



Sheffield General Cemetery *Source: SGCT*

'Men of unimpeachable character'

This was how the Directors of the Sheffield General Cemetery Company described the men appointed as the new Secretary and Sexton in their report to the shareholders in August 1849. One can see how they would be keen to stress the good character of the appointees as the previous Secretary, Adam Chadwick, and Sexton, his father William, had both been recently sacked for carrying out a long-term embezzlement which resulted in a substantial financial loss to the Company. Adam Chadwick had been appointed Secretary because he was on hand - already living in the Gatehouse with his father, and cheap - he was only 18 when he was appointed and so paid £15 pa. This time they were determined to get things right: the applicant had to provide character references and a legal guarantee for £200, he was to be paid a proper salary of £50 pa, given the Chaplain's old house rent-free, and he was required to spend the entirety of his time devoted to his duties. Forty-seven applications were received at the Directors' meeting of 9 July 1849. They drew up a short-list of 13 candidates on which they voted. Michael Thomas Bedford (1817-1872) of Ravenfield was duly elected and appointed Secretary. At the AGM in August they reported that they had recruited people who were well qualified for their duties and that in '...Mr Bedford will be found, both as to character and ability, all that could be desired...'

Who was Michael Thomas Bedford and what was his background and experience that made him the best man for the job out of 47 candidates? Bedford had been a teacher for the previous eight years at least. In the 1841 Census he is recorded as a schoolmaster resident at Kilnhurst School, while *Whites General Directory of Sheffield 1849* lists him as the schoolmaster at Ravenfield, which is described as a picturesque parish near Rotherham with 241 inhabitants. Kilnhurst is a hamlet nearby. When Bedford was elected his wife Elizabeth Oates had died just the year before and he had two children. A couple of weeks after his appointment he married Elizabeth's sister, Sarah. The move from being a village schoolmaster to the Secretary of the Cemetery Company with a large house in Sheffield must have been a huge step-up in terms of income and size and quality of accommodation, one he may have seen as desirable in view of his new wife and the anticipation of a growing family. The Directors probably saw someone of good character, with good references and competent at their current job.

One area in which the Directors had learnt some lessons from their experience with the Chadwicks was the matter of requiring a guarantee. Prior to the early 1800s employees could only provide personal surety to their employers: that is the assurance that if their employer lost money because of their dishonesty some friend or family member would step forward and make good the loss. In the case of the Chadwicks Adam's brother Robert covered some but not all the loss, leaving the Cemetery still out of pocket. Presumably the trade-off for families and friends was an understanding that the individual would not be prosecuted. But by the early nineteenth century fewer employees could provide such assurances so a new form of insurance was developed and promoted. Early forms of fidelity insurance, as we now know it, were policies taken out with insurance companies, often paid for by the employee with an annual premium which guaranteed the employer recompense up to the guaranteed amount in the case of losses. The Guarantee Society, empowered by an act of Parliament to offer this kind of policy, was in the forefront of this development and had a sales agent in the town centre. The minutes of the Directors' meeting of 12 September 1849 stated that Bedford's guarantee had been duly executed and would be deposited with the Company's solicitor. The insurance industry soon found that there were fundamental problems with this kind of policy as the Cemetery Company was soon to discover.

At the Directors' meeting on 2 March 1853 Bedford was missing. It wouldn't have been long before they discovered the reason as this extraordinary report appeared in the *Sheffield Independent* for 12 March:

At the London Mansion House on Wednesday, Michael Thomas Bedford was charged under the following circumstances: James Tyrell (City Police) said, this day as I was in the Mansion-house, the prisoner called me aside, and said he wanted to speak to me privately. He then said that he wished to give himself up for having committed embezzlement; that he had taken money belonging to his employers, and applied to his own and his family's use; that he had been secretary to the General Cemetery Company at Sheffield, and had absconded on Tuesday week from that place. I asked him why he had absconded, and he replied that by casting up his accounts he found that there was a greater deficiency than he had expected, and he thought it best to leave, and that he had got into a train accidentally and came to London. Upon searching him I found a pocket-book, a silver watch, and a small pistol in his pockets. He told me the amount of the deficiency was about £170, but could not exactly say, and that he had been to the Guarantee Society, where he had been guaranteed to the amount of £200, that he had brought £13 away with him from Sheffield, and that he had left £10 of this with the Guarantee Society. The prisoner – I wish to state that I was at first uncertain whether I should go to the chairman and make a full disclosure to him, or whether I should leave the town, and while I was reflecting what to do, I got to the station, and the London train happening to be the first I got into it. If the northern train had been there I would have gone by that no doubt. Remanded to Saturday (this day.)

It would appear that Bedford, finding himself in London, visited the offices of the Guarantee Society, at that time in Birchin Lane not far from Mansion House in the City of London, confessed to his crime, left £10 of the cash he had brought away with him from Sheffield and gave himself up to a passing policeman.

The Directors must have been horrified. Here was another embezzlement only four years after the last was discovered. At their meeting on 18 March the Chairman reported that he had notified the Guarantee Company of the loss and that he had 'received a letter from Bedford containing a statement of monies received by him and not accounted for'. The list, reproduced in the minute book for their next meeting, is remarkably detailed; clearly Bedford knew exactly what he was doing

and kept meticulous records. He may have told himself he was just 'borrowing' the money and would return it later but as the total came perilously close to the magic figure of £200 covered by the Guarantee Society policy, he lost his nerve. The amount he took in the end was £190 2s 6d. The Directors submitted the account to the Guarantee Society and were repaid. Although the policy had done its job in terms of protecting the Cemetery against loss it had in practice only acted as a 'borrowing limit' for Bedford, possibly encouraging him in believing that his employer wouldn't suffer as a result of his actions.

In April 1853 the Directors appointed a new Secretary, John Hartley, at a much higher salary of £80 and a bigger guarantee £300. Fingers crossed this time.

Once again, in August 1853, the Directors had the unenviable task of explaining to the shareholders at the AGM that there had been another embezzlement. They reported that everything had generally gone well except for the late Secretary, Mr Bedford '...in whose character for integrity the Directors had placed great confidence. In this, they regret to say, they have been sadly disappointed'. They were however pleased to report that the deficiency had been covered by the Guarantee Society policy. There was no doubt much relief all round.

What happened to Michael Thomas Bedford after this? There does not seem to have been a prosecution, presumably since the loss had been covered by the guarantee and the Cemetery would have been keen to avoid the bad publicity. One might suppose that being reported as an embezzler in your local paper might limit your employment chances but not a bit of it! By 1854 he was working for Edwin & Theophilus Smith, sculptors and metal workers who had a works on Cemetery Road, and were major competitors to the Cemetery's own masonry workshop. Did they employ him only for his undoubted clerical skills or did they see a potential advantage in employing someone who might have insider knowledge of the Cemetery that could give them a commercial advantage? The 1861 Census reported that Bedford was living at 7 Cemetery Road, together with his wife Sarah and four of their children and still employed as a 'Bookkeeper at Marble Works' the Smiths' works.

Bedford was clearly a good 'company man' for in 1869 he was called on to give evidence in a court case brought by Theophilus Smith against the Sheffield Carriage Company for damages for an injury incurred in an accident Smith claimed had ruined his health and forced him to give up his photographic business,

resulting in losses to his company. A report in the *Sheffield Daily Telegraph* of 30 March 1869 recorded Bedford's testimony: 'Mr Michael Thomas Bedford, a clerk who had been in the employ of the plaintiff and his father for fourteen years, stated that he could not say how much the business had been damaged in consequence of the illness of the plaintiff, but it had been damaged very considerably.' Smith was probably hoping for a more ringing endorsement of his economic worth and, though he won the case, he was only awarded a third of damages he had claimed. The defence argued that ... the pecuniary loss sustained or likely to be sustained by the plaintiff had been vaguely stated – that it was all assertion, no books of any kind having been produced to indicate the profits that were being made by the plaintiff'. That presumably had been Bedford's job, but not well done.

The *Sheffield Daily Telegraph* of 9 March 1872 reported his death: '...after a lingering illness, Michael Thomas Bedford, 18 years managing clerk at Messrs. E. and T. Smith's marble works, aged 55 years...' He was buried in the Nonconformist area of the General Cemetery (plot SS 1), the Burial Register gives his address as 21 Cemetery Road and his occupation as Bookkeeper.

And finally, what of the other appointment that took place in 1849? Sexton Thomas Walker, the other one of the 'men of unimpeachable character' who was described as coming to the Cemetery '...well recommended..'. He was sacked in October 1849 and replaced by John Turner who was in post for 21 years, providing a recruitment success story for the Directors at long last.