'A ship in port is safe, but that's not what a ship is built for' (Grace Hopper)

CENTRAL SCHEMES

The seafaring life involved long periods away from home, with stays in private lodging houses.

Any money earnt had to be carried around. Loss, theft, and overspending on drink were common problems, which could cause serious financial problems for seafarers.

In 1853 a bill was brought before parliament to establish a savings bank specifically for seamen. The bill was read three times and was eventually enacted in July 1856.

SEAMEN'S SAVINGS-BANKS .- The savings-banks for seamen which were opened by the Board of Trade on the 1st of October in connexion with the shipping-offices are answering admirably in the north-eastern ports. These savings-banks offer many advantages to the seamen:-They can pay their deposits first at one port and then at another, just as it may suit their convenience; they can withdraw at any port they please the whole amount of their deposits, or can withdraw portions of their money first at one port and then at another; the deposits, if allowed to remain in the Seamen's Savingsbanks, will be increased by the interest which the Board of Trade allows to depositors; and, in the event of the seaman dying without a will, any deposit or interest that may have belonged to him will be paid over to his nearest relation or legal representative. The wives, widows, and children of seamen are allowed to open accounts in the Seamen's Savings-banks, and seamen are also permitted to deposit money for their children, which can be withdrawn whenever required if they are above 14 years of age. Money orders are also now granted free of charge by shipping masters at the principal ports to seamen and apprentices, for the purpose of sending part of their wages to their friends or relations in other ports in the united kingdom. This excellently conceived arrangement is giving great satisfaction, and is likely to be of much advantage to seamen's families, as the money is generally remitted at the time the men are "paid off" at the office, and before they have time to get upon the "spree," or into the hands of the crimps.

Under the terms of the Seamen's Savings Bank Act, the Board of Trade was authorized to establish banks in at shipping offices in the principle ports of the country, including Hull.

These banks opened on the 1st October 1856.
Under the scheme, seafarers could pay deposits in at one port and withdraw them at another.
Deposits attracted interest, and if a seafarer died without a will the interest was paid to his nearest relation or legal representative.

Wives and children of seafarers were able to open accounts, and seafarers were allowed to deposit money on behalf of their children, who were able to make withdrawals once over the age of 14.

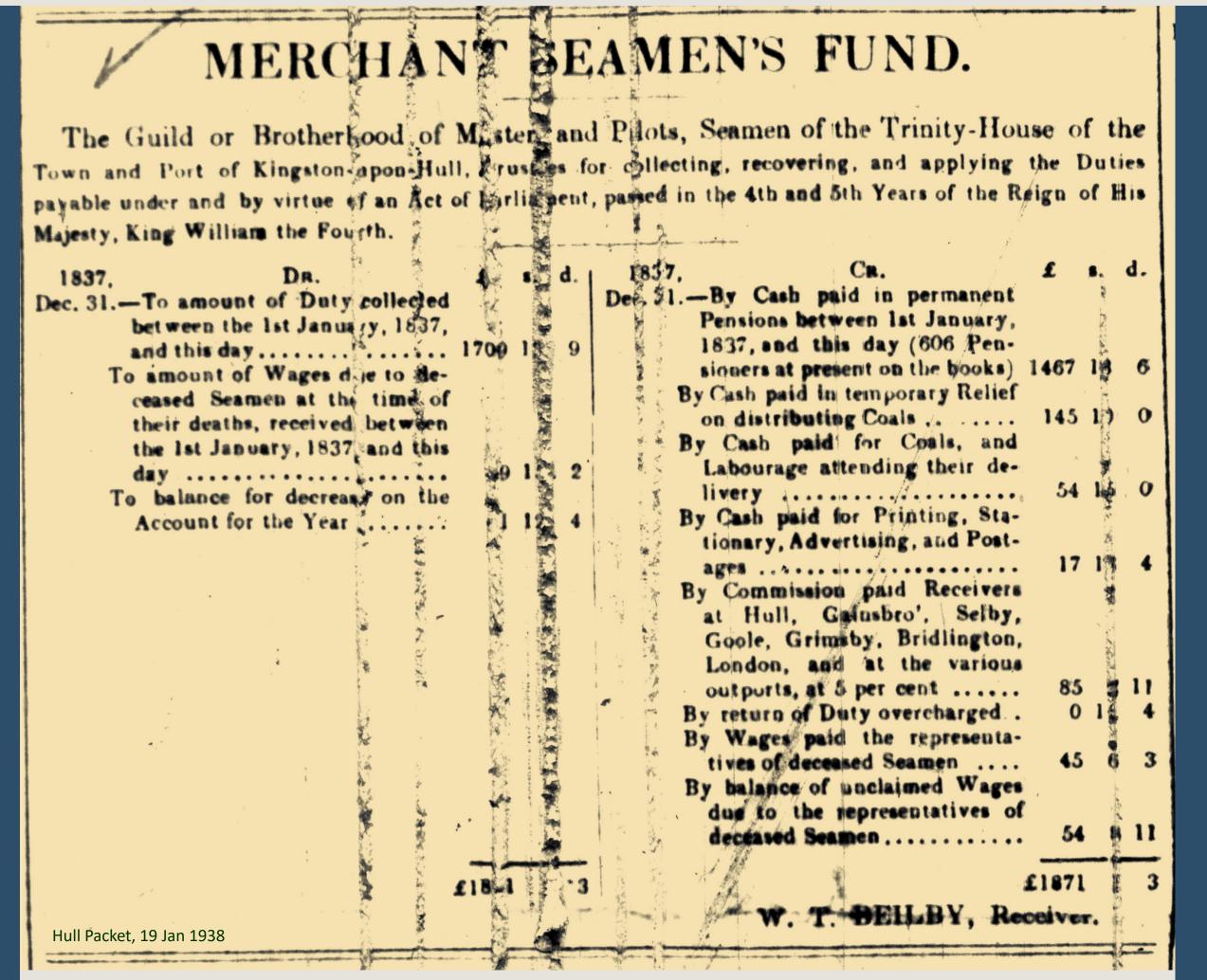
The scheme also allowed for the granting of free money orders by shipping masters at any of the principal port to seafarers and apprentices for the purpose of sending part of their wages to friends and relations in other ports in the UK.

Fact: The Board of Trade established a Seamen's Savings Bank in Hull on 1 October 1856

During the 18th and 19th centuries there was no welfare state to help you if you could no longer work, either through injury or old age.

Being low paid and unable to save much, seafarers were particularly at risk.

In 1747, an act was passed to establish a landmark scheme to provide pensions to merchant seamen who found themselves no longer able to work.



Men's Names.	Place of Birth.	Place and time of Entry. Day. Month. Year			Place and time of discharge or leaving the Ship. Day. Month. Yes			When and where	when or where killed or drowned, or died a natural death. Wages due at time of death. £. s. d.				Amount of Monthly Duty
Muster roll for the Albatross,	Knotty Paking 6. Mill		13 Jen	n MS.	Hade	21 a	7/13		1323	D.		Cuy toss	7.5 Mg

Fact: In 1747, the Act for the Relief and Support of Mariners and Disabled Seamen was passed, which established the Merchant Seamen's Fund

The Act for the Relief and Support of Mariners and Disabled Seamen required shipmasters to collect and record compulsory payments of 6d per month from themselves and from each mate and seaman in their crew.

These contributions were recorded on muster rolls, and were handed to receivers in port at the end of a voyage. At Hull, Trinity House were the designated receivers.

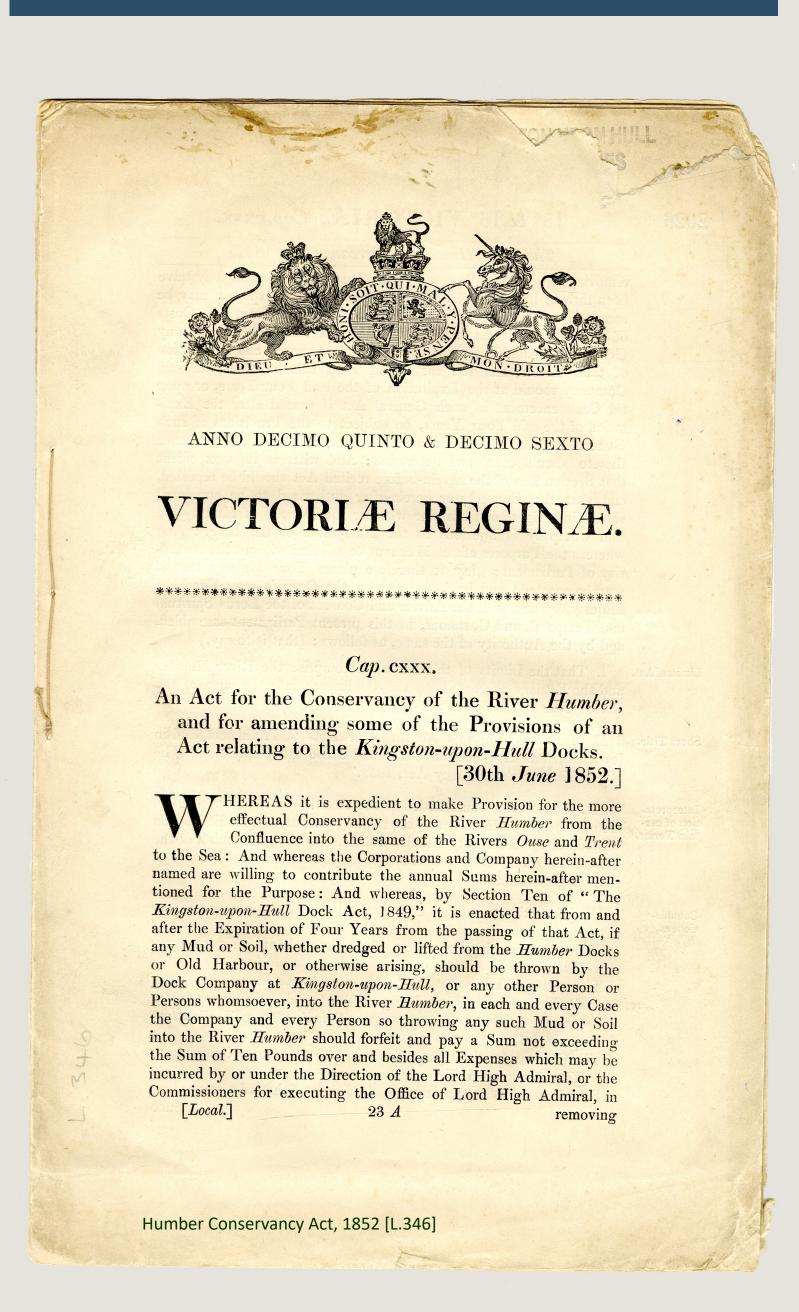
Contributions went into the Merchant Seamen's Fund, which was intended to be used for the granting of pensions to sick, maimed and disabled seamen, and also to the widows and orphans of seamen who had been killed or drowned in the merchant service.

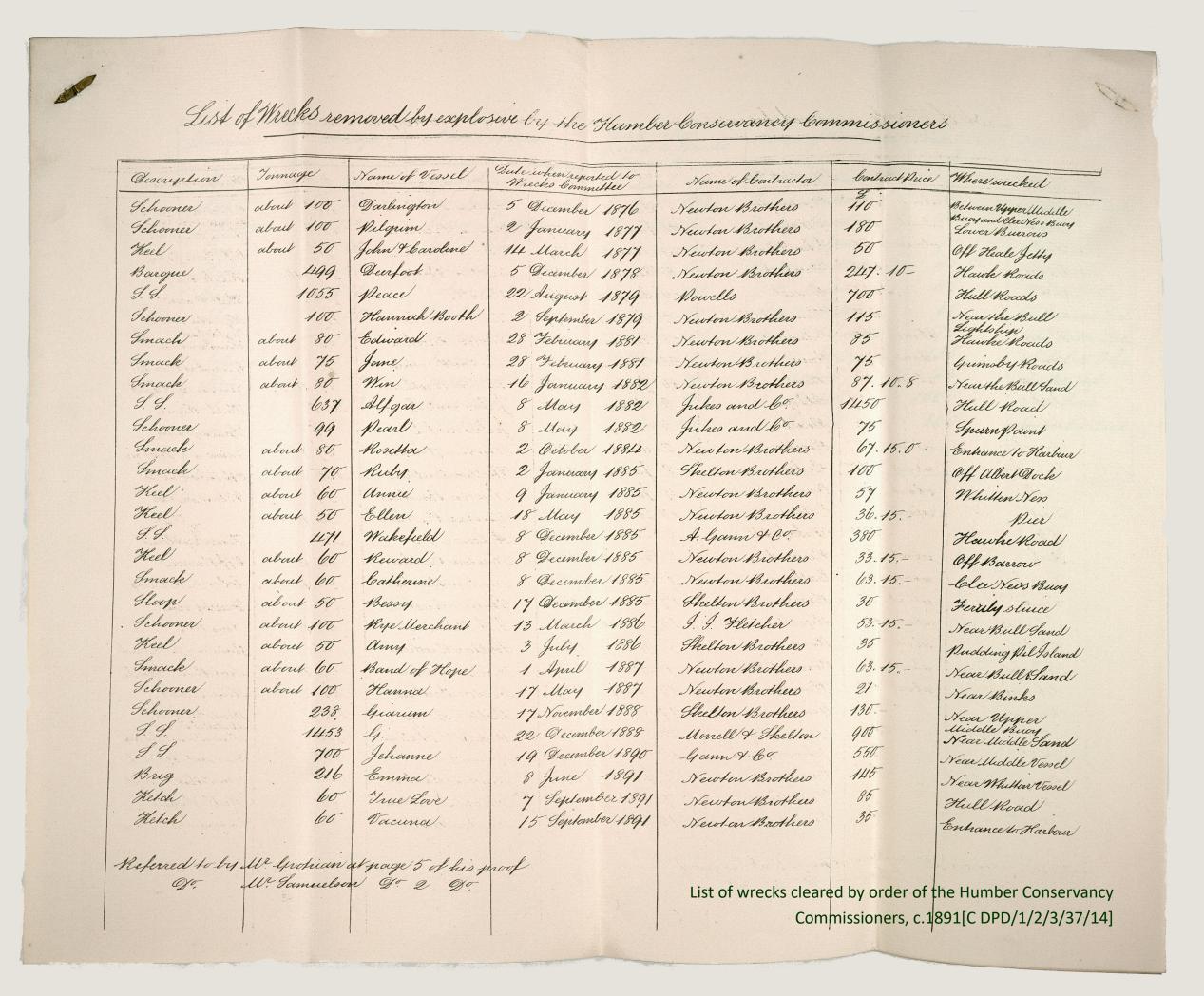
In the early years, the fund was kept afloat by additional charitable contributions from local businesses associated with seafaring. These eventually petered out, however, and by 1851 the fund had collapsed due to a large deficit.

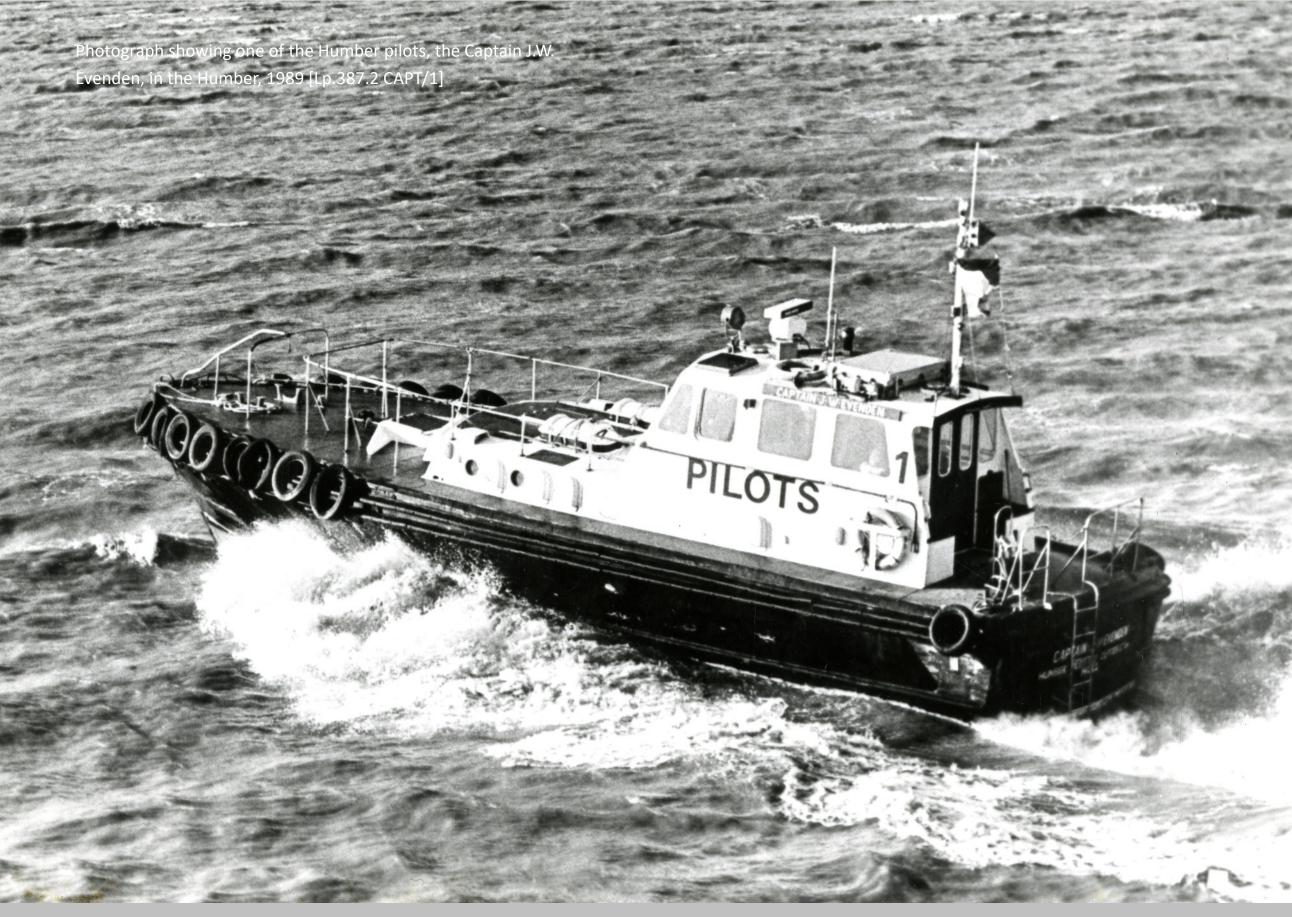
The circumstances of the fund's collapse serve to illustrate how much sick and injured seafarers were at the mercy of private charity in this period.

The Humber was a dangerous place to navigate.

Tidal conditions meant that the banks of the river were always changing. Shallow channels developed, which could easily leave an unwitting crew stranded.







Under a statute of 1852, the Humber
Conservancy Commissioners were
established with responsibility for the
administration of various matters associated
with the river Humber.

The commissioners were given powers to maintain, improve and mark navigation channels. This work was vital to keeping the river safe. Their work included the maintenance of safe harbours of refuge and the marking and removal of wrecks.

Under the Humber Conservancy Act of 1907, the Commissioners were dissolved and their responsibilities were taken over by the newly created Humber Conservancy Board. At this point, the Board's powers over safety measures were extended to include the administration of beaconage, buoyage, lighthouses, and pilotage; functions formerly undertaken by Hull Trinity House.

This work was seen as a vital way of aiding the physical wellbeing of seafarers.

Fact: In 1852, the Humber Conservancy Commissioners were established by an Act of Parliament