



Mount Pleasant

Ratteray Homestead



Mount Pleasant was still being more or less well maintained when it was photographed in 2017.

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This is part of a series of architectural articles by the Bermuda National Trust that will highlight some of Bermuda's endangered historic buildings.

This article attempts to highlight the perils of leaving life interests in properties. In most cases the house tends to become neglected or eventually derelict because there is no incentive for the life tenant to maintain the building when it will eventually go to another beneficiary.

Mount Pleasant is one of the oldest and most handsome houses in Pembroke. The main section is an excellent example of traditional 18th century architecture. There is a long low roofline with a massive chimney at each end. In 1797 the property was 13 acres and extended south to the swamplands at the eastern end of Mill Creek. It belonged to sea captain and sail maker Benjamin White. After passing through several owners it was purchased in 1881 by planter Cato Smith and was inherited by his daughters Serena Alexandrina Smith and Beatrice Mabel Smith Daniels when he died in 1900. The sisters lived in Bermuda until 1910 when they went to New York for employment. Beatrice worked as a domestic servant while Serena was employed as a nursemaid. In 1930, in the middle of the Great Depression, they returned to Bermuda and began to make changes. They added a rear wing and painted the house a striking



deep red rust colour, off-set by white buttresses and chimneys. To finance these improvements they sold a number of lots, reducing the property's acreage. Serena died in New York City in 1949 and Beatrice at her home Mount Pleasant in 1967. She left gave life interests to her foster son Howard Richardson and a great niece. After their deaths the house was to be sold. Mount Pleasant was well maintained until Howard's death in 2014. Beatrice's will stipulated that the property should eventually pass to St Paul AME Church and the trustees of the Packwood Home but the executors of her will (including Howard Richardson) who should have implemented the sale have long-since died. What should happen and who should take the initiative? Today, Mount Pleasant appears empty and is in danger of becoming a ruin. It is a Grade 3 listed building and, in view of its age, should probably have been graded higher.



Mount Pleasant had not yet been painted its distinctive red colour but was otherwise well maintained and with shutters on the windows and front door when this photograph was taken in the 1940s when it was the home of Cato Smith's daughters.



Mount Pleasant's dark red colour with contrasting white shutters and trim are seen in these 1992 photographs.



Since the death of Howard Richardson in 2014, Mount Pleasant has been showing signs of neglect.

The Ratteray Homestead on Sound View Road in Somerset was built around 1786 by Thomas Tucker, second son of Chief Justice John Tucker. In 1857 the property was sold to shipbuilder and businessman Charles Ratteray. Born in the Bahamas in 1799, Charles and his mother were sent to Bermuda by his white father, who was at the time the Acting Governor of the Bahamas. His mother died shortly after they arrived and he was brought up by three white women, probably the Watson sisters of Watch House on Somerset Road. He became the godson of Captain Roach, adopting the name of Charles Roach Ratteray and was apprenticed to learn ship and house building. It was the former that he was expert at. He built the noted sloop *Morning Star* and the small schooner *Rose of Sharon* and raced them successfully. He became easily the richest black man in Somerset. Smooth-roofed wings were added to the house either by Charles who died in 1872 or his descendants. The property was inherited by a grandson who in turn left life interests to two nephews, the children of his sister Mary. After the death of the second of the two it was to go to the African Methodist Episcopal Trustees of Sandys Parish. One nephew died in 1980, the other in 2013. Once again, the executors of the grandson's will had died before the life tenants and it is not known whether the property is now owned by the church. In any case an exceptionally fine house, both architecturally and historically, has been lost. The Ratteray Homestead was in derelict condition by the 1990s because there was no incentive for the nephews to maintain the house.



Today, 30 years later, it is beyond saving.

Perhaps the lesson to be learned from these two cases is that if you intend to leave a life interest in your property you should choose executors, such as a bank or legal firm, who will outlive the beneficiaries and ensure that the property is maintained, thus carrying out your wishes.



The roof of the Ratteray Homestead was still intact in 1991 and the building could still be repaired.



By 1999 the condition of the Ratteray Homestead had further deteriorated but could still have been saved from total ruin.



The Ratteray Homestead today is totally dilapidated and beyond saving.



The old homestead of ship and house carpenter Charles Ratteray in 2022.

Sources: Will of Mabel Beatrice Daniels (W84:87 1963/1967), *The Royal Gazette* articles 11 May 1960, 18 Feb 1967 & 11 Apr 1967; Will of Charles Lawson Ratteray (W118:108 1977/1978), *The Royal Gazette* articles of 3 Feb 2011 & 20 Feb 2016.