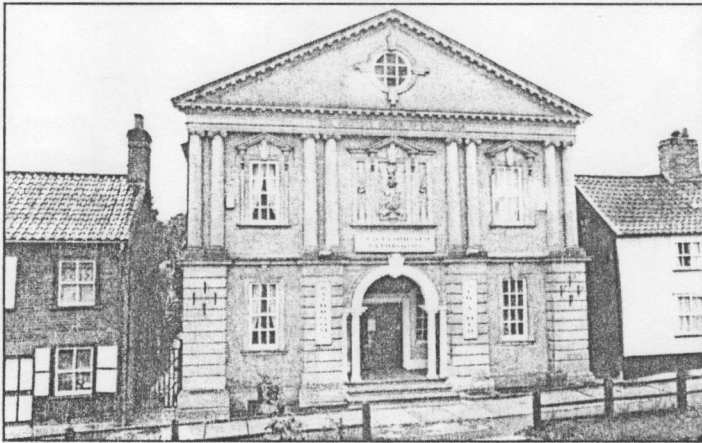




## PEOPLE & IDEAS

Colin Ward on friendly societies, mutuality, and the English passion for nostalgia

# From mutual aid to Old Fashioned Bathrooms



*Foresters' Hall – formerly home to the Ancient Order of Foresters friendly society, but now housing 'Old Fashioned Bathrooms'*

I hammered my keyboard for two decades in the depths of cereal country, but have finally landed in a village high street, where I look up and see everyone go by. And right opposite is the Foresters' Hall, which apart from the parish church is the biggest building in the village. It's a handsome and modest neo-classical building from 1905, and its architect wasn't one of the international globetrotters, but a thoughtful chap from Ipswich called Raymond Wrinch, who 'spent a large amount of his time measuring and sketching Suffolk buildings'.

His client was the local 'court' or branch of the Ancient Order of Foresters, whose name is carved on the cornice. Like the Independent Order of Oddfellows, this was one of those 'friendly societies' set up by 19th century working men to provide medical care, sick pay, and unemployment benefits for members.

The societies had a quaint internal language, like that of the freemasons or the early trade unions, where members were 'brothers' belonging to 'lodges', or 'courts' in the case of the Foresters; but they built up a vast network of welfare for employed workers before we had a welfare state. Even I, when first employed as a 15-year-old, had contributions for my 'approved society' deducted from my wages, and when I was a conscript in the Second World War the Army honoured this commitment.

When the 1942 Beveridge Report was finally implemented in the National Insurance Act of 1948, I had already contributed for years. But when I became a pensioner after 50 years of compulsory deductions from my earnings, Mrs Thatcher (without consulting me) decided to break the link between average incomes and pensions. The party that criticised her bitterly,

but is now in power, agrees that I am an impossible burden on the working population.

Back in 1905 at the grand opening dinner at the Forester's Hall, the Secretary told the 200 guests about the local origins: 'In 1869 a cheap-jack, besides selling his wares on the parish hill, advocated the cause of Forestry, and so marked an impression did he make that a number of his hearers within a short time established the court or branch, which had 43 members by the end of the year and had 996 by 1905, with a 'juvenile' society of 264 members.'

I had been intrigued, taking the bus to Saxmundham, and seeing there a Juvenile Odd Fellows Hall dated 1880; and the report of the opening of the Foresters' Hall indicates a general policy of enrolling the young. Brother Read told the grand opening meeting about 'the importance of obtaining juvenile members. It was the duty of parents to enrol their children as members of Friendly Societies, among which he maintained that the Foresters stood second to none.'

Brother Fisher, replying, remarked that the Order had made rapid strides throughout the English-speaking world. Its numbers were fast approaching a round 1 million, but even more important was the soundness of its finances – 'but we are not going to rest satisfied until every working man and woman is enrolled in the Foresters or some similar sound benefit society'. And another speaker looked forward to the time when the Order would do something more than provide sick, funeral, and medical benefits, and when the great friendly societies co-operated in conjunction with medical science, in the prevention of consumption (tuberculosis): 'As to old-age pensions, he hoped that before

long 'Court Star of Suffolk' would employ its surplus in initiating a workable scheme. I am convinced that we cannot look to politicians for a solution of the problem.'

He was wrong. For in 1909 Lloyd George introduced non-contributory old age pensions, and in 1911 contributory and compulsory sickness and unemployment insurance. When Beveridge produced his famous report in 1942 he wanted the friendly societies to remain as agents for the payment of benefit, but David Green reports that before the National Insurance Bill of 1946 Beveridge wrote to warn that to set up an all-embracing state machine 'will be final', whereas to admit the friendly societies would 'leave room for experiment and trial'.

I'm always asking old residents what went on in the Foresters' Hall and am told about the scratch dance bands of the 1930s, and about the cinema shows, where before mains electricity came to the village the firm of agricultural engineers on the site where I now live would set up a generator in my backyard and trail a cable at roof level across the High Street to run the projector. Today the building houses 'Old Fashioned Bathrooms', catering for the current English passion: nostalgia.

But apart from the yearning for Edwardian free-standing bath-tubs with curly tops and decorated feet, there is, among political thinkers of both right and left, a nostalgia for friendly societies. David Green wrote *Reinventing Civil Society* (Institute of Economic Affairs, London, 1993), discussing in detail the achievements of the Oddfellows and the Foresters, while Charles Leadbeater and Ian Christie wrote *To Our Mutual Advantage* (Demos, London, 1999), arguing that despite the conversion of many building societies from mutual ownership to shareholder organisation, mutual enterprises can be more diverse and innovative than we realise.

They argued, in fact, for a 'mutualisation' programme in the public sector, noting that: 'People are generally suspicious of privatisation reaching deep into the heart of public services such as health and education; yet they also acknowledge the shortcomings of the overly bureaucratic and inflexible forms of state provision... In these areas people want services that are not-for-profit and inclusive and that are also responsive to local needs.' But no-one was listening. ■

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