

### ANNA MARIA CARTER (1762-1836)

Anna Maria CARTER was born at Aylesbeare in 1762, the second child and twin daughter of John CARTER and Caroline LOCKE and was baptised there by her uncle Rev. John LOVELACE:

*13<sup>th</sup> November 1762 Anna Maria and Anne, twin daughters of Mr John and Mrs Caroline CARTER (Aylesbeare Baptism Register).*

She was almost certainly named after her mother's elder sister Anna Maria LOCKE, who was the husband of Rev. John LOVELACE.

Anna Maria lived her early life at Aylesbeare and Ottery St. Mary. Some time in the 1790s, she moved to Great Waltham in Essex to look after her uncle Rev. John LOVELACE - possibly after his wife died on 31<sup>st</sup> December 1795. In John's will dated 26<sup>th</sup> November 1796, he refers to his "*dear niece Anna Maria CARTER, now residing with me.*" John was a wealthy man and made Anna Maria CARTER his executrix and residuary legatee under his will. John only had one child, John LOVELACE of Malaga, who rarely communicated with him. Rev. John's will reflected the fact that he did not know whether his son was alive or dead, so he placed a time limit on his son claiming the not inconsiderable legacy he had left him. After his death Anna Maria said that Rev. John LOVELACE "*frequently declared to her that his son was so neglectful of him that he could seldom or never get a letter from him, even in answer to letters which he used to write to him and could scarcely ever get any information from him, unless by applying to the WARDs [his son's agents in London] and for such misconduct and inattention he would disinherit him.*" Only Anna Maria's powers of persuasion prevented her uncle from carrying out his threat. Shortly before his death Rev. John did in fact hear from his son. Anna Maria, who was familiar with the terms of her uncle's will, said to him "*Sir, I presume you would now wish to alter your Will, as you know your son is alive.*" But her uncle replied "*No. I will not alter it, for he has been undutiful to me.*"

Rev. John LOVELACE died in March 1797 and, in writing to his son in Spain, Ann CARTER, Anna Maria's twin sister said "*Nature in your father gradually decayed; he was confined to his bed but 3 days & died the 21<sup>st</sup> March. My sister, who is left executrix, buried him in such a manner as I am sure you would have approved of had you been present and gave him great pleasure and satisfaction by her constant care & attention during his illness & confinement.*" She also wrote "*Mr LOVELACE never received any letter from you after Mrs LOVELACE's death, until a fortnight before his death; it gave him great uneasiness & he could account for your silence by no other means than your death.*"

Anna Maria proved her uncle's will on 4<sup>th</sup> April 1797 and probably thought that winding up his estate would be fairly uneventful. Anna Maria asked her twin sister Ann to remain with her at Great Waltham Vicarage, which she did until August and they busied themselves in sorting out their uncle's affairs. However, everything did not go according to plan, when Love Stuart Tulk, administratrix of her brother James Stuart TULK's estate, filed a Bill of Complaint against Anna Maria CARTER on 29<sup>th</sup> May 1797. Love claimed that it had been agreed in her brother's lifetime that settlement of a debt of some £1,900 due by John LOVELACE junior to James Stuart TULK would be deferred until he, John, received his expected legacy from Rev. John LOVELACE's estate. Love was apparently concerned that John LOVELACE the son would collect the legacy and then renege on payment of the alleged debt. She therefore sought to obtain an injunction preventing Anna Maria from paying the legacy of £2,000 to John LOVELACE of Malaga. It was a stipulation of the will that John the son must return to England to claim his legacy personally within seven years of his father's death. This was the clause that Rev. John LOVELACE had declined to remove from his will, despite Anna Maria's exhortation to do so. As matters turned out, this was to prove fortuitous for Anna Maria.

As if Anna Maria did not have enough on her mind in the summer of 1797, she had to make preparations for her own wedding. She was nearly thirty five years old, when she married on 29<sup>th</sup> August 1797 Reverend Richard HOULDITCH.

Richard HOULDITCH's baptism has not been located but he is believed to be a son of Edward HOULDITCH. According to his age at death he was born c.1767, although his age at matriculation suggests a date of 1771. This is a little confusing as a Richard, son of Richard and Elizabeth HOULDITCH was born in 1771 and baptised at St. Olave, Southwark.

Having left school Richard went to Oxford University. Alumni Oxoniensis records that he was the son of Edward HOULDITCH of All Saints, Oxford (city) and that he entered Trinity College as a pleb., matriculating on 27<sup>th</sup> January 1792, aged 20. After leaving University, Richard decided to go into the church and was duly ordained into the priesthood.

Anna Maria now had an ally and she and her new husband jointly put in an Answer to Love Stuart TULK's Bill of Complaint. As executrix of Rev. John LOVELACE's will Anna Maria had a duty to locate John the son in Spain and inform him of his father's death and the condition attached to the £2,000 legacy in the will. However, John the son did not acknowledge the letter that Ann CARTER had sent in June 1797. If John the son did not return to claim his legacy as stipulated, it would lapse and fall into his father's residuary estate. As residuary legatee Anna Maria would then receive it.

Anna Maria found herself in an embarrassing dilemma. Richard HOULDITCH was also concerned that they should be seen to have made every effort to track down John LOVELACE and he made many enquiries in an effort to ascertain if John was still alive. By now Richard and Anna Maria were living in Ottery St. Mary, where they had six children between 1799 and 1806.

In an effort to find John LOVELACE, Richard solicited the assistance and influence of a friend in Ottery, the Rev. George COLERIDGE. In August 1800 Richard eventually procured through agents in London a letter, or copy of a letter, written a few months earlier by John LOVELACE to John Baptist MAURY of Lisbon, in which it was clear that John LOVELACE was well aware of all the enquiries that were being made about him. Having established that John was living in Malaga, Richard HOULDITCH wrote to him on 3<sup>rd</sup> January 1801:

*"Sir, The Apprehension you expressed in a Letter addressed to a Friend, in consequence of enquiries made after you on my behalf, demand from me a reason for those enquiries, which I hope will Apologize for & allay your anxiety. Since the death of your Father Letters had been written to yourself & your Agents, Messrs WARDS in London, stating his death & the terms upon which you would become intitled to a Legacy of £2,000 5 per cent Bank of England Stock & requesting from you an acknowledgment of the same. From yourself no such acknowledgment has been received of my Letter; from your agents, through the medium of a Friend in London, I am told that they have no reason to suppose but that you are perfectly acquainted with your late Father's intention with respect to the Legacy bequeathed you, that there was no doubt of my Letter having reached you & that, in their correspondence, they had related the circumstance to you. That part of the Will, which respects yourself, of which Will a Copy was sent you, is in effect as follows: That, as your late Father, from his having received no Letter from you for several Years, had reason to suppose you might be dead, bequeathed you the above specified £2,000 only upon condition that you should personally claim the same within seven Years after his decease, either of his Executrix (your cousin Anna Maria CARTER) or in the Church Porch of the Parish of Much Waltham. That the same should be invested in the 5 per cent Bank of England, til the expiration of seven Years &, if not then claimed, should sink into & become a residuum, which should be the Property of his Executrix; four Years of the above Term will have elapsed on the 21<sup>st</sup> March next coming, so that little more than three Years now remain. I therefore think it incumbent on me to take every opportunity of writing & shall continue to do so till I am made sensible that you are acquainted with the nature of your Father's intention, as expressed in his Will &, for this purpose, have sent this Letter by a Friend as far as Lisbon. If it reach you safe & you will be kind enough to acknowledge the receipt thereof, it will be the means of removing a great weight from the mind of my Wife, who is your Father's Executrix, & myself, for as we shall be benefitted by your omission, it is just that you should know from us how far & in what way you will become intitled to the Legacy in question, which has been accumulating from Midsummer subsequent to your Father's death. We are situated at Ottery Saint Mary, Devon & shall think ourselves favoured, when you come to England, if you will oblige us with your Company, as long as may be convenient to you. Your Cousins in this Neighbourhood unite in affectionate regard. And I beg leave to write myself, your very obedient Servant, Rd. HOULDITCH."*

Richard still didn't get a direct reply from John LOVELACE but his sister in law Ann CARTER, by then Ann WOLLAND, eventually received a reply in 1801 to her letter of four years earlier. In his reply John alluded to Richard's letter:

*"Malaga 9<sup>th</sup> May 1801.  
Miss Ann CARTER. Dear Cousin, Your kind Letter of 16 June 1797 reached me on the 18 July '97 & gave me the first intelligence of my good Father's decease on the 21 March 1797. The Letter you mention to have been written to me by my Father's Executrix, your Sister, has not reached me. I thank you for the copy of that paragraph of my Father's Will, which concerns me in particular & I observe thereby that I am considered probably among the dead, which was absurd enough, even though he had not received a Letter from me for ten Years prior to the date of his Will, because I had frequently told him that I was in full correspondence with John & George WARD Esq's of London, to whom I wrote several times in the course of a Month and from them he might have tidings of me as often as he pleased &, when he could not personally see Messrs WARDS, he might have ordered some of his Debtors at London to have called on them in his name for intelligence & even seen my signiture at the foot of my Letters to them with the dates thereof, which would have been a sufficient Certificate of my existance in this life to anyone except such as was to pay a rent depending on my life. I shall drop this useless subject & acquaint you that I refrained from answering your Letter, for motives which, I dare say are obvious enough to you, ere this: I can't say at present when I shall have the pleasure of seeing you but it will be as soon as my affairs will permit, if it please God to continue my present state of Health, which is tolerable, considering the one I have been in for time past. I thank your kind invitation to your House in Devon. I have recieved the Rev'd Mr HOULDITCHes Letter of the 3<sup>d</sup> Jan'y last, which I shall answer by another opportunity, as it might surprize you if two Letters from me were to arrive in Ottery St. Mary at once. Pray make that Gentleman & his Lady my respectful compl'ts & thank his kind invitation. If any of you or*

*Friends emigrating to Egypt sho'd call here, I shall gladly accomodate you with a Bed. Apropos Francis NEWCOMBE Esq're, son of the Rev'd Mr NEWCOMBE, has been here from the 24<sup>th</sup> Nov'r last to the 15<sup>th</sup> April; 3 months of the time he lived with me; he commanded the Bomb Ketch Albaniece, brought into this port by a mutinous crew; he & officers are gone to Gibraltar (having been exchanged as prisoners of War) with an intention to proceed to Egypt & take it, if the French can't prevent it. Don Dionicio BARRANCO joins me in best Compl'ts to your Family & all other Friends (not forgetting Miss COPLESTONE; he frequently talks of this Lady, whose name has been changed according to Act of Parliament, since the Year 1775). The Post is going out & I have only time to assure you that I am, with due regard & esteem Dear Cousin, your very h'ble Servant, John LOVELACE."*

No further communications were received and John LOVELACE died in 1803 without returning to claim his legacy. One would have thought that Love TULK would have conceded defeat after that but she stubbornly continued, filing complaints against the executors of John LOVELACE the son and the Bank of England. Eventually she was forced to concede and the injunction on the transfer of £2,000 Bank Annuities, which represented John the son's unclaimed legacy, was lifted. On 25<sup>th</sup> February 1813 £1,100 of Bank Annuities was sold and the remaining £900 transferred to the account of Richard HOULDITCH.

Whilst living in Ottery St. Mary Richard followed two occupations. He was a clergyman and in 1806 was curate at Luppitt. The registers of Talaton indicate that he was curate of that parish in 1810. "The Diocese of Exeter in 1821" shows that he was still licenced curate of Talaton with a salary of £90 per annum and also had a school in Ottery. In 1824 he was officiating at Littleham, Exmouth.

Richard's main occupation was school teaching. After a spell teaching in a county school Richard established his own boarding school in Ottery St. Mary. Advertisements carried in Trewman's Exeter Flying Post provide some idea of this activity:

*OTTERY St. MARY, DEVON*

*The Rev. M. HOULDITCH's SCHOOL will OPEN again for the Reception of SIXTEEN YOUNG GENTLEMEN, whom he engages to instruct in the Greek, Latin and English Classics, on MONDAY the 30<sup>th</sup> of January, 1804.*

*Terms 35 Guineas per Annum. Admission 2 GUINEAS. (5 Jan 1804).*

*OTTERY St. MARY, DEVON*

*THE Rev. R. HOULDITCH, who confines his attention to the instruction of twelve pupils, has at present a FEW VACANCIES.*

*Having been several years one of the masters in a county school, where the Eton plan of education was strictly followed, Mr HOULDITCH flatters himself, that such young gentlemen as may be intended for Eton would spend some time advantageously under his tuition, prior to their entering that seminary.*

*TERMS – Board and tuition, 40 guineas per annum; admission 2 guineas. (12 Mar 1807)*

*OTTERY St. MARY, DEVON*

*THE REV. RICHARD HOULDITCH, who has been long engaged in the instruction of a limited number of pupils, in classical learning, begs to acquaint the public that the BUSINESS of his SCHOOL will COMMENCE, after the present vacation, on MONDAY the 2nd of February, 1808. Terms may be known on application as above. (7 Jan 1808).*

Directories of 1822-1844 contain the entry (under Ottery St. Mary): Academies – *Rev. Richard HOULDITCH (classical)*. Pigot & Co.'s Commercial Directory for 1830 lists under Academies and Schools in Ottery: *Rev. Rd. HOULDITCH, Paternoster Row.*

Amongst Richard's pupils at his school in Ottery was Edward DAVY (1806-1885), later a scientific investigator (Dictionary of National Biography).

The Land Tax Assessments for Ottery St. Mary reveal Richard's gradual acquisition of land:

	<u>Proprietor</u>	<u>Occupier</u>	<u>Estate</u>	<u>Assessment</u>
1801	Rob't WARREN	Rev. Rd. HOULDITCH	ASHFORD	6. 0½
This continued until 1805, after which Richard became proprietor as well as occupier:				
1806	Rev. R. HOULDITCH	Self	ASHFORD's	6. 0½
Likewise in 1807.				
By 1808 Richard had acquired more land.				
1808	Rev. R. HOULDITCH	Rev. Richard HOULDITCH	ASHFORD	6. 0½
	do.	do.	part of Manor Lands	3. 6. 3

In 1811 Richard apparently parted with a third of the Manor Lands. A note against the assessment says 22 Nov 1811 STOCK for Manor Meadows £1. 2. 1½, part of this. Thereafter Richard was assessed at £2. 4. 2.

In 1817 Richard rented additional property:

1817	Rev. Rd. HOULDITCH	Rev. Rd. HOULDITCH	ASHFORD's	6. 0½
	do.	do.	pt. of Manor Lands	2. 4. 2
	Geo. WHITTOCK	do.	pt. HAYDON's	13. 5
	do.	do.	Downs Field	4. 0¼
	do.	do.	pt. Manor Lands	7. 3½
	do.	do.	CHICK's	12. 0¾

The assessment on Manor Lands reduced to £1.19. 2 the following year, doubtless due to a part disposal. The rest remained unchanged.

The same situation existed in 1821 but with two further additions:

1821	Rev. Rd. HOULDITCH	Rev. Rd. HOULDITCH	Lands late R.S. MARKER's	10. 0
	do.	do.	Lands late H.W. MARKER's	13. 0

Four years later one sees two further additions:

1825	Rev. Rich. HOULDITCH	Rev. Rich. HOULDITCH		13. 5
	Alex'r COPLAND	do.		1. 2. 0

By 1826 Richard had acquired more property and ceased renting:

1826	Rev. Rd. HOULDITCH	Rev. Rd. HOULDITCH	ASHFORD's	6. 0½
	do.	do.	pt. of Manor Lands	1.19. 2
	do.	do.	Lands late MARKER's	10. 0
	do.	do.	Lands late MARKER's	13. 0
	do.	do.	FRANKS & TAYLOR's	1. 2. 0
	do.	do.	pt. late NEWCOMBE's	13. 0
	do.	do.	Field in Harrow Barrow Lane	1. 0. 0
	do.	do.	Field in Harrow Barrow Lane	6. 0

In 1829 another small property, previously owned and occupied by Rev. E. HOULDITCH, came into Richard's possession.

1829	Rev. Richd. HOULDITCH	Rev. Richd. HOULDITCH	late PAYNE's	4. 0¼
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Richard continued with all nine properties until 1831 but by the following year he had given up occupation of several and the assessment of two others had reduced, presumably through part disposals. The last available Land Tax Assessments show:

1832	Rev. Richard HOULDITCH	Joseph BRADDICK	pt. of Manor Lands	1.19. 2
	do.	Rev. Richd. HOULDITCH	ASHFORD's	6. 0½
	do.	do.	late H.W. MARKER's	13. 0
	do.	do.	late PAYNE's	4. 0¼
	do.	do.	Field in Harrow Barrow Lane	1. 0. 0
	do.	do.	Field in Harrow Barrow Lane	6. 0
	do.	John SALTER	pt. late NEWCOMBE's	10. 0
	do.	WILLIAMS	FRANKS and TAYLOR's	1. 2. 0
	do.	LATHROPE	late R.S. MARKER's	13. 0

Richard and family moved to St. Leonard's, Exeter in about 1831. On 3<sup>rd</sup> September 1831 Richard presented his son Edward to the rectory of St. Leonard's, although it is not clear how Richard came by the patronage. During 1831-2 a new church was built at St. Leonard's, which was officially opened by Richard on 27<sup>th</sup> May 1832. Richard occasionally officiated at St. Leonard's in his last few years.

Anna Maria died in 1836 and was buried at St. Leonard's:

13<sup>th</sup> February 1836 Anna Maria HOULDITCH, aged 73 years & 3 months (St. Leonard, Exeter Burial Register).

Richard continued to live at St. Leonard's after his wife's death and occasionally officiated at the church in his last few years. He continued to own property at Ottery St. Mary, as the 1845 Tithes Apportionment records: "Landowner – Rev. Richard HOULDITCH – 34 acres – Town."

Richard died on 12<sup>th</sup> August 1846 (St. Thomas R. D.) and was buried at St. Leonard's:

17<sup>th</sup> August 1846 Richard HOULDITCH, St. Leonard's, aged 79 (St. Leonard, Exeter Burial Register).

Richard's Will dated 5<sup>th</sup> June 1840 was proved at Exeter on 22<sup>nd</sup> August 1846 and the Prerogative Court of Canterbury on 21<sup>st</sup> September 1846. A transcription follows:

***In the Name of God Amen. I Richard HOULDITCH*** late of Ottery Saint Mary in the County of Devon but now residing in the Parish of Saint Leonard in the same County, Clerk, do make this my last Will and Testament in the manner following, that is to say:

*I give, devise and bequeath unto my Sons Edward HOULDITCH and Henry Lovelace HOULDITCH, Clerks, All my Canal shares, messuages, lands, tenements and hereditaments, whatsoever and wheresoever and whether of freehold, leasehold, copyhold, old or new Barton or any other tenure or holding whatsoever. And also all my monies, securities for money, Stock in the public Funds, goods, chattels and Personal Estate whatsoever and generally all the real and personal Estate, Effects and Property of what description soever, of which I or any person or persons in trust for me shall or may be seized, possessed or entitled at the time of my death or over which I may have any right or power of Testamentary Disposition, To hold the same respectively unto and to the use of them the said Edward HOULDITCH and Henry Lovelace HOULDITCH, their heirs, ex'ors, adm'ors and assigns respectively, according to the quality of the several estates. Nevertheless, upon the trusts and for the ends, intents and purposes hereinafter declared and expressed, that is to say, upon Trust that they, the said Edward HOULDITCH and Henry Lovelace HOULDITCH or the survivor of them, his heirs, ex'ors, adm'ors or assigns do and shall, as soon as conveniently may be, sell and absolutely dispose of, either by public auction or private contract, all and singular my said real and personal estate, effects and property whatsoever, which shall not consist of money or securities for money, in such lots and parcels as they, my said trustees or trustee for the time being, shall seem adviseable, unto any person or persons whomsoever, for the most money that can be reasonably procured for the same and also enter into any contract or contracts and make and execute all such conveyances, assignments, surrenders and assurances in the Law whatsoever and do all such other acts, deeds and things for effecting and perfecting the said sale or sales as shall be requisite or proper. And do and shall stand and be possessed of the monies to arise from the said sale and sales and also the rents and profits of my real estate until the sale thereof and likewise my ready monies and personal estate and the stocks, funds and securities, in or upon which the same shall or may be placed out or invested, and the interest, dividends and produce thereof upon Trust, in the first place thereout to pay my just debts, funeral expences, charges of proving this my Will and other testamentary expences.*

*And in the next place to pay the sum of one thousand pounds sterling unto the trustees named in the Settlement made previous and in order to the marriage of my daughter Mary Ann with her present husband Thomas WOLSTON, Clerk, in discharge of my covenant contained therein and to be held and applied by the same trustees upon the trusts and for the purposes in the said Settlement declared and expressed concerning the same.*

*And afterwards to pay the sum of one hundred and fifty pounds sterling unto my daughter Emma HOULDITCH, which sum I do hereby give and bequeath to her for her own proper use and benefit absolutely and which I direct shall carry interest at the rate of four pounds per centum per annum from the day of my death until payment.*

*And, after payment of the said several sums and the costs, charges and expences of the said sales and of the execution of the trusts hereby created, They, the said Edward HOULDITCH and Henry Lovelace HOULDITCH and the survivor of them, his ex'ors, adm'ors and assigns do and shall stand and be possessed of the clear residue and surplus of my real and personal estate, effects and property whatsoever, upon Trust, as to one third part thereof, for my said daughter Emma HOULDITCH and which I do hereby give and bequeath to her for her own proper use and benefit absolutely. And, as to one other third part thereof, for him, my said son Edward HOULDITCH and which I do hereby give and bequeath to him for his own proper use and benefit absolutely. And, as to the remaining one third part thereof, for my said son Henry Lovelace HOULDITCH and which I do hereby give and bequeath to him for his own proper use and benefit absolutely. Provided always that, in case the share of each of my said sons and daughter Emma, arising from the clear residue last mentioned, shall amount to more than the sum of one thousand pounds sterling, Then I will and declare and direct that, the said Edward HOULDITCH and Henry Lovelace HOULDITCH and the survivor of them, and the ex'ors, adm'ors or assigns of such survivor, do and shall stand and be possessed of one fourth part of the residue or overplus above the said three shares of one thousand pounds each, upon Trust for my aforesaid daughter Mary Ann WOLSTON, exclusive of her said husband and not to be subject or liable to his control, debts or engagements but be for her own sole and separate use, benefit and disposal absolutely. And her receipt alone shall be a good and effectual discharge for the same or for any part thereof. And I direct that the share of each of my said children shall carry interest at the rate of four pounds per centum per annum from the day of my death until payment thereof and, which payment, it is my will shall be made at the end of one year after my decease or as soon afterwards as the aforesaid sales can be effected and completed.*

*And, as far as it is in my power and I am enabled so to do, I do hereby order and direct that all conveyances, surrenders, assignments and assurances respectively, which shall be made and all receipts and discharges for money, which shall be given by the said Edward HOULDITCH and Henry Lovelace HOULDITCH or the survivor of them or the heirs, ex'ors, adm'ors or assigns of such survivor under or in pursuance of any of the trusts or provisions of this my Will, shall be as good, valid and effectual, to all intents and purposes, as if the same conveyances, surrenders, assignments and assurances respectively had been made and receipts and discharges had been given by me in my lifetime.*

*And I further direct and appoint that the person or persons, who shall make any payment unto them, the said Edward HOULDITCH and Henry Lovelace HOULDITCH or the survivor of them, his heirs, ex'ors, adm'ors or assigns, for or on account of any sum or sums of money due or to be due and payable under and by virtue of this my Will or any of the devises, bequests, trusts or provisions herein contained, shall not be obliged or required to answer or account or be answerable or accountable for the misapplication or non-application of the money to be paid as aforesaid or in respect to concern himself, herself or themselves with the application thereof, nor be bound to enquire into the reason or expedience of any sale or sales of my messuages, lands, tenements, hereditaments and real and personal estate, effects and property or whether the same sale or sales be or be not warranted and authorised by the trusts aforesaid; But that every receipt, which shall be given by the said Edward HOULDITCH*

and Henry Lovelace HOULDITCH or the survivor of them, his heirs, ex'ors, adm'ors or assigns for any purchase or other monies to be received under or by virtue of this my Will or any of the trusts, devises, bequests or provisions herein contained, shall be an effectual legal discharge for the money therein expressed or admitted to be or to have been received.

And I hereby constitute and appoint my said sons Edward HOULDITCH and Henry Lovelace HOULDITCH **Executors** of this my Will, in Trust for the purposes hereinbefore contained. And I declare and direct that, if either of them, my said sons, shall die or refuse or decline to act in the trusts of this my Will, Then a new trustee or trustees may be appointed by the surviving or continuing trustee or trustees. And the said trust estates, monies and premises shall in that case be conveyed, surrendered and assigned respectively, so as to be vested in such new and such surviving or continuing trustee or trustees, upon the same trusts and with the same powers as are hereinbefore mentioned and declared, and so from time to time, as often as that case shall happen. And I declare that they, the said Edward HOULDITCH and Henry Lovelace HOULDITCH and the trustees or trustee for the time being of this my Will, shall not be answerable one for another and by no means for involuntary losses and that they respectively shall be allowed and may retain all their costs, charges, damages and expences to be occasioned by the due execution of the trusts hereby in them reposed.

And I hereby revoke all former Wills by me heretofore made.

In witness whereof I, the said Richard HOULDITCH, have to this my last Will and Testament, contained in three sheets of paper, set my hand to the first two sheets thereof and to this third sheet my hand and seal, this fifth day of June in the year of our Lord one thousand eight hundred and forty. 1840. Richard HOULDITCH.

Signed, sealed, published and declared by the said Richard HOULDITCH the Testator, as and for his last Will and Testament, in the presence of us, who, in his presence and in the presence of each other of us, at his request, have hereunto subscribed our names as witnesses thereto. J.P. CLEIFE, Harry H. PITMAN, Fred'k J. STOKES.

Proved on the 22<sup>nd</sup> day of August 1946 in the Principal Registry of the Lord Bishop of Exeter by Edward HOULDITCH and Henry Lovelace HOULDITCH the Executors.

Testator died 12<sup>th</sup> August 1846.

Effects sworn under £200. Ralph BARNES, Deputy Registrar.

Proved at London 21<sup>st</sup> Sept'r 1846 before the Judge by the Oaths of the Rev'd Edward HOULDITCH, Clerk, and the Rev'd Henry Lovelace HOULDITCH, Clerk, the sons, the Executors to whom Adm'on was granted, having been first sworn by Commission duly to administer.

#### Their children

1. Mary Ann HOULDITCH was born c.1799.

She died young and was buried at Ottery St. Mary:

28<sup>th</sup> February 1800 Mary Ann, daughter of the Rev. Richard HOULDITCH and Maria his wife (Ottery St. Mary Burial Register).

2. Mary Ann HOULDITCH (born 1800) married Thomas WOLSTON (see that line).

3. Edward HOULDITCH (born 1801) married Frances Elizabeth COWPER (see that line).

4. Henry Lovelace HOULDITCH (born 1802) married Susan Isabella COWPER (see that line).

5. John Lovelace HOULDITCH was born in 1804 and baptised at Ottery St. Mary:

30<sup>th</sup> June 1804 John Lovelace (born 5 May), son of Rev. Richard and Anna Maria HOULDITCH (Ottery St. Mary Baptism Register).

He died seven months later and was buried at Ottery St. Mary:

24<sup>th</sup> December 1804 John Lovelace an infant of the Rev. Richard HOULDITCH and Anna Maria ( Ottery St. Mary Baptism Register).

6. Emma HOULDITCH was born at Ottery St. Mary in 1807 and was baptised there:

7<sup>th</sup> Jan 1808 Emma daughter of Rev. Richard and Anna Maria HOULDITCH (Ottery St. Mary Baptism Register).

She lived the first twenty one years of her life in Ottery St. Mary before moving to St. Leonard's, Exeter with the family. After her father's death in 1846 Emma went to live with her sister and brother in law Thomas WOLSTON at 11 Higher Terrace, Mount Radford. The 1851 census finds Emma still with the WOLSTONS, described as Emma HOULDITCH, sister in law, unmarried, age 43, Fundholder, born Ottery St. Mary.

Mary Ann WOLSTON died in 1853 and the 1861 census finds Emma living at Stoke Cottage, Old Tiverton Road, Heavitree, Exeter:

<i>Emma HOULDITCH</i>	<i>Head Unm</i>	<i>54</i>	<i>Fundholder</i>	<i>Devon, Ottery St. Mary</i>
<i>Laura CLAPP</i>	<i>Serv't do.</i>	<i>18</i>	<i>House Servant</i>	<i>do. City of Exeter</i>

In 1871 she was living in a lodging house kept by Emily WHITE at 6 Old Cavendish Street, St. Marylebone:

<i>Emma HOULDITCH</i>	<i>Lodger Unm</i>	<i>38 (sic)</i>	<i>Interest of Money</i>	<i>Devon, Ottery St. Mary</i>
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The 1881 census finds Emma lodging in the house of Frederick W. SCOTT at 18 Delamere Terrace, Paddington. Her niece and grandniece were visiting:

<i>Emma HOULDITCH</i>	<i>Lodger Unm</i>	<i>59</i>	<i>Income from Shares</i>	<i>Devon, Ottery St. Mary</i>
<i>Ellen WOLSTON</i>	<i>Visitor Unm</i>	<i>36</i>	<i>Income from Shares</i>	<i>do. Southleigh</i>
<i>Lucy do.</i>	<i>do. Unm</i>	<i>12</i>	<i>Scholar</i>	<i>do. Torquay</i>

Emma spent her last days at Tor Newton House, Torbryan with her nephew Charles WOLSTON. She died there in 1890 (Newton Abbot R.D.) and was buried at St. Leonard's, Exeter: 29<sup>th</sup> May 1890 (died Sat. 24<sup>th</sup> May 1890) Emma HOULDITCH, Tornewton, Torbryan, aged 83 (St. Leonard's Burial Register).