A Friendly Society Case Study: The Compton Pilgrims Benefit Society

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Although historians have generally been slow to recognise the importance of friendly societies, several important and informative studies are now accessible.[1] Both the affiliated orders and the independent societies have been investigated, but whilst the former have preserved substantial records from which their organisation, attitudes and development can be inferred, the latter have left, all too often, nothing more than a rule book, a few bare statistics in the Reports of the Registrar of Friendly Societies, and a brief mention in the local press of the annual feast. Indeed, it it likely that many have left nothing at all.

The subject of this study is a village friendly society which originated in a tailor's cottage in 1835 and yet which had grown by the early years of the present century to become, in the words of the Chief Registrar, one of the country's 'principal registered friendly societies.'[2] In the inter-war years, the club maintained its friendly society activities, alongside a new role as an Approved Society under the state National Health Insurance scheme, and during the post-war welfare state era, it continued to operate until 1964.

The society under consideration is the Compton Pilgrims Benefit Society, Compton being a small village in the Berkshire Downs, some eight miles north of Newbury. Few of the Society's own records seem to have survived, but on account of its local importance, press coverage of its activities over much of its lifetime was extensive. Consequently, much more can be learned of the history of the Compton Pilgrims than of most other independent friendly societies.

Of course, the fact that the Compton Pilgrims continued to grow when village societies, generally, were in decline implies that this was no ordinary village club. In fact, it was unique in Berkshire and neither did surrounding counties provide any close parallels. However, throughout its existence the Compton Club remained firmly centred on its home village and its administration depended heavily on the voluntary efforts of local men of independent and determined mind. Further, whilst the twentieth century demanded of the Society a new and very different role, the challenge was met within a

Plate 1 Medallion of the Compton Pilgrims Benefit Society. (Photograph, Eric Boone.)

framework firmly rooted in the old friendly society traditions and outlook.

Thus, a study of the Compton Pilgrims can be justified on a number of counts. First, although atypical, the Compton Pilgrims presents an opportunity to examine the character and development of an independent friendly society in considerably more detail than is usually possible. Second, investigation of how and why the Society outgrew and outlived its contemporaries provides insight into the limitations facing and opportunities available to the village benefit club in the nineteenth century. Third, examination of the activities of the Compton Pilgrims in the years after 1911 advances knowledge of friendly societies in a period of their history which has in the past received only limited attention. Finally, the example of the Compton Pilgrims illustrates the fact that within the broad categories of friendly society there was considerable diversity and suggests that similar studies of other societies, where material survives, would bring a worthwhile return.

Friendly Societies in Berkshire

Ideally the experience of one friendly society would be viewed in relation to the movement as a whole. However, no historian has yet undertaken the unenviable task of synthesising the mass of surviving data on a national scale and the present study can do no more than set briefly the Compton Pilgrims in a county context.[3]

The earliest known friendly society activity in Berkshire is the establishment, in 1756, of the Blewbury Friendly Society.[4] Few other details of eighteenth century developments are known, but it is clear that the county lagged in the general expansion of friendly societies which occurred after 1760. In 1801 the rules of only twelve Berkshire societies were registered with the justices, a total far below the 820 of the leader, Lancashire, and in fact the fourth lowest of any county.[5] And this picture was confirmed thirty years later when it was estimated that only four English counties had a lower friendly society membership in proportion to population than Berkshire's 4%.[6]

For the first half of the nineteenth century contemporary references to friendly societies in Berkshire remain rare, but the formal creation of the office of Registrar of Friendly Societies in 1846 led to the collection and increasingly frequent publication of substantial data thenceforth. From the dates of foundation of registered societies, it is evident that the rate of independent society establishment in Berkshire accelerated in the eighteen-thirties and increased markedly in the eighteen-forties. The pace slackened after 1850, but remained brisk until 1880, when, abruptly, foundations virtually ceased.[7] Only two registered independent societies were established in the eighteen-eighties and none thereafter.

The picture is somewhat different for the affiliated societies. The Independent Order of Oddfellows Manchester Unity came to the county in the mid eighteen-thirties and by 1845 twenty-four Berkshire lodges were in existence. Several of these were, however, small and short lived and it was not until the eighteen-sixties that the Oddfellows and now also the Foresters became firmly and widely established. Both these orders continued to open branches right up to 1910, by which time they had been joined by others including the Sons of Temperence, the United Patriots and the Rechabites.

Analysis of the Chief Registrar's returns over the period 1875–1910 suggests that some sixty-two registered independent friendly societies and sixty-six branches of affiliated societies were active in Berkshire in 1875.[8] In addition there was an uncertain number of unregistered societies, perhaps around twenty.[9] On the evidence of the Chief

Registrar's 1875 Report, branches of the affiliated orders tended to be larger, the thirty-three giving membership totals having an average of 160 in comparison with ninety-four for the thirty-one independent societies whose membership is recorded.[10] This suggests that the affiliated societies probably already held the majority of Berkshire's friendly society members in 1875, despite their generally more recent foundation. Certainly, by 1910, their dominance was beyond question.[11] The Chief Registrar's Report for that year records over 8,000 Manchester Unity Oddfellows in thirty-two lodges and nearly 9,500 Foresters in thirty-seven courts. Additionally these two orders had, between them, over 1,000 juvenile members, and other affiliated societies had a combined membership of around 2,000. In contrast, there remained only twenty-seven registered independent friendly societies, twenty-five of which had, together, just over 3,000 members. Two independent societies stood above the rest. One was the Berkshire Friendly Society with 1,864 members.[12] The other, with a membership of 3,318, was the Compton Pilgrims.[13]

The Compton Pilgrims 1835–1911

The Compton Pilgrims Benefit Society was founded on 1 May 1835 when 'a few labouring men, in conjunction with Mr Robert Langford, a Primitive Methodist minister, met at the cottage of Mr William Middleton for the purpose of forming a Benefit Society apart from the public house.'[14] The time was one of social tension. Memories of the Swing disturbances, in which Berkshire men had been particularly active, were fresh and the inhabitants of Compton were doubtless well aware of the speed with which the New Poor Law was being implemented in the county.[15] Nevertheless, there is no evidence to suggest that the foundation of the Compton Club was in any way a response to social unrest. In 1829 Primitive Methodist missionaries ventured into the area, bringing inspiration to many, but not without opposition and, on occasion, open hostility.[16] For those who joined them, a benefit club offered an ideal means of providing mutual support and fellowship: it was to this end that the plans formulated in William Middleton's cottage were directed. 'Through the mercies of our God we are now increasing,' wrote Robert Langford, 'and whatever might have been said by the ignorant and superstitious, to endeavour to stop the rise and progress of our noble cause, we have to be thankful that hitherto every effort has been vain and useless . . . we . . . invite all men that might come under our age and sphere of life, to come with us and do as we have done, viz:- To

Plate 2 Compton Pilgrims Whitsun Dinner at Bakers' workshop. Compton. 1904.

use the means of youth, health and strength, to provide for themselves against the day of adversity, distress, and old age.'[17]

With an initial membership of twenty or thirty and, at first, only slow growth, there was little in the Compton Pilgrims' early history to suggest advantage over other village clubs. However, whilst contemporary benefit societies in the region rarely ever attained a membership much above 150, the Compton Pilgrims had grown by 1911 to become a society of thousands. Because of its size and importance, it was then able to gain approval to operate the state National Health Insurance scheme, and this in turn made possible an extension of its friendly society work that was maintained until the nineteen-sixties. Thus, the sustained growth of the Compton Pilgrims before 1911 had pervasive and lasting influence on the Society's entire life history. Why this growth occurred is the central issue of the present section of this study.

Membership totals and growth rates are presented in the Appendix and from these it can be seen that, whilst the Compton Pilgrims was already quite large for a Berkshire village club in 1862 (the earliest date for which figures are known) its growth rate reached a peak in the eighteen-seventies and eighteen-eighties. Such rapid expansion could not have occurred if the Society had, like most others, continued to draw its members principally from its home village, and at least as early as 1854 a number of branches existed.[18] In 1872, these still numbered only two or three, but ten years later, the number of branches, including that at Compton, had risen to eight. By 1885–6, when anothber branch was opened, only 32% of the membership belonged to the parent branch, though this remained more than twice the size of any other. In 1900–1 a second wave of branch establishment commenced, bringing the total to eighteen by 1900 and twenty-seven by 1911.[19] At the later date the Compton branch represented 14% of the total membership, though the Club remained firmly centred on its home village and its character remained that of a society serving, predominantly, the rural communities of Berkshire. Only three branches, with 7% of the membership, lay outside the county and nearly 60% of the members belonged to village branches, with most of the remainder being in Berkshire's agricultural market towns.

The extent of the Compton Pilgrims' expansion is demonstrated by the statistics; the causes must be sought in the perceptions of the Society of both leaders and potential members.

Generally, the leaders of village friendly societies had no desire to extend their activities beyond their own locality, but the officers of the Compton Pilgrims actively sought expansion. Possibly this in part reflected a recognition of the value of spreading risks in any insurance venture, but far more important was the conviction that the Compton Pilgrims embodied a set of moral values which could be more widely disseminated by the expansion of the Club. Especially important were an association with religious nonconformity and a strong belief in the principles of self help and independence. Religion pervaded the Society's activities, from the open air service integral to the annual meeting to the bibilical quotations interspersed with the printed rules. 'One of the most striking features,' wrote a *Newbury Weekly News* reporter in 1883, 'is the strong religious element which prevails throughout the whole society.'[20] And two years later the same newspaper recorded that 'though not a Primitive Methodist Club in the sense of being allied to that denomination, those who founded it and have since been the leading spirits in its destinies have been mostly of that persuasion.'[21] But the commitment to personal freedom implied that the individual must be free to choose and there were therefore no political or religious conditions imposed on membership. 'In our Club we know nothing of a man's principles, his religion, or his politics . . . These belong to a man's conscience, for which he is responsible to his God . . . We never ask a man whether he is a Churchman, a Baptist or a Catholic. That is nothing to us, and we have no right to enquire.'[22] As to self help, whilst many village friendly societies saw nothing incompatible between this and the managerial and financial reliance on middle class honorary members, the leaders of the Compton Club were proud that 'the men have throughout depended on themselves.'[23] 'While they were glad for gentlemen . . . to help them at their annual meetings, they did not want them to have anything to do with the management.'[24] 'We do our own business,' averred the Society's Secretary in 1890.[25]

From its independent stance, the Club incurred costs both in terms of honorary subscriptions foregone and, more importantly, of distrust among people of influence. Addressing the platform guests at the 1890 annual meeting, the Secretary observed that 'the time was when we were not favoured with the presence of gentlemen of your position,' a memory confirmed by the Treasurer's comment that 'the society, especially in its earlier years had to face opposition,' and the complaint of another member that 'they had been regarded in some quarters as a sectarian club and people had even used offensive names to distinguish them.'[26] However, as time passed, the Society became less insular and its appeal broadened. Well before the end of the century, guests at the annual meetings included county councillors and JPs: in 1888, the meeting was chaired by the Mayor of Newbury. The Church of England was rather more reticent, but its endorsement was eventually confirmed at the 1907 meeting when an Anglican cleric took the chair. And if self reliance brought costs, it also gave benefits. The extent to which honorary subscribers to friendly societies were able and inclined to exert influence over ordinary memebers is uncertain, but pressure was certainly on occasion applied.[27] Evidence also exists to suggest that the assumed security of honorary subscriptions encouraged administrative inefficiency. For example, whilst the managment expenses of the Compton Pilgrims in 1900, with well over 2,000 members, were £100, those of the neighbouring Yattendon Benefit Society, with less than one-tenth of the membership, were, four years earlier, £119 6s 6d. The Yattendon club 'enjoyed the privilege of being backed by gentlemen holding influential positions.'[28] Inefficiency was also evident in the Berkshire Friendly Society, in which honorary members defrayed administration costs, when the president complained in 1879 that 'the expenses of the central management are excessive.'[29]

Although the Compton Pilgrims 'had throughout been managed by working men,' the successful management of an organisation hundreds, then thousands, strong clearly demanded skills and abilities beyond those of ordinary labourers.[30] The Management Committee, comprising Secretary, Treasurer, Trustees, all Branch Agents and Stewards, and others, was elected by the members, but within this body of perhaps fifty or more, decision making devolved principally on a small group of long serving officials. Chief among these was Benjamin Middleton, Secretary for fifty-three years until his death in 1909. Described as the 'Prime Minister' to whom 'the society owed its existence,' Middleton was the son of the tailor in whose cottage the Compton Pilgrims orginated.[31] The office of Secretary, though arduous, brought only token remuneration and Middleton was employed as foreman, later traveller, for the Compton foundry and agricultural engineering works owned by Messrs Baker. Born into a family which was influential in the introduction of Primitive Methodism into Berkshire, he found time to supervise the Compton Sunday School and Band of Hope in addition to his commitment to the Compton Pilgrims, and he was on the executive of the South Berkshire Liberal Association. His obituary referred to his 'loveable character,' 'transparent sincerity,' and 'strict integrity,' and the affection and respect in which he was held by the members of the Compton Pilgrims Society confirms that this was no more than the truth.[32]

Three characteristics, nonconformity, long service and family association (all observable in Benjamin Middleton) recur among the Compton Pilgrims officials. Two additional examples will reinforce the point: Isaac Earley, lay preacher, who did not miss a Whitsun meeting for seventy-three years and who was still a Branch Agent at the remarkable age of 103, and the Baker family in whose White Wall Engineering Works the annual meeting was held for over 100 years and which, over four generations, took on the responsibilities of Society Treasurer.[33] These characteristics suggest that, for those who played leading roles, services to the Society and the values which it embodied were of fundamental importance to their lives.

Of the Society's ordinary members and their perception of the Club, only limited information is available. From 1863 three membership classes were offered, with weekly sick benefits of nine shillings, twelve shillings and fifteen shillings for the first six months of benefit, thus providing options to suit a wide income range.[34] How the membership was distributed across the classes is unknown, though it is probable that the lower predominated since as late as 1893 the Society was 'principally composed of agricultural labourers and others employed in outdoor pursuits.'[35] Most such men were unlikely to be able to afford the highest class contributions. However, the faster growth of the urban branches, which reduced the proportion of village membership from 70% to 57% between 1892 and 1911 was possibly accompanied by an increase in subscriptions to the more expensive classes.[36]

Whichever class they subscribed to, it is certain that many were attracted to the Club by its independent and, particularly in the early years, nonconfirmist character. The affiliated orders were slow to attract rural members and the Compton Pilgrims' chief competitor, after 1872, was the Berkshire Friendly Society, dominated by honorary members from the middle class and gentry.[37] There is some evidence of rivalry between the two, with the Compton Pilgrims tending to attract Liberals and nonconfirmists and the Berkshire Friendly Society receiving support from the Anglican clergy and drawing members particularly from villages in which the gentry was powerful.[38] As has been noted, the Compton Club initially faced opposition on account of its character, though by the eighteen-eighties this had greatly diminished and the Society had achieved respectable status. In 1899, a journalist asserted, 'only the better class of labourers is to be found in the ranks of the Compton Pilgrims.'[39]

One common incentive to joining a friendly society, regular public house club nights, did not apply in the case of the Compton Pilgrims, but unity and brotherhood were fostered by what must have been one of the most impressive annual gatherings of any rural benefit society.[40] On foot, by road vehicle and even by special train, between 500 and 600 people in the eighteen-eighties and eighteen-nineties made their way across the Berkshire Downs to Compton where Bakers' works was bedecked with hawthorn blossom and greenery for the Society's Whitsun meeting and dinner. 'In the streets there are a number of stalls erected by intinerent vendors and amusements are also provided by travellers who visit village feasts and country fairs. The club members are, however, bent on more serious business.'[41] Even at their annual feast the Compton Pilgrims remained true to character. There were no banners or regalia, the men being dressed in Sunday suit upon which was pinned, with light blue ribbon, the Society's medallion. By the eighteen-eighties the event was enlivened by the presence of a temperence band, but the proceedings were mainly formal, comprising business meetings and elections, a religious service and no less than three meals.[42] Providing food for upwards of 500 people was no easy task, especially as the members insisted on doing the catering themselves.[43] 'All the ovens of the neighbourhood are engaged, and conveyances are used in taking to and from these cottage and other bakeries the sundry joints of beef and mutton, the meat pies, and baked potatoes. Here is Monday's bill of fare – 1,285lbs of fresh meat; 1 gammon of bacon, 20lbs; 4 sacks and 2 bushels of potatoes; with 42 gallons of bread and 1 cwt of cheese.'[44] Provision was made for the thirsts of both abstainers and non-abstainers, in segregated groups, and, in 1899, 'it was noticeable that a very considerable proportion of the men and lads asked for ginger beer.'[45] Nevertheless, three years later, the non-abstainers managed to consume over eighty gallons of alcoholic beer.

Of course, a fundamental incentive to joining a friendly society derived from the benefits payable in the event of sickness or death. Generally the village club suffered from two serious weaknesses in this respect. The first was insufficient knowledge of sickness and mortality probablities upon which to set contribution and benefit scales such that current value of expected income equalled current value of expected claims, and the second was the high risk associated with insurance of small numbers.[46] Until the eighteen-eighties the Compton Pilgrims, like most other friendly societies, had little understanding of actuarial principles, though before that time, the imposition of an entrance fee graduated according to age indicates some comprehension of the issue.[47] With greater knowledge of the principles of insurance, age-on-entry related contribution scales were introduced in 1897.[48] However, the Society's policy between 1864 and 1879 of dividing the current surplus among members at five year intervals, a practice common among village benefit clubs but totally at variance with actuarial prudence, so depleted reserves that the Chief Registrar's quinquennial valuations revealed actuarial deficiencies until 1935.[49]

Plate 3 Isaac Earley, oldest member of the Compton Pilgrims, with Reginald Elliott, youngest member. Photograph taken to commemorate Earley's 100th birthday in 1907. Elliott later became a Society trustee.

But to the Berkshire labourer, the Chief Registrar's calculations signified little. For some, in fact, the division of funds was an incentive to join, though there was no slackening in the Society's growth rate when the practice was abolished. What mattered more was that the Society gave the impression of being strong and successful. By the eighteen-eighties, whilst other village clubs were struggling, the Compton Pilgrims was growing ever larger, and every year the reserves were increasing. Thus, once under way, growth was self perpetuating. Risks were spread and branches doing well financially at any time were able to compensate for those which were less fortunate.[50] Further, because of its ability to attract new members, the Compton Pilgrims was a young man's club. In 1891 the average age of members was only thirty and ten years later it was observed that the Club was 'growing younger, that is the members added having been largely lads and others rising into early manhood, the average age has been falling.'[51] The significance of this is that, in the short term, the contributions of young members tended to exceed their claims, giving the Society an illusion of financial strength. In 1894, out of a membership of 1,792, only seven men over the age of seventy were in receipt of permanent sick pay and whilst considerable thought was being given around this time to the possibility of a formal pension scheme, the problem was less pressing for the Compton Pilgrims than it had become for many other societies in which the proportion of older men was higher.

At the turn of the century confidence in the Society was strong and, though the policy of creating additional branches to compensate for the reduced growth potential of old-established branches was failing to maintain the expansion rate, there seemed little cause for concern. Perhaps the officials were slightly apprehensive over the increasing actuarial deficiences calculated by the Chief Registrar but, with so many young members, the liabilities were heavily weighted to the future. By the time they were to be met the Society would, through a combination of sound management and lower than anticipated incidence of claims, have built up more than sufficient reserves to cover them.[52] In 1911, however, this time still lay some years ahead.

The Compton Pilgrims 1912–1964

The village friendly society, already made anachronistic by the expansion of the affiliated orders, received its final blow with the passing of the 1911 National Health Insurance Act. This instituted a universal state insurance scheme against sickness, in which a role was found for the large friendly societies but not for the small village club. By acting as an Approved Society collecting contributions and paying benefits for the state scheme, large friendly societies such as the affiliated orders were able to bring their independent activities to the attention of a wide range of people who might be interested in supplementing their basic National Health Insurance with additional friendly society cover. However, for those societies which were too small to operate the National Health Insurance scheme, there was no such access to potential members. Further, to the extent that the contribution and benefit scales of the village clubs tended to be low, National Health Insurance was a substitute rather than a complement for their independent provision. Since National Health Insurance was compulsory these societies were unable to compete and, whilst a few in Berkshire negotiated takeover by bigger societies, the large majority simply disbanded.[53]

Despite initial fears that it would be considered too small to participate in the National Insurance scheme, the Compton Pilgrims was one of the first friendly societies to gain approval and from 1912 it operated the state scheme alongside but separate from its independent activities. Some 6,500 people joined the Society's National Insurance section in its first year and thereafter the scheme was operated with some success. Every valuation of this section revealed a surplus well in excess of the Approved Society average, from which additional benefits including dental and optical treatment, nursing services and convalescent home facilities were provided at no additional cost to members.[54] As a result the society was attractive to those seeking an Approved Society and membership steadily rose. By 1940 it had reached 10,500.

Inevitably, the administration of National Health Insurance influenced the character of the Club, which had developed by 1926 into 'an efficiently organised approved society operating on strictly business lines.'[55] 'Now and again,' observed the *Newbury Weekly News*, 'there is a desire for the old time gaiety, but those in management, with their economical eyes on the finances, declare that there is no money to spare for ordinary amusements.'[56] Indeed, far from being 'a profitable side line' to independent operations as one writer has suggested for Approved Societies generally, for the Compton Pilgrims at least, National Health Insurance became a central area of activity.[57] Nevertheless, continuity of management from the pre-Approved Society era and the sustained interest of independent section members, proud of their club, ensured that the friendly society character was not entirely abandoned.

In contrast with the experience of the state section, the Society's independent section had to contend with a continuing series of difficulties in the inter-war period. An immediate consequence of achieving Approved Society status was a leap in independent section membership from around 3,600 in 1911 to over 5,000 in 1912, the increase presumably coming largely from people who had also joined the Club's state section.[58] However, it soon became evident that many had taken additional friendly society cover on impulse, for membership fell by 400 in 1913 and dropped back below 4,000 by 1918. As one Branch Agent observed, 'a good many young fellows did not feel inclined to pay into the independent side of the club, saying that the state insurance was all they would do and they preferred to join a slate club which shared out every year to joining the [Compton] club.'[59]

The First World War brought problems for the Society which paid sickness benefits to independent section members injured on active service and funeral allowances to dependents of members killed in action. Despite the imposition of a supplementary levy, the costs – £2,187 10s 6d. over the four years to the end of 1918 – resulted in annual deficits necessitating drawing from reserves.[60] The war also disrupted the already dwindling Whitsun meetings. These had still attracted attendances of around 400 in 1911, long after the heyday of the ordinary village club feast, but numbers fell sharply to 250 in 1913 and hardly 100 in 1914. By 1916 the works bell at Bakers' foundry had 'to be rung loud and long to summon sufficient members to make the necessary legal quota of fifty,' and in 1918 the meeting was dispensed with entirely.[61]

The early nineteen-twenties saw some recovery with membership rising again above 4,600 in 1926 and with a revival, albeit on a reduced scale, of the Whitsun gathering. Up to 100 people met at the foundry which as in the past was garlanded with greenery and branches, though the event had become 'a sober affair entirely devoted to business with just a social cup of tea as refreshment after the labours of the afternoon.'[62] But the independent section membership began to fall again in 1927 and in 1928 it was decided to close the existing scheme to new members and to introduce a more attractive replacement. The new scheme combined the traditional friendly society insurance provision with a member's individual deposit account to which surpluses were credited. 'Funds are withdrawn by members without forfeiture in the event of marriage, birth or death of child, death of wife, surgical operation of member and purchase of property, providing certain sums are left standing to the member's credit, but they are primarily intended as a provision for death or old age and can be withdrawn in full when a member dies or reaches the age of 65.'[63] In its first year the deposit section attracted 219 members.

Whilst the deposit section grew in the nineteen-thirties, progress was slow and, taking into account the declining membership of the original section, total independent section membership continued to fall until 1933. Thereafter came a slight recovery and by 1940 independent members totalled 4,713, including 1,945 in the deposit section. As a means of boosting membership some older members advocated a return to the pre-war style annual gatherings but the management believed that tastes had changed and pointed out that latterly such meetings had run at a loss. Others took the contrasting view that the society was suffering from an outmoded village club image. One Agent complained that 'he found Compton difficult to get to. He thought that the next general meeting should be held at Reading, which would rally the society a bit. Compton was a dead-alive hole.'[64] The management would have none of this, though, and the Club's commitment to the village was confirmed in 1936 with an extension of the office facilities and the building of a staff hostel. After all, the situation was one of lack of growth rather than decline, with independent membership 1,000 and more above that of 1911 and with the Chief Registrar of Friendly Societies' valuation shewing, at last, an independent section actuarial surplus in the Club's centenary year.[65] Taking independent and National Health Insurance sections together the Compton Pilgrims had come a long way in a hundred years, becoming in the words of Lord Ernle, guest speaker at the centenary meeting, 'one of the most flourishing and prosperous' or rural Approved Societies.[66]

But the long term prospects were not good. With the original independent scheme closed to new entrants the Society depended on its National Health Insurance and deposit sections and when the Approved Societies lost their National Insurance role in 1947 as a consequence of the Beveridge welfare reforms, the deposit section stood alone. The ending of the Approved Society function, the changed social environment of the post-war years and the declining influence of members in whose minds the friendly society image remained strong combined to diminish both the role and the identity of the Club. Even the modest growth of the nineteen-twenties and nineteen-thirties could not be maintained and by 1959 total membership had fallen to 2,275. The management reported that 'all efforts of the committee to awaken fresh interest have met with little success,' noting that membership was 'built up almost entirely on recommendation,' whilst 'lack of interest is apparently prevalent . . . amongst our members.'[67]

Thus the members generally ceased to perceive the Society as a body for which they had any personal feeling and, significantly, it became increasingly difficult to fill management positions from within the Society's ranks. By 1963 only 853 deposit section members remained, alongside 878 survivors from the original independent scheme and, despite a healthy financial position, it became clear that the decline could not be reversed.[68] The priority now was to protect the interests of the remaining members and, to this end, discussions were held with the Gloucester and West of England Holloway Society. Agreement was reached for the transfer of the Compton Pilgrims' deposit section members to the Gloucester society from January 1965 and for the payment of lump sums to discharge liability to the remaining members of the Pilgrims' original scheme.

In 1986, when this study was undertaken, the Compton Pilgrims' former headquarters were unoccupied, the White Wall Engineering Works had disappeared, and the Primitive Methodist Chapel stood derelict.[69] Little remained in Compton to bring to mind former glories. Yet for 130 years this otherwise unremarkable small village was the home of an enterprise which gave support and security to many thousands of people. Without ever losing sight of its village club identity, the Society was able to manage complex and large scale business affairs with efficiency and skill. A more successful and impressive self help venture by labouring men would, surely, be difficult to find.

Appendix

Compton Pilgrims Benefit Society independent section membership total and growth rate 1862–1927 (excluding deposit section)

Year	*Membership*	*Growth*	*Year*	*Membership*	*Growth*
1862	199	29%	1898	2,180	31%
1867	225	49%	1903	2,846	15%
1873	336	49%	1908	3,271	53%
1878	500	46%	1912	5,004	-23%
1883	730	52%	1918	3,841	14%
1888	1,109	53%	1922	4,372	5%
1893	1,692	29%	1927	4,588	
1898	2,180				

Membership figures taken from Registrar/Chief Registrar's Reports and press reports in *Newbury Weekly News* and *Berkshire and Oxfordshire Advertiser*. Five year intervals except where relevant year's figure is unknown. The original independent section was closed to new members after 1928.

Notes

[1] See especially P.H.J.H. Gosden, *The Friendly Societies in England 1815–75* (Manchester, 1961), M. Fuller, *West Country Friendly Societies* (Reading, 1964) and P.H.J.H. Gosden, *Self Help* (London, 1973). The literature, nevertheless, remains thin. Appeals to historians to give greater attention to friendly societies and their records are made by D. Neave in 'Victorian Self Help and the Local Community,' *Local Historian* (July 1984), pp. 10–11, and also in 'The Local Records of Affiliated Friendly Societies,' *Local History*, (August 1984), pp. 161–7.

[2] *Report of Chief the Registrar of Friendly Societies for 1910*, P(arliamentary) P(apers), 1912–13, LXXXII.

[3] The survey of Berkshire which follows in the text can be compared with D. Jones, 'Did Friendly Societies Matter? A Study of Friendly Society Membership in Glamorgan, 1794–1910,' *Welsh History Review*, 12 (1984–5) pp. 324–49. The two cases are very dissimilar, but both demonstrate that friendly society membership was not confined to a working class elite. Additional county surveys would significantly enhance our knowledge and understanding of the movement.

[4] *Report of the Chief Registrar of Friendly Societies for 1875*, P.P. 1876, LXIX.

[5] F.M. Eden, *Observations on Friendly Societies* (London, 1801), quoted in W. Bowden, *Industrial Society in England towards the End of the Eighteenth Century* (London, 1965 (Second Edition)), pp. 296–97.

[6] *Report of the Select Committee of the House of Lords on the Poor Laws*, P.P. 1831, VIII. Based on 1815 estimate of friendly society membership and 1821 census population.

[7] The decade totals between 1800–9 and 1870–9, based on the Chief Registrar's Reports for 1875, 1885, 1905, 1910, are zero, eight, ten, twenty-seven, forty-eight, nineteen, twenty-five, sixteen. The acceleration from the eighteen-thirties is consistent with national trends and is commonly assumed to be a response to the imposition of the New Poor Law. However, in view of geographical differences between the rate of friendly society establishment and the timing of the introduction of revised poor relief regulations, this explanation can only be partial.

[8] These estimates are based on the Chief Registrar's 'complete' list contained in P.P. 1876, LXIX, adjusted for omissions and defunct societies as indicated by later Reports. Totals for years prior to 1875 cannot be estimated with confidence.

[9] Registration, which was optional, brought several advantages, the chief of which was the right to sue and therefore to protect against embezzlement of funds. However, some societies considered that the regulations which the Registrar imposed were too high a price to pay and so chose to remain unregistered. Since few such societies left any records, their number can only be guessed. The number given in the text is based on an estimate made by J.M. Ludlow, Secretary to the Royal Commission on Friendly Societies 1871–4, (quoted by Gosden, *The Friendly Societies in England*, p. 194), that one-third of societies, nationally, were unregistered.

[10] *Report of The Chief Registrar of Friendly Societies for 1875*, P.P. 1876, LXIX.

[11] The figures which follow in this paragraph of the text are calculated from *Report of the Chief Registrar of Friendly Societies for 1910*, P.P. 1912–13, LXXXI.

[12] The Berkshire Friendly Society was a 'county' type society founded in 1872. For a discussion of county societies generally, see Gosden, *The Friendly Societies in England*, pp. 52–55.

[13] *Report of The Chief Registrar of Friendly Societies for 1910*, P.P. 1912–13, LXXXI. An approximation of the extent of friendly society activity in Berkshire relative to other counties at this time is given by the membership of affiliated societies expressed as a percentage of county population. For twenty counties this was less than 5% and for ten it was greater than 10%. Berkshire's figure of 6.6% was exceeded by seventeen English counties. (Calculated from the Chief Registrar's Report for 1910 and county population, 1911.)

[14] Report of centenary meeting, *B(erkshire and) O(xfordshire) A(dvertiser)*, 14 June 1935.

[15] For unrest in Berkshire, see N. Gash, *The Rural Unrest in England in 1830 with Particular Reference to Berkshire* (unpub. B.Litt. thesis, Oxford Univ., 1934). For poverty and poor relief, see M. Neuman, *The Speenhamland County* (London, 1982).

[16] In 1830, the Berkshire missionaries reported that 'the farmers are, in general, much opposed to dissenters, and in particular to us; and they threatened to turn the people out of work, and out of their houses, if they either hear us preach or take us in. The weather was then very cold, and we preached out of doors in many places . . . And at this time we knew what it was to want God in Brinkworth Circuit,' *Primitive Methodist Magazine* (1832), p. 265.

[17] Preface to manuscript Rule Book of Compton Pilgrims, 1844, deposited at Registry of Friendly Societies, London (File 3F(D)).

[18] Rule Book of Compton Pilgrims, 1854, deposited at Registry of Friendly Societies (File 3F(D)).

[19] The branches established after 1890–1 failed to grow at the pace of the early branches. The latter contributed over half of the Society's additional members between 1890–1 and 1910–11, by which time they still represented three-quarters of the total membership, with an average branch size of 261 compared with fifty for the later branches. Since there are no obvious differences in character between early and late branch locations, the relative failure of the second wave branches to expand suggests that by the eighteen-nineties the attractiveness of a rural friendly society depended on an image of local strength and proven record.

[20] *N(ewbury) W(eekly) N(ews)*, 17 May 1883.

[21] *N.W.N.*, 28 May 1885.

[22] *B.O.A.*, 26 May 1893.

[23] *N.W.N.*, 28 May 1885.

[24] *B.O.A.*, 14 June 1889.

[25] *B.O.A.*, 30 May 1890.

[26] *B.O.A.*, 30 May 1890; *B.O.A.*, 26 May 1893; *N.W.N.*, 24 May 1888.

[27] In 1874, at the height of agricultural trade unionism, the Rector of Brightwell (Berkshire) informed his audience at the club feast that 'in Cambridgeshire . . . as well as in several of the eastern counties the masters and men were at loggerheads. Subscriptions had been withdrawn from friendly societies.' (*Reading Mercury*, 30 May 1874). He went on to remind the men how generous local farmers had been in the matter of remuneration for their labour. Doubtless his meaning was understood.

[28] *N.W.N.*, 28 May 1896; *N.W.N.*, 24 May 1888.

[29] *N.W.N.* 5 June 1879.

[30] *B.O.A.*, 14 June 1889.

[31] *B.O.A.*, 15 June 1900.

[32] *N.W.N.*, 19 August 1909. Obituaries are not always the most reliable guides to character, but numerous press comments confirm Middleton's charismatic personality. Thus, he was 'held in unbounded respect by the members,' (*B.O.A.*, 30 May 1890); he 'was cheered again and again, which shows that the confidence of of his fellow members continues at high water-mark,' (*B.O.A.*, 17 June 1892); the speed of his re-election as Secretary in 1899 'was a remarkable testimony to the respect and confidence in which Mr. Middleton is held,' (*B.O.A.*, 26 May 1899); he was spoken of in 'eulogistic terms,' (*B.O.A.*, 15 June 1900).

[33] Donald Baker was closely involved with the Society's management for more than forty years after becoming Treasurer in 1920. In addition to supplying expertise in financial affairs, the Baker family also gave employment to several key Society officers, Indeed, it is unlikely that Middleton himself would have been able to devote so much attention to the Pilgrims without the support of his employer. Undoubtedly, the Baker family's association with the Compton Pilgrims throughout the Club's entire lifetime was a key explanatory factor in its longevity.

[34] The corresponding monthly contributions were, in 1863, 1s 3d, 1s 7½d, 2s 0d.

[35] *B.O.A.*, 26 May 1893.

[36] In 1910, for example, when an eighteen year old contributed 1s 7½d per month in the lowest benefit class and 2s 4½d in the highest, the average annual branch income per member in the urban branches of Reading, Tilehurst and Staines was £1 4s 2½d, £1 5s 9d, £1 5s 1d, compared with £1 0s 1d, 19s 8½d, and 18s 8d in the village branches of Compton, Chaddleworth and Blewbury.

[37] No doubt, when forming the Berkshire Friendly Society in 1872, the local gentry were aware of the 'threat' of agricultural trade unionism. Although agitation in Berkshire did not compare with that in adjacent Oxfordshire, the West Berkshire branch of the National Agricultural Labourers' Union could claim a membership of 4,000 in 1873 (*Labourers' Union Chronicle*, 26 July 1873). Most of the villages where the Compton Pilgrims had branches also had branches of the N.A.L.U., including Compton itself. Here, where N.A.L.U. membership was sixty in April 1875, a union official complained that 'the church minister had used very much influence in advising the men not to listen to us nor yet to join the union.' (*Labourers' Union Chronicle*, 1 May 1875). It seems that the minister's advice was heeded, since little union action was reported from the area. Certainly, no evidence of involvement of the Compton Pilgrims with agricultural trade unionism has come to light, despite the known association of Primitive Methodism with the N.A.L.U. elsewhere.

[38] Of 'several hundred' who attended the Berkshire Friendly Society's annual meeting in 1879, 180 came from estate villages controlled by Loyd Lindsay, a trustee of the society (*N.W.N*, 5 June 1879). For an account of a dispute in which a Liberal non-conformist member of the Compton Pilgrims was refused a share in his parish charity by a rector who advocated membership of the Berkshire Friendly Society, see *Abingdon Herald*, 15 April 1893.

[39] *B.O.A.*, 26 May 1899.

[40] Though not unique in having its headquarters apart from the public house, the Compton Pilgrims was unusual in this respect. Of 206 friendly societies in Berkshire whose headquarters were specified in the Chief Registrar's Report for 1875, 147 met in public houses (P.P. 1876, LXIX).

[41] *N.W.N.*, 26 May 1904.

[42] In earlier years, the annual meeting had been more austere. The 1854 Rule Book stated that 'no music shall be hired, no ribbons or banners shall ever be permitted.' (Registry of Friendly Societies, File 3F(D)).

[43] 'Hence everything is done at prime cost' (*B.O.A.*, 17 June 1892). Even the band was paid for by passing round a hat for contributions 'in order that the expense might be met outside the society's normal income' (*N.W.N.*, 24 May 1885). By economies such as these, the members could enjoy luncheon, dinnner and supper at a cost of only two shillings per head in 1899 (*B.O.A.*, 26 May 1899).

[44] *B.O.A.*, 17 June 1892.

[45] *B.O.A.*, 26 May 1899.

[46] When current value of expected claims exceeded current value of expected income, an actuarial deficiency existed. Where a friendly society had substantial reserves, the rather abstract problem of an actuarial deficiency was not easily recognised by members.

[47] Reflecting the greater risk of older men, the entrance fee for the highest benefit class in 1863, for example, ranged from 4s 6d for a man aged between twenty and twenty-one to 12s 0d for a man aged between thirty and thirty-five. The monthly contribution was uniform at 2s 0d

[48] In 1908 the entrance fee differential had been reduced with, in the highest class, men between eighteen and twenty-five paying 2s 6d and men between thirty-five and forty paying 5s 6d. But the monthly contribution of the latter was 3s 2½d compared with 2s 4½d. for the former.

[49] Few details relating to the division of funds have survived. Figures are available for one occasion only, 1874, when £337 17s 6d was distributed leaving £250 in hand (*N.W.N.*, 28 May 1874). For many members, especially young men who anticipated few claims, division of 'profits' was highly attractive. However, that outlook failed to recognise the long term liabilities of a benefit club which would have to be met as members grew older. Realising this, Middleton 'came to the conclusion that the society . . . had within it the seeds of ultimate dissolution owing to the sharing out which periodically prevailed. His energies were directed to eliminating the dangerous principle' (*N.W.N.*, 19 August 1909). This he succeeded in doing in 1881. Generally, pressure was being applied to village clubs to abandon the 'social evil' (*B.O.A.*, 4 June 1889) of division in this period, although some hesitated to give up an attractive incentive to membership, especially if they had operated successfully with such a policy in the past.

[50] Individual branches experienced considerable annual variation in their accounts. For example, Wallingford had a sick fund deficit equal to 60% of its income for the year 1882 (the earliest date for which figures are available), surplus of 22% in 1890, surplus of 21% in 1895, deficit of 11% in 1900, surplus of 4% in 1904 and surplus of 8% in 1910. Other branches experienced similar fluctuations but with different time pattern, so that variation for the Society as a whole was considerably less than for individual branches. Thus for the years above, the Society annual sick fund surplus (excluding investment earnings) was 23%, 24%, 25%, 15%, 26% and 12%.

[51] *N.W.N.*, 30 May 1901.

[52] Considerable attention was paid to investment opportunities, though these were constrained by the Society's registered status. Under the first Registrar of Friendly Societies, funds were largely invested in chapel mortgages, but his successor from 1870 disallowed that practice. Investments were first shifted into the Post Office Savings Bank but unsatisfactory rates of return resulted in a switch to local government stock in the eighteen-nineties and, especially after 1900, into mortgage loans to members. During the inter-war period, the investment portfolio was skilfully managed with a view to both capital gain and high interest, the relative weight of government stock and mortgages at any time depending on market conditions. This pattern continued after the Second World War with, ultimately, government securities and mortgages each representing around half of independent section reserves.

[53] For example, in 1912 the Beenham Padworth and Ufton Benefit Society became a Foresters' court, the Brightwell and Sotwell United Friendly Society became a branch of the Compton Pilgrims and no less than eight Berkshire village clubs were dissolved.

[54] The Compton Pilgrims had an excellent reputation as an Approved Society, though to a significant degree its favourable valuations arose from the low proportion of female members in its state section. When the National Insurance scheme was devised, the cost of meeting claims by women was significantly underestimated and the inadequacy of the female contribution scale created difficulties for those Approved Societies with many female members. Friendly societies generally fared better than other types of Approved Society, since women usually formed a relatively small proportion of their state section membership.

[55] *N.W.N.*, 27 May 1926.

[56] *N.W.N.*, 27 May 1926.

[57] B.Gilbert, *British Social Policy 1914–39* (London, 1970) p. 304.

[58] In part, this jump in membership was a result of the admission, from 1912, of women to the independent section. Prior to this time, whenever the possibility of permitting women to join the Society had been suggested, it had been rejected by the management.

[59] *N.W.N.*, 15 June 1916.

[60] This experience contrasts with Gilbert's implication that friendly societies benefited from the impact of war (Gilbert, *op. cit.* p. 264).

[61] *N.W.N.*, 15 June 1916; *N.W.N.*, 23 May 1918.

[62] *N.W.N.*, 9 June 1927.

[63] Compton Pilgrims Benefit Society, *129th Annual Report* (Newbury, 1963). This was essentially a 'Holloway' type scheme, for a general discussion of which see Gosden, *The Friendly Societies in England*, pp. 216–17.

[64] *B.O.A.*, 25 May 1934.

[65] The valuer complimented the Society on its substantial surplus which he attributed to profit from the sale of stock, low incidence of sickness claims and high rate of interest received on mortgage loans. (Registry of Friendly Societies, File 3F(D)).

[66] *B.O.A.*, 14 June 1935.

[67] Compton Pilgrims Benefit Society, *125th Annual Report* (Newbury, 1959).

[68] This decline must be viewed in the context of a general fall in friendly society membership According to Gilbert, friendly society membership had declined by 1962 to scarcely one quarter of its 1911 level (B. Gilbert, *The Evolution of National Insurance in Great Britain* (London, 1966) p. 427). Thus it appears that the Compton Pilgrims was relatively successful in maintaining its independent membership, for as late as 1940 this was 40% above the 1910 total. Though the fall in the nineteen-fifties was substantial, in 1962 membership remained 55% of that in 1910.

[69] The headquarters, Fraternity House, had latterly served as a betting office. Benjamin Middleton, lying a short way off in the chapel yard, could make no comment.