coincided with the recent appointment of Lord Howick as secretary at war in Lord Melbourne's second ministry. A former under-secretary at the colonial and home departments, Howick came to the War Office in April 1835 with the reputation of being an able, energetic, if at times cantankerous, administrator. Conscientious to a fault, he set about tackling the profusion of abuses and chronic mismanagement which he soon discovered in army administration. Although he was temperamentally something of an authoritarian when it came to regulating human behaviour, his generous sympathies and genuine concern to better the lot of the ordinary soldier produced between 1835 and 1839 a broad range of ameliorative measures touching both the material and moral conditions of army life. An ardent believer in the virtues of thrift, sobriety and self-help, Howick at once recognized the potential usefulness of savings banks in counteracting the endemic military problems of drunkenness and indiscipline, mortality and sickness.

Howick was also gravely disturbed at the large-scale desertion which continually sapped the strength of regiments stationed in British North America. As substantial numbers of British soldiers fled each year across the American border, the authorities were perennially plagued by a worrying, intractable problem of major proportions which was thought to jeopardize severely the army's efficiency and morale in a sensitive and potentially explosive theatre of operations. Moreover, military expenditure was

¹⁸ *United Service Magazine*, XX (1836, Part 1): 111 and 113.

unnecessarily increased by the cost of recruiting, training and despatching a stream of replacements from Britain. Howick came into office at a time when the deteriorating state of Anglo-Canadian relations was fast approaching a crisis point and when desertion seemed to be assuming alarming proportions. The statistical returns indicated that in 1830 the Canada command suffered 142 desertions, or 4.2 percent of the average annual force, whereas in 1835 the 231 deserters constituted 8.5 percent of the force. The same two years saw desertions in the Nova Scotia command rise from 80 or 3.2 percent to 101 or 4.5 percent. The monthly returns also suggested that the proportion of escapees reunited with their regiments varied erratically but was often under twenty percent and seldom over fifty percent, a most unsatisfactory rate of recapture. In February 1835 the secretary at war complained that of the 792 soldiers who had deserted in British North America during the previous two and a half years, only 143 had been apprehended.¹⁹

As for remedial action, Howick was instinctively sceptical of the efficacy of existing methods of checking desertion, which relied chiefly on staunch the haemorrhage of manpower; punitive deterrents would never other would-be offenders. The penalties traditionally favoured by the military men at the Horse Guards, he recognized, had palpably failed to staunch the haemorrhage of manpower; punitive deterrents would never successfully counteract the seductive pull of higher wages, cheap land and alluring prospects in the United States. The remedy had to be sought in positive counter-attractions which might at least moderate the present disposition of soldiers to desert. More compelling inducements to remain in British military service had to be created by materially improving the soldier's life and conditions. Among a variety of such measures, savings banks could play a part. Certainly men who put money by in this fashion would be less likely to desert the colours and forfeit their savings.

Several officers serving in Canada agreed with this line of reasoning. "Whatever objections may exist against Savings Banks elsewhere", remarked Sir George Arthur, lieutenant-governor of Upper Canada and an experienced military officer, "in Canada they possess a strong recommendation, and, under good arrangements, carefully observed, any possible bad consequences may be avoided. If the Soldiers can be prevailed upon to lay up a portion of their Pay, — it will operate as a powerful counteracting influence against desertion." "If Savings Banks could be established in every Battalion", avowed another soldier stationed in Canada, "under such a superintendence of the Commanding, and other, Officers, so as to prevent the unmilitary assembling for debate of NonCommissioned Officers and Privates, there is little doubt that the Drunkenness and Desertion would receive the greatest check."²⁰ As an example of what might be

¹⁹ WO 17/1534 and 1539, monthly returns, 1830 and 1835, for the Canada command, and WO 17/2377 and 2382, for the Nova Scotia command; WO 43/474/1, draft War Office to Hill, February 1835.

²⁰ Arthur to Eden, 24 August 1840, and anonymous minute for Arthur, 18 March 1841, in SANDERSON, *The Arthur Papers*, III: 115 and 397; Public Archives of Canada, British Military Records, RG8, Vol. 1277, 191, Colborne to Somerset, 11 May 1837.

achieved, Major-General Sir Colin Campbell, lieutenant-governor of Nova Scotia, pointed to the American experience.

Savings banks should be established. The Americans have established them on a compulsory principle, at their frontier posts. The saving is there paid to the soldier at the end of his term of service, which enables him to locate himself comfortably upon the grant of land given to him by the government. He has thus an incentive to good conduct, and something certain to look forward to. A strong connecting link is thus formed between him and the government he serves, and he has the best and most powerful of restraints, that of his own interest, placed upon his evil passions.²¹

In the pursuit of this particular innovation, and of a reformist policy in general, Howick had to contend, not only with the ingrained prejudices and professional misgivings of the commander-in-chief, Lord Hill, but also with a fragmented, unwieldy administrative structure. The handling of army affairs was injuriously divided among the rival bureaucracies of the War Office, Colonial Office, Home Office, Treasury, Horse Guards, and Ordnance, each intent on defending against encroachment its own particular responsibilities. Many of Howick's projected schemes, including that of savings banks, had to struggle against the scepticism, carping criticism, or outright hostility of other departments, which could seldom be ignored, and which the secretary at war lacked the necessary authority to override. Often Howick could do no more than urge, cajole, or protest in the hope of converting or wearing down the stamina of opponents and doubters. Since these tactics frequently failed, he had to be content with isolated triumphs, the foundation of military savings banks being one of these rare victories.

When the recommendations contained in McGrigor's report on the health of British troops in India were under consideration in the autumn of 1835, Howick at first made little headway against the persistent apathy of the commander-in-chief. In a distinctly unhelpful response, Hill despaired of ever stimulating self-denial or prudential habits among the rank and file. Intoxication and its evil effects, he averred, could be countered only by strict discipline and the vigilance of commanding officers. He offered no comment on McGrigor's suggestions that savings banks should be formed, and that soldiers undergoing treatment in hospital should be compelled to deposit their pay in them, in order that patients might not accumulate funds which could on discharge be spent indulging the bad habits responsible for sending them to hospital in the first place. Howick found the commander-in-chief's indifference discouraging: "I am afraid this letter shews that there is no disposition at Head Quarters to take this subject up in earnest, & if not it is in vain to endeavour to originate effective improvements in the W.O." The secretary at war's further attempt to arouse Hill's interest in the specific question of savings banks elicited a decidedly negative response: such institutions were undesirable and unnecessary in the Wellingtonian army. "This confirms the impression I had before received", Howick despondently noted, "that Lord Hill does not think it worth while taking this subject up with a view to any practical measures. It is therefore

²¹ *Parl. Papers 1836 (59) XXII*, Royal Commission on Military Punishments, Minutes of Evidence, p. 450.

in vain pursuing the correspondence any further."²² Being relatively new to office and uncertain of continuing as a member of Melbourne's ministry in the autumn of 1835,²³ Howick at this time shunned a departmental wrangle with the Horse Guards, which pursuit of the topic would have entailed, and which later in his term of office he would not have so readily eschewed.

During the next year or two Howick had other, weightier matters to command his attention. Above all he was preoccupied with a protracted, and finally abortive, effort to secure a reorganization of army administration. Even the report of the royal commission on military punishments in 1836, in other respects a major determinant of his unfolding reformist programme, failed to revive the dormant question of savings banks. It did not again come to the fore until the House of Commons in March 1838 debated rewards and punishments in the army on the committee stage of the mutiny bill. Several MPs, anxious to diminish still further the resort to flogging, urged the introduction of ameliorative measures to improve the conditions of service, including the creation of regimental savings banks.²⁴ In the light of this debate Howick again suggested to Hill that, without the establishment of new, complicated administrative arrangements, a suitable method of receiving small deposits from military savers should be sought through an extension of the facilities which currently existed for soldiers serving overseas to remit money home.²⁵ On this occasion, perhaps unexpectedly, Hill did not press his earlier objections. Although he may not have grasped the full implications of Howick's proposal, he now admitted that the army might benefit from such a scheme. His one stipulation was that it must take account of soldiers' habits and the interior economy of regiments, whereby the management of pecuniary affairs was customarily left in the hands of commanding officers, captains of companies, and regimental paymasters.²⁶

This hurdle surmounted more easily than he could have anticipated, Howick requested his departmental officials to draft a simple plan based on the principle that sums of money deposited by individual soldiers with paymasters should be applied to regimental expenditure, the issue of funds from the War Office being proportionally reduced and the exchequer made liable for the reimbursement of savings and the payment of interest on them. The bare bones of this scheme were subsequently fleshed out in a draft warrant. The rate of interest was set at $3\frac{3}{4}$ percent, as against the $2\frac{1}{2}$ percent regular savings banks in Britain were permitted by law to pay depositors, a recognition of the severity of military service abroad and an added attraction to savers. A sum to cover the cost of interest payments

²² WO 43/475, Hill to Howick, 18 September 1835, Howick's minute, undated, on Sullivan's minute, 23 September 1835, and Howick's minute, 16 November 1835, on Hill to Howick, 6 November 1835.

²³ GP/3rd Earl Grey, Howick's Journal, 15 December 1835.

²⁴ GREAT BRITAIN, *Hansard's Parliamentary Debates* (Commons), 3rd series, XLI, 26 March 1838, cols 1249-80.

²⁵ GP/War Office, P2, draft Howick to Hill, undated [1838].

²⁶ WO 43/704, Hill to Howick, 8 June 1838.

would be included in the army estimates. Some difference of opinion arose over the soldiers' right to withdraw deposits on demand, except when finally discharged from the army. It was eventually decided to allow withdrawals at one week's notice because Howick wanted to avoid restrictions which might discourage depositors, and he rejected Hill's pessimistic argument that the rank and file would simply use the banks to save up their pennies for the occasional debauch.²⁷

If the commander-in-chief was now pleasingly accommodating, the Treasury was not. In a spirited exchange of correspondence a host of financial, legal and administrative objections were raised by Treasury officials. They condemned the draft warrant for being badly drawn by someone who evidently did not understand the subject, legally inoperative without the sanction of an act of parliament, and impracticable without any funds accruing from the productive investment of the money to pay the exorbitant rate of interest on an unlimited volume of deposits. Moreover, inadequate security was offered depositors for regaining their money, a guarantee which savings banks in Britain provided by investing their funds in public securities. As a more feasible alternative, the Treasury suggested an enlargement of existing arrangements so that regimental officers would in effect become local managers of overseas branches of British savings banks.²⁸

For several months, with mounting anger and desperation, Howick painstakingly demolished objections levelled by senior Treasury officials to a scheme which, he felt, they had clearly failed to comprehend. He demonstrated the patent absurdity of constituting transient military officers trustees and responsible agents of domestic savings banks. Because the operations of these banks could not be suitably adapted to the needs of the army, especially for troops stationed abroad, he repeatedly urged the expediency of making special arrangements, though he offered to place a limit of £10 on individual deposits and accept a lower rate of interest. Contrary to what the Treasury asserted, he stoutly maintained that present laws afforded adequate authority for introducing the plan and sufficient security for depositors and the public alike. If such a manifestly valuable experiment was not sanctioned, Howick pointedly warned, the chancellor of the exchequer would have to assume the whole odious responsibility for the decision and face unaided the predictable barrage of parliamentary criticism. The latter would do well to think carefully, the unrepentant secretary at war lectured his cabinet colleague, before he finally rejected a plan, endorsed by the highest military authorities, to which great importance was attached by those MPs who supported the ministry in retaining corporal

²⁷ *Ibid.*, Howick's minute, 16 June 1838, and War Office minute, 16 July 1838; GP/War Office, P3-4 and P7, Howick to Hill, 28 November 1838, and Hill to Howick, 12 and 26 December 1838; WO 4/730, Howick to Baring, 29 December 1838.

²⁸ GP/War Office, P8-9 and P11-12, Baring to Howick, 31 December 1838, and 1 January 1839, and Rice to Howick, 12 and 26 January 1839; WO 43/704, Baring to Howick, 17 January 1839.

punishment on the ground of necessity but were anxious to diminish as much as possible the occasions for having recourse to it.²⁹

It is unlikely that these warnings and threats from the irascible, pugnacious Howick aroused much apprehension or carried much weight within the Treasury, where they had been heard so often before. Owing to the welter of controversies which racked relations between Howick and the Treasury during 1839, nothing further was achieved before he resigned from office in high dudgeon in August that year. Nevertheless, his successor at the War Office, Thomas Babington Macaulay, with more tactful departmental diplomacy, persevered with the scheme, limiting deposits to £30 a year and a total of £200 per man but maintaining an interest rate of 3¾ percent. A sum of £500 was duly earmarked in the army estimates for 1841 to cover the cost of interest payments, but still the Treasury quibbled over the rate proposed. It was left to the next secretary at war, Sir Henry Hardinge, to carry this remaining point, so that finally in 1842 an act was passed authorizing the establishment of military savings banks.³⁰

To the last the senior military command remained sceptical of the wisdom and usefulness of the venture. Their profound misgivings continued to be voiced as late as 1841, when word reached the Horse Guards that the 93rd Highland Regiment, then stationed in British North America, had jumped the gun and launched a savings bank on the eve of impending imperial legislation. Begun in January 1840 and unsupervised by officers, it was run by an annually elected committee of twelve non-commissioned officers and privates, who invested the funds in provincial bank stock. Within the first year £605 had been deposited by 121 participants, the individual amounts ranging from the minimum of one shilling to £62 by the master tailor. The withdrawal of savings at three months' notice was permitted only for discharge from the army, transfers to other regiments, or by special sanction from the commanding officer and the committee who were to decide whether the money would be properly employed for constructive purposes.³¹ When the Horse Guards heard of this premature initiative taken by the 93rd, the commander-in-chief felt compelled to express his regret:

It might have been a question with his Lordship, if reference had previously been made to him, whether it would have been desirable to authorize an Institution not recognized by the Regulations of the Service, but ... he should feel great reluctance in disturbing an arrangement which it would appear is likely to lead to many advantages.

²⁹ GP/War Office, P13-14 and P17, Howick to Rice, 26 January 1839, Rice to Howick, 1 February 1839, and Howick to Rice, 4 February 1839; WO 43/704, draft War Office to Treasury, undated [1839]; WO 4/730, Howick to Baring, 31 January 1839.

³⁰ *Ibid.*, Macaulay to Gordon, 4 April 1840, and Macaulay to Trevelyan, 5 April 1841; WO 4/731, Hardinge to Trevelyan, 23 April 1842, and Hardinge to Clerk, 22 June 1842; WO 43/704, War Office minutes, undated [1840], Treasury minute, 30 October 1840, and Circular No. 918, 1 October 1843; An Act to establish Military Savings Banks, 1842, 5 & 6 Vic. cap. 71.

³¹ Arthur to Eden, 24 August 1840, Arthur to Jackson, 9 January 1841, and Spark to Foster, 5 March 1841, with enclosures, in SANDERSON, *The Arthur Papers*, III: 115, 235, and 359-63.

With the imperial act in the offing, nothing remained but to acquiesce. "Lord Hill is unwilling to remark on this occasion at any length, as to the objection which might probably be advanced against so large a body of Men as the Depositors in the Savings Banks of this Corps would seem to consist being allowed to assemble, even with the avowed purpose mentioned."³²

Despite these qualms, which many commanding officers must have shared, virtually all battalions in the British army at home and abroad had formed savings banks within a few years of the passage of the enabling legislation, and in 1846 the East India Company extended the arrangements to British soldiers and sepoy in India.³³ Although the number of participants who were able or inclined to set aside savings out of their meagre pay remained relatively small, the banks met a need and deposits steadily increased. In 1845, 3,414 soldiers had saved £34,683 and by 1851, 9,575 depositors had amassed £121,188.³⁴ In 1849, after more than two decades of intermittent discussion, the funds of regimental benevolent societies, which the military authorities had been obliged to tolerate because of the legislative protection given to the formation of friendly societies, were finally merged into the savings banks for greater security and regularity in their operations.³⁵ After several amendments to the original act, by 1865 the fund held by the War Office with the national debt commissioners amounted to over £250,000.³⁶ By that time, however, the Post Office savings bank, which Gladstone had started in 1861, was offering an alternative form of deposit for small savers.³⁷ Its facilities proved to be attractive to soldiers as well as civilians and eventually in 1884 the authorities decided to discontinue military savings banks on the ground that they had outlived their usefulness.³⁸

It is impossible to ascertain whether the introduction of this prudential institution into the British army had a discernible impact, as was intended, on the pattern of soldiers' behaviour or on the particular problems of drunkenness and discipline. Even with respect to desertion in British North America, the sharp reduction in the number of men fleeing

³² WO 3/96, Macdonald to Jackson, 20 February and 17 April 1841.

³³ WO 4/266, Sullivan to Board of Control, 18 November 1843; WO 3/182, Macdonald to Sullivan, 2 December 1845; WO 3/103, Macdonald to Gough, 2 January 1846.

³⁴ *Parl. Papers* 1846 (173) XXVI, and 1852 (133) XXX, Amounts Deposited in Military Savings Banks. Many officers wanted savings to be made compulsory. See Charles J. NAPIER, *Remarks on Military Law* (London: John Murray, 1837), pp. 185-89; Henry MARSHALL, *Military Miscellany* (London: John Murray, 1846), p. 82.

³⁵ WO 3/184, Macdonald's memo on regimental funds, 10 July 1848; GREAT BRITAIN, *Statutes*, "An Act to dissolve Regimental Benefit Societies, and to provide for the Application of the Funds of such Societies, and of Regimental Charitable Funds, 1849", 12 & 13 Vic. cap. 71.

³⁶ *Parl. Papers* 1860 (140) XLI, Return of All Savings Banks Established, pp. 631-35; HORNE, *A History of Savings Banks*, p. 143.

³⁷ GREAT BRITAIN, *Statutes*, "An Act to grant additional Facilities for depositing small Savings at Interest, with the Security of the Government for due Repayment thereof, 1861", 24 Vic. cap. 14.

³⁸ WO 33/42, Report of a commission appointed to consider measures necessary to abolish savings banks, 17 October 1883.

to the United States which the 93rd Regiment initially experienced with the creation of a savings bank proved to be no more than a temporary respite in the steady haemorrhage of manpower, and was perhaps attributable to other causes.³⁹ More appropriately, such minor, piecemeal reforms should be viewed as particular examples in the continuing, if intermittent, process of improving the conditions of army life in the light of shifting military interests and the "march of mind". Within this perspective the effects of individual measures were bound to be cumulative, gradual, and long term.

Throughout these years military reformers received little assistance from the British public or parliament. Unfamiliar with the alien world of army life, the public held the common soldier in low esteem and displayed insufficient concern for his welfare to launch the kind of pressure groups whose campaigns for reform accomplished so much in civilian society. Parliament, for its part, complained perennially about the size and cost of the army, but, beyond a periodic debate on corporal punishment, evinced a minimal interest in the common soldier in peacetime. Without the backing of an active, concerned public opinion, military reformers, whether paternalistic officers or administrators at the War Office, had to struggle as best they could against the forces of military traditionalism and bureaucratic inertia. On occasion, as in the case of regimental savings banks, they could through sheer doggedness and an appeal to considerations of economy or improved discipline achieve small victories. In the absence of some countervailing force to conservatism and complacency, or of a thoroughgoing overhaul of army administration, however, individual reformers who tried, in the years between Waterloo and the Crimea, to adapt the army's institutions and conditions of service to the more enlightened spirit of the age had to be satisfied with limited, tactical successes in an unremitting campaign.

RÉSUMÉ.

Bien qu'elle fût une institution marquée d'autoritarisme et d'ordre hiérarchique, largement à l'écart des influences de la société civile, l'armée britannique au début de l'ère victorienne n'était cependant pas tout à fait réfractaire aux courants réformateurs et philanthropiques du temps. L'établissement de caisses d'épargne régimentaires constitue un exemple intéressant de réformes militaires encouragées par des officiers paternalistes et des administrateurs éclairés au Ministère des Armées, qui se penchaient sur les vertus d'épargne, de sobriété, et le bien-être de la troupe. Pour faire échec au traditionalisme invétéré des autorités militaires, on fit valoir que les caisses d'épargne pourraient contribuer au recul de l'indiscipline, l'ivrognerie et la désertion chez les soldats britanniques.

³⁹ Arthur to Eden, 24 August 1840, in *The Arthur Papers*, III: 115; Public Record Office, Sir William Eyre Papers, 30/46/16, 21, report on desertion in Canada by E. A. Wetherall, deputy adjutant general, Montreal, 20 March 1845, encl. in Rowan to Brown, 25 January 1851; J. E. ALEXANDER, "On Desertion in Canada", *United Service Magazine*, XXXIX (1842, Part 2): 469-76.