

**THE
BREWERS' GUILD
IN THE
TWENTIETH CENTURY**

Part 11.

**The
Benevolent Society**

1911 - 1929

THE BENEVOLENT SOCIETY 1911 - 1929

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THE BENEVOLENT SOCIETY, 1911 - 1929

PREFACE

It is not particularly difficult to form an organised group, club or other form of society but a very different matter to establish a viable Benevolent Fund. For the Operative Brewers Guild, the task was such that it is remarkable that it was even attempted.

Many brewers were not in favour of the Guild; the thoughts of the Temperance Movement and the very aggressive Prohibitionists were far removed from help for brewers; the outbreak of war in 1914 made financial appeals for other than Red Cross or similar organisations seem almost non-patriotic; the Guild was not yet in a position to seek sponsorship at the level required and the comparatively low salaries of those brewers who were members meant that only very small and quite inadequate contributions could be made to a Fund.

To overcome these obstacles, the Guild pioneers had Faith, unshakeable, Hope eternal and Charity, the absolute minimum; in themselves, these would not have been enough but with their own determination added, a very small group of men succeeded where most would have abandoned the idea.

Benevolent work is confidential and only a little can be mentioned publicly but many former brewers and their families have been very grateful for the help they have received.

The brewers who worked so hard to bring the Society into existence did so because they recognised the need, felt that they should respond to it and were not deterred by the problems.

By any standards, it was an exceptional achievement.

1.

AT THE DROP OF A HAT, 1911 - 1917

One of the most important objectives of the pioneers of the Guild, if not their main intention, was to establish a Benevolent Fund. This was not mentioned in the notice to convene the original meeting because until a Guild was firmly established, such a development would not be considered although, with the rapid decline of small breweries, the need to help redundant brewers was clear.

A Benevolent Fund is Formed

The first step was unofficial. In March 1911, at the inaugural meeting of the Midland Counties Section, Walter Finch was appointed Chairman. Always a firm supporter of a Benevolent Fund, he suggested that a scheme should be started. This was approved and at the close of the meeting, a hat was passed round for donations. From such a beginning.....

*The official Inauguration dates from the Guild AGM held in January 1912, when it was resolved:-
“That a Benevolent Fund be formed and a Committee comprising members from all branches be elected for the Management of same. This Fund to be raised by donations from members at the ordinary meetings, any outside contributions that may be received and a sum of money from each branch at the end of each year from their funds, the amount to be not less than 5/3 per member. The object of the Fund is to give assistance in any case of distress, after thorough examination of same by the Committee. The Committee to have sole control of these matters. As years go on, the beneficent effects of this Benevolent Fund should be very far reaching and it should therefore commend itself strongly to the consideration of all members”.*

The appointments of Officers and Committee were:-

Chairman	Walter Finch
Treasurer	G Berry
Secretary	C V Andrews
Committee	H Trinder, E F Goddard, H Ryder and C E Croucher.

The Resolution was fully supported by members but “ any outside contributions that may be received “was strongly opposed on the grounds that it seemed rather a devious method of obtaining financial support from Allied Traders, which would not be well received by brewery directors. This criticism was accepted and the reference to “outside contributions” deleted but there was a feeling that the pendulum had swung too much the other way. If Brewery Owners or Directors wished to make donations, it seemed foolish, not to say unwise, to refuse them. Some Owners and Directors were brewers, though not members of the Guild; willingness to help others who were in great need was precisely why the Benevolent Fund existed. As before, this criticism was entertained and it was agreed that donations from Brewery Companies and Brewery Directors would be gratefully received.

In March 1913, it was decided, in order to build up capital, that no grants would be made until January 1915. As the Fund balance at the end of 1913 was only £113, this seemed a necessary precaution but brought a query from the Northern Section in respect of possible special cases. No further correspondence exists on the matter but from very brief comments in other letters it appears probable that exceptions would be made, though 'special' was not defined.

Insurance for Members

During the year, the Guild Secretary arranged for insurance for members who might wish to take advantage of special low rates and in December a note was published in the Journal, reminding all members of this opportunity to help themselves and also the Benevolent Fund. By insuring with the Sun Accident and Scottish Widows' Life Offices, the Guild Secretary being the agent, a proportion of all commissions would be payable to the Benevolent Fund, the remainder to the Guild. A considerable number of members took advantage of this.

A Trust Fund Approved

At the AGM on 31st January 1914, the formation of a Trust Fund was approved, to be entirely separate from any other existing. Three Trustees were to be appointed as administrators: all moneys due to the fund were to be invested in Trust Securities and the income from them was to be handed over to the Benevolent Fund Committee, to be used by them for such purposes as the O.B.G. Rules permitted. At the end of each year, any money not required by the Committee was to be invested in the Trust Fund.

The present proportion of members subscriptions and insurance commissions were to be at the immediate call of the Committee; in the event of a large balance accumulating, this was to be handed over to the Trustees to be invested in the Fund, with the proviso that £100 was to be held on call from the Committee if required in an emergency.

The raising of the Fund was to be left until later in the year to allow Council to form a plan of action, restricted to come from members, brewery owners and their directors. Raising sufficient money from very limited sources would be difficult but a target of £1000 for the year was suggested, large for the time but realistic. It might not be reached but at least could be attempted.

Section Contributions

The Yorkshire delegates offered a plan which their Section had already adopted; as only some members were able to attend meetings and contribute to the collections, it had been decided to discontinue this way and to ask all members to become annual subscribers. This had proved successful and they hoped to raise four times as much as in other years.

Collections at Section meetings were normal practice but as in Yorkshire, attendances were small, particularly in the larger sections because of travel difficulties, so this form of contribution did not lead to much, amounts ranging from £5 to £10 annually, depending on the size of the Sections. It was not unusual for extra donations from members to total more than from meetings; the total contribution from Birmingham for 1913 was £23/12/9 (23.64p) made up from collections from meetings, average attendance 10, £5/9/6 (£5.48p), extra donations £8/3/3 (£8.16p) and £10 from Section Funds.

The Northern Section, being small and with the breweries relatively close together, expected all members (11) to attend all meetings, which were arranged for Saturday evenings to make this possible and from inauguration in January 1913, one shilling (5p) from each member was extracted. On one occasion, an attendance of 11 contributed only 10/6. Who it was who had the courage only to offer sixpence is not known but it is interesting to note that at the next meeting, the collection from eleven members was 12 shillings. Whether the Chairman paid twice or the sixpenny contributor saved his conscience with considerable interest will always be a matter of conjecture.

All Sections contributed in their own ways, those mentioned simply being variations of the theme. As membership increased, so would Section contributions but there was clearly a long way to go to come even close to the target of £1000.

It is difficult to compare the value of the pound in 1914 with the present day but it may be of interest to note that in 1936, Council agreed that the salary for a junior Brewer in the Provinces should not be less than £250 p.a. and slightly more for an Under Brewer in London. Advertisements for salaries less than these were not to be accepted for inclusion in the Journal.

For comparison with brewery labourers, an agreement signed by all breweries in Burton-on-Trent, to come into operation on 1st February 1914, was for a standard wage of 23 shillings (£1.15p) per week for 54 hours. Men working a twelve-hour shift to receive not less than 25 shillings per week.

Slow Progress

The intentions, clearly expressed at the 1914 AGM, were subject to much discussion, though little progress was made but on 4th December 1915, Council approved that the Guild investment of War Loan 1925 - 45 should become the nucleus of the Benevolent Trust Fund and also approved the appointment of Trustees, which illustrates the problem of the time and the Guild organisation, still very much a collection of units operating individually but within the general rules.

No blame could be attached to an overworked Guild Secretary but the absence of a central headquarters inevitably delayed action. The decision to form a Trust Fund and to elect Trustees had been made almost two years earlier. In this time the fund balance had risen from £212 to £464 in December 1915 but the improvement had come mainly from increased membership and extra donations from members and directors and not from any concerted action from the Guild. Money raising in wartime, other than for obvious organisations such as Red Cross, was very difficult and little could be expected but as it stood, the Benevolent Fund was far from being in a position to give much worthwhile help to any applicants. A further handicap was that, of the 580 members registered on the 1916 list, 104 were on National Service and so were excused payment of annual subscriptions.

Until the formation of an independent Benevolent Society in 1917, the Fund Committee, being nominated by Council and elected annually, was really little more than a Guild Sub-committee responsible for approving and releasing money for grants.

Each Section was responsible for the investigation of requests for assistance within its own area. Having satisfied themselves that help was justified, claims were then submitted to the Committee for approval. On occasion, a grant would be made directly by the Section if felt necessary and a request for repayment made to the Committee. There may have been small alterations to the sums requested but there are no recorded instances of claims being rejected or of repayments to a Section not paid.

Appointment of Trustees and Registration as a Society

It was not until the 16th September 1916, when updated Guild Rules were published, that there was reference to Trustees, although by that time, Council had made three appointments. These were:-

J Harris Browne, Guild Member, also Chairman of the Hadley Brewery, Barnet.

T Watson Lovibond, FCI, FCS, Brewer with and Chairman of the Newcastle Breweries Ltd, also President of the Institute of Brewing, 1915 - 1917.

E T Hargraves, Guild Solicitor and Chairman of Strettons Brewery, Derby.

Under the heading, Benevolent Fund, Guild Rule No 14 read:-

“Trustees of the Benevolent Fund shall be either subscribing Members, Brewers who need not be members of the Guild or Directors of Brewing Companies.” This made possible the appointment of E T Hargraves, which also meant that the Society had three members of the Brewers Society who were very well placed to draw attention to its purpose and its needs.

Soon after their appointment, the Trustees suggested that the Benevolent Fund should become an independent organisation. E T Hargraves recommended that information should be sought from the Board of Trade Registrations Committee as to possible ways of increasing Guild status but there is little doubt that he also had in mind the need to safeguard all Benevolent money from any difficulties that might arise if the Guild's finances did not improve.

The recommendations from the Registration Committee supported the idea of Benevolent independence and advised registration of the Fund under the Friendly Society Act as a society separate from the Guild. A Committee of Management (the existing committee was acceptable) to be formed and the rules to be adopted to be based on those at the time in use for the Royal Naval Division Benevolent Fund. This was probably because of a close similarity to those most suited to the Guild.

The advice was accepted and on 2nd November 1917, the Operative Brewers Benevolent Society was registered under the Friendly Societies' Act of 1896, so ensuring that it's funds could only be used for those purposes permitted by the Act, one rule of which was that if on winding up or dissolution of the Society, all its funds must be given or transferred to some other Society having similar objects. If the Committee of Management did not find this possible, all of the funds were to be handed over to the Friendly Society to use for such charities as they might choose.

So the formation of the O.B.B.S. resulted in an entirely independent body, totally separate from, yet an integral part of, the Operative Brewers Guild. In the words of W S Gilbert, of Gilbert and Sullivan fame, concerning a character in *The Pirates of Penzance*- *“a most ingenious paradox”*.

2.

IMPECUNIOUS INDEPENDENCE 1918 - 1923

At the first meeting, on 16th February 1918, of the new styled Operative Brewers Guild Limited, it was resolved that all references to the Benevolent Fund, except those dealing with subscriptions, should be removed from the Rules of the Guild and to hand over to the Operative Brewers Friendly Society all moneys, whether invested or other wise, at the present time standing to the credit of the Benevolent Fund.

It was also resolved that in the event that the Guild should be wound up, all of its funds were to be given to the Benevolent Society and this resolution was to be included in the rules of the O.B.G. Ltd.

The First General Meeting of the Benevolent Society was held later that day. For some unknown reason the convening notice was headed Operative Brewers Friendly Society, a title also used at the Inaugural Meeting of the O.B.G. Ltd. The substitution of Friendly for Benevolent appears only to have been used on these two occasions and made no great impact. The Society liked to think of itself both as friendly and benevolent and the important thing was that the O.B.G. Ltd had offered the money to them, for which they were most grateful.

The Chair was taken by Walter Finch, Chairman of the O.B.G. Ltd. The Guild Secretary, C.V. Andrews, reported briefly on the circumstances which had led to the formation of the Society. C.V. Andrews had earlier announced his resignation as Secretary to the Guild and the Benevolent Fund as soon as a replacement could be found. Until then, L. Hitch (Ram Brewery, Wandsworth) and W. Jellis (Stag Brewery, Pimlico) agreed to act as temporary Treasurer and Secretary respectively.

Officers and Committee of Management were then elected:-

Chairman:	Walter Finch	Vice Chairman:	E.M.Strouts
Treasurer:	L. Hitch	Secretary:	W. Jellis
Committee of Management:	G Jones, W.A. Riley, S.E. Watts, H. Ryder, B.G.C. Wetherall, A.D. Currie, C.V. Andrews, H.S. Beaman, W.A.L. Richardson.		
Auditor:	The Public Auditor		
Trustees:	J. Harris-Browne, T. Watson Lovibond, E.T. Hargraves.		

A resolution was then passed (unanimously, to no one's surprise) to accept from the O.B.G. Ltd all of the money offered and finally a claim from the Funds, which had already been submitted to the Secretary, was considered. This being a confidential matter, no public report was made.

The Loss of a Trustee

The new, independent Society was now established but hardly had the officers and committee settled into their respective posts when there came the sad news of the death of T. Watson Lovibond on 18th June, aged 70. The Society, the Guild and the Institute of Brewing had lost a very valuable supporter.

He started his career as an operative brewer when very young but realising that his lack of knowledge of brewing was inadequate, he took up the scientific study of brewing and continued this for several years. He was a founder member of the Laboratory Club and so an original member of the Institute of Brewing, of which he was President from 1915-17. After leaving University College, where he had studied under Professor Graham before becoming his assistant, he returned to brewing and in due course became manager of J Barras & Co Ltd, the parent company of the Newcastle Breweries Ltd, of which he subsequently became managing director and chairman.

He always showed interest in the welfare of brewers and his willingness to become a trustee, first of Guild Benevolent Fund and then of the O.B.B.S. was typical of a man who believed in taking an active part whenever possible. He was not so well known as some of his contemporaries but his contribution to the Brewing Industry should not be overlooked.

An Omission in the Liquor Trade Report

As the war dragged on and the age of call-up for National Service reached 50, a letter from B.G.C. Wetherall, Hon Secretary of the Birmingham Section, published in the Journal for May 1918 raised an issue which might involve the Benevolent Society.

There appeared to be a serious omission in the Liquor Trade Reports affecting brewers who had been or shortly would be called up for service. Some had been connected with the trade for a considerable time, though not all firms had arranged to restore them to their original positions on demobilisation but in the event of the introduction of State Purchase before their release, no benefit was included by way of a pension scheme for those whose breweries had been closed, as it was expected that many would be. This meant that they would be handicapped for being O.H.M.S. and should a brewer be killed during the war, his widow would automatically be dispossessed of any benefit that would normally have come to him resulting from his service in the trade. The letter ended: *"I am looking somewhat ahead but it is as well to be prepared for the future"*.

Widows' war pensions were small, certainly not enough to maintain a home and probably a family and a very bleak future would face them. Social services and welfare, which today are taken for granted, did not exist. There was no doubt that there would be great sympathy for widows and next of kin, equally sure that some would look to the Benevolent Society for help but to what extent this might be available was very doubtful, certainly not until a great deal more money was raised.

No further State Purchase, perhaps on the lines of the Carlisle Experiment, ever took place but at the time of Wetherall's letter that was a forecast no one would have dared to make.

A replacement for T Watson Lovibond as Trustee was necessary and after careful consideration the Committee of Management recommended that his son, J L Lovibond, should be asked to follow him. Following his agreement, the required General Meeting was called under Rule 25 and covered by advertisement in the Journal. The appointment was confirmed on the 2nd December 1918. J L Lovibond was also a member of the Brewers Society so again the Benevolent Society had three members.

A memorable first year for the Society, though not entirely without sadness and it ended on an encouraging note, the Capital Account having risen to £1027, the first time that four figures had been reached.

The Value of the Society Questioned

The Society was now established and was receiving much verbal support but financially still far away from the capital it needed to be effective. In a letter to the Journal, published in December 1920, H Abbot, an original member of the London Section, had seemed to suggest that the Benevolent Society was not a major factor in the Guild's attempt to increase its standing in the industry. This drew much criticism but his view that as it stood the Society was not able to play a large part in the Guild development could not be denied. The point he had intended to make was that although it should be one of the most important parts of the Guild, it could not yet be of great benefit to operative brewers, particularly to younger members whose salaries were too small for them to be able to contribute as much as they might wish to do. There had been suggestions that an appeal should be made to brewery companies. Abbot was strongly against this; he felt that the attitude should be that brewers should receive adequate salaries so that they could be able to help those less fortunate.

There was no doubt that many brewers were underpaid for the skills required for the work they did and for the responsibility they carried. It was also true that many members felt that as half of their subscription went to the Benevolent Society, they should not be asked for more.

The same issue of the Journal carried a letter from E H Allard, also an original London member, which widened the discussion. He did not like the Society being organised as a charity and open to objection in that members or relatives would need to produce evidence of their financial position before receiving a grant. The whole of the annual income would be absorbed by granting a few small annuities, leaving nothing for relief of further cases for several years.

His preference was for a scheme to benefit all members equally, perhaps a grant of £50 to nearest relative of every deceased member without reference to his financial position, proof of death being the only requirement. This to be the sole liability of the Society in respect of any one member. The amount of the grant would increase with the capital of the Society. Without a greatly increased annual subscription, no other grants were practicable.

There is no reference to annuities in the Society minutes. The suggestion for a death benefit was taken up, though not immediately and was made available not by a grant from the Society but from an overall Guild insurance policy. An increase in subscription was essential but in itself would not bring sufficient extra income. Society Rules allowed the contributions from brewery companies and directors as well as members and whether or not salaries would be increased, at the time probably not, an appeal for help might be successful, though not all members approved.

Contributions from an Appeal and other Sources

The idea that the Society should be financed entirely by brewers for brewers was fine sentiment but one with no hope of success in raising the capital to the amount required. It was clear that applications for grants would increase and very soon, yet discussions continued to delay action.

Following the resignation of the Secretary, A J Foster, at the end of 1920, Jenkyn Griffiths had been appointed Secretary and Treasurer and he soon showed that money from sources other than appeals could be found, if indirectly. By obtaining much more advertising in the Journal, not only were the Guild losses of the three previous years made good but a surplus allowed a transfer of £700 to the Benevolent Society. There had also been several donations, in particular £100 from the Newcastle Breweries Ltd, which was equivalent to about 200 contributions from members' subscriptions.

Another donation of £100, this time from W. Butler & Co. Wolverhampton showed that when brewery companies knew more about the Society, they were prepared to assist and when at last an appeal was made, by October 1922 it had raised more than £1100, with more to come and by the end of the year the Society Capital had reached £3510.

The Walter Finch Memorial Fund

The death of Walter Finch on 13th March 1921 as recorded in the history of the Guild related to his overall contribution and the comment from the President of the Institute of Brewing, H E Field, that *'Probably no man had done more to knit together the Operative Brewers'* was a fitting epitaph but he may have gained most satisfaction from the development of the Benevolent Fund, which he regarded as the keystone of the Guild. Whenever possible he spoke on it's behalf and not just at Section meetings, in an effort to draw attention to the needs of brewers and their families, as more and more faced hard times and the feeling that *'it won't happen to me'* was a very unwise belief.

All too often the efforts of individuals are soon forgotten but if anything the realisation of all that Walter Finch had done had increased and when a memorial was suggested, it was felt that it would be appropriate that this should reflect his interest and concern for the Benevolent Fund. Several ideas were referred to Sections for comment and recommendation; in no special order, these were:-

1. Prizes of twenty five, ten and five guineas each year for five years for the three best practical papers on some subject appropriate to the profession.
2. A yearly prize to be offered to the Institute of Brewing Examination Committee for the candidate showing exceptional merit in either the Diploma or Associate examinations.
3. An Exhibition in the form of payment of fees for one year to each of the Universities with a Brewing Department, for the best student who was the son of a brewer.
4. The allocation of a sum each year from the Benevolent Fund, to be called the Walter Finch Grant.
5. To establish a permanent headquarters in London.

The decision was to raise a Fund, the income from which to be available each Christmas, to be awarded to the most deserving case which had been before the Benevolent Management Committee for twelve months. Instead of setting aside money from the Benevolent Fund, an appeal was made to members to subscribe especially for this Memorial Fund during 1923. By December, a very large number of members had contributed, in more than one Section nearly every member had subscribed. As the income from the fund increased, it became possible to make a grant to all cases currently before the Management Committee and this has continued to the present time.

During 1923, possible insurance and superannuation schemes were considered by Council and although these were not directly matters for the Benevolent Society, their possible effects were the reason for a meeting in January of the Yorkshire Section.

Members were not entirely satisfied with the existing methods of administering the Fund, in that the funds which should be available for the younger brewers were mortgaged. In the ordinary course of events, the younger members would contribute most to the Fund but under the present system would only be able to draw the least from it, should the necessity arise for them to do so. It was the opinion of most members attending this meeting that the liability of the Benevolent Fund should in case of death, be met by the payment of a lump sum, as in the case of an Insurance Society, thus abolishing quarterly, half year or full year grants. An insurance scheme might be adopted by which the Committee could pay out such grants as were approved each year, without carrying any liability over to succeeding years; it was thought that this had been done in some cases.

The idea of a single death benefit was one of many possibilities from insurance schemes which Guild Council were soon to consider and was included when the decision on a policy was taken.

3.

FAITH, HOPE AND CHARITY REWARDED

1924 - 1929

The Need for a Substantial Fund

Whether brewers were members of the Guild and the Institute, only one of these societies or members of neither, all shared the possibility of redundancy or loss of employment as breweries continued to close or amalgamate. The only Benevolent Fund in the industry was the O.B.B.S. and at the annual banquet of the Institute of Brewing in April 1923, the President, E R Moritz spoke of the need for a really substantial fund; the O.B.B.S. had done a great deal but not as much as it wished because its capital was as yet insufficient and he suggested that the Institute should consider forming its own Benevolent Scheme or, if possible, co-operate with the Guild.

Discussions with the Institute of Brewing

Both possibilities were considered by the General Purpose Committee of the Institute. There was no doubt that a much larger sum than the O.B.B.S. had been able to raise on its own was necessary for distribution to a growing number of applicants but two Benevolent Funds could cause confusion both to donors and applicants for help. It was also possible that some companies or individuals would prefer to give to the Institute and others to the Guild. An arrangement acceptable to both was necessary but before making its report to the Institute Council, the Committee wanted to have the opinions of the Guild Council, together with any further suggestions they might wish to make.

One suggestion with which the Guild was certainly not in agreement was that the Institute should even think of forming its own Benevolent Fund. The idea was not taken up but the irony would not have escaped the original members of the Guild, four of whom had been requested to resign from the Institute because they wanted the inclusion of such a fund.

With possible exception of A H Lewis, all of the others were still alive and would have heard about the suggestion, if indirectly. They made no public comment, as there was no need to do so but their private thoughts would have been interesting. Their resignation had taken place nineteen years earlier but the memories still lingered on.

It was known that there were still many in the industry to whom O.B.B.S. meant the Guild, which they disliked and so would not offer any support. It was difficult to know what more could be done to dispel the idea that the Guild was some sort of Union and therefore posed a threat, though quite what sort of threat could be posed by about six hundred men spread across the UK was difficult to imagine. The O.B.B.S. had been shown publicly to operate according to the rules of the Friendly Society Act, therefore, its finances were totally separate from the Guild and could not be used for any other purpose than charity. It was prepared to consider applications for help from brewers whether or not they were members, and had already made grants to non-members or their closest relatives.

It had been said that information about the O.B.B.S. should have been made clear in writing to every brewery company in the UK, even if none of their brewers were members of the Guild but that might have brought more requests for help than the Society could handle; it was hard enough to grant as much as it did to members in need. It had also stressed that no donations would be accepted from other than brewers, brewery companies and brewery directors. The Management Committee had also decided, though reluctantly, not to award grants on grounds of just unemployment as this would have been a very risky precedent, to be avoided. It was hard to believe that help for brewers in need might be restricted because of an erroneous belief that in some way this might help the Guild but this had to be accepted and the only way forward would be to accept support from the Institute. In no sense was this intended to be a slight against the Institute; it was simply disappointment that enthusiasm alone would not be enough to achieve the desired result.

The Yorkshire Section Protest

In June, all Sections of the Guild had been informed of the suggestions made by the General Purposes Committee of the Institute but they were not prepared for a resolution made at an E.G.M. on 20th October 1923 of the Benevolent Society:-

“That the Meeting appreciated the feeling of goodwill which has prompted the Council of the Institute of Brewing to offer its assistance to raise funds for the Operative Brewers’ Benevolent Society and gratefully accept their offer. That such alterations in the Rules of the Operative Brewers’ Benevolent Society be made as will admit the nomination of two representatives by the Institute of Brewing on the Management Committee.”

This may have been acceptable to some members but it certainly was not to the Yorkshire Section and at their meeting on 23rd November, they resolved: *“That the Yorkshire Section protests against the design of the Committee to alter the Rules to permit outsiders to sit on the Benevolent Committee*

1. *Because every member of the O.B.G. Benevolent Committee is a member of the Institute of Brewing and if the Institute of Brewing want an official member they can easily appoint one of our present members.*
2. *That this Section regards the rules which will be altered as great protection to Operative Brewers, who alone are eligible to participate in the Funds”.*

The resolution was fully discussed by Council but as the matter had been decided at the E.G.M., action on it could not be taken at this meeting but there was not a major problem. Several of the Management Committee were also members of the Institute Council, in particular E M Strouts who served on its General Purposes Committee, so the Institute was already very well represented on the Management Committee. This was considered satisfactory and no other appointments were made. It is also worth recording that there have always been members of both Guild and Institute on the Benevolent Committee.

This was not the first occasion, nor in time the last, when Council or in this case the Management Committee, failed to recognise very sensitive opinion. Normally it can be left to the Section Representative to report to his committee but there are occasions when something extra is required. This was particularly important at a time when the Guild still operated very much as a group of independent Sections which held strong views on various matters.

The Joint Appeal to Brewery Companies

In December a copy of the draft Appeal to Brewery Firms was submitted to the Council of the Institute of Brewing. It was endorsed, with a recommendation for reference to be made to the security for the proper administration of the fund and also suggested that the Guild should attempt to obtain backing from the Brewers Society and support and endorsement were given.

At the end of the month, the appeal, supported by endorsement from the Institute of Brewing and the Brewers Society (App B1) was sent to every brewery in the UK with the objective of raising the capital of the Benevolent Society to £15000.

The initial response was encouraging and within a month forty four donations had been received, totally almost £4000. By far the largest were £1000 from Messrs Watney, Combe, Reid & Co and £500 from Messrs Mann, Crossman and Paulin. The total also included eight donations from individual brewery chairman and directors. Highly satisfactory starts to appeals rarely maintain the same level of contributions for long and this one was no exception. By the end of 1924, about £7000 had been received, less than half of the target; the appeal could not be seen as a failure since the fund capital now approached £11000, but there was disappointment that it had not yielded as much as had been hoped.

In his role as a Trustee, E T Hargaves had warned the Management Committee that a minimum capital of £20,000 was necessary. This was still far away but more interest was being shown; donations from

members during the year were more than twice those of 1923 and a decision by Council to transfer, as free gifts, money from the accumulated funds of the O.B.G. Ltd, as when thought fit, to the Benevolent Society resulted a year later in £500, paid in cash instalments in order to maintain some working capital. The Life Insurance also provided small but useful revenue; members benefited by £1 per cent of the agent's commission and the Benevolent Fund received ten shillings, which was entered as a donation from the member. In future years, members would receive the agent's full commission of 2 1/2 per cent.

The Hop Control Board Grant

As the Management Committee met only quarterly, the Chairman had authority to make a grant of not more than £20 in any particular case should an emergency arise, thus making possible at least some immediate assistance. With only a small income, the Society could not respond to applicants as well as it would have wished and grants were small but in September 1925 it received a large and very welcome addition to the funds.

When the wartime Hop Control Board closed, there remained a considerable surplus of funds which were allocated to the Brewers Society, and re-allocated as follows:

The Institute of Brewing Research Fund	£	8000
The Operative Brewers' Benevolent Fund		8000
The University of Birmingham Malting & Brewing School		2250
The Sir John Cass Technical Institute		750
The Heriot-Watt College School of Brewing, Edinburgh		500
The Brewing Department of the Manchester School of Technology		500

The conditions to the grant to the O.B.B.S. were that it should be used solely for the assistance of indigent brewers or the dependants of deceased brewers and that the Brewers Society should be accorded the right to appoint two of the Trustees who hold and control the Benevolent Society's Funds. The grants to the other recipients were made on condition that they should be used solely in respect of work and technical education connected with the Brewing Industry. In view of the size of the grant, the condition to appoint two trustees was understandable but in a letter to the O.B.B.S., the secretary of the Brewers Society, Mr Morgan, wrote that as the existing three trustees of the Benevolent Society were also members of the Brewers Society, there would probably be no desire at present to exercise the right to do so. The condition was accepted by the Management Committee and the cheque duly followed.

Within a few weeks, another donation, of £1000 was received from Messrs Bass, Ratcliff and Gretton Ltd and to the great satisfaction of all, the £20,000 target had been reached. The Society was now in a position to deal much more satisfactorily with appeals for help, though the number of requests was increasing and more could be expected. E T Hargraves had spoken of a minimum capital of £20,000; now he looked for this figure to be doubled.

Publication of Grants

Until this time, the Benevolent Society had been more the development of an idea than worthwhile practical assistance. The first grant, of £10, had been made in 1916; subsequent grants had been small and some requests had not been met because there was insufficient money available. With its new found capital, it could now begin to reflect as they had hoped the intentions of the original members of the Guild.

As early as 1913 it had been suggested that grants should be published in the Journal so that members could appreciate the work being done. Until 1917, very few comments of this nature appeared, mainly because Sections dealt with their own applications but in the Journal for November 1925, the following letter, one of many, was published:-

Dear Mr Griffiths,

Your letter and the cheque were a most pleasant surprise to me. For months I have had a struggle to keep my business going and I had to borrow considerable sums.

Now, owing to the generosity of the Operative Brewers Benevolent Society, I am able to see my way clear to set matters straight again and I have all the winter's busy months in which to make a reserve against the slack summer.

If you have ever been fortunate enough to have cares unexpectedly banished, you will know how happy your generous gift has made me feel. Many thanks to you all."

A simple letter, with a great deal between the lines.

Following this letter, two other exceptional cases were mentioned in more detail than would later become the normal references in the Journal.

The first of these was that of a spinster now aged 55, whose father had died 25 years earlier, so although a brewer he had never had the chance to join the Guild. She was badly in need of help, which was recognised by the Management Committee, who felt that the fact that her father had died so long before could not debar her, as a dependent in real need, from applying for assistance, which they were able and pleased to give.

The second case concerned a brewer who had died, leaving a comparatively young wife and child. The brewery company had given some assistance but not enough to support the wife and the child and the brewer had died penniless. The Management Committee were informed and having visited the widow, made grants of about £200 spread over two years. The result was that the lady had become entirely self-dependent, having been able to open a small haberdashery store which had become successful. Out of gratitude, she offered to pay back the Society's expenditure but naturally the offer could not be considered.

There were other cases equally needing help and the two quoted are included to give some idea of the problems faced at the time, when pensions were small, particularly for dependants of those who died at a comparatively early age and when there was very little, if any, other help available.

It had been suggested that the Benevolent Society might take over the Group Life Insurance Scheme but it was decided that the Society could not undertake the risk. Of more immediate interest to the Management Committee was a resolution by Council that the death benefit of £25 should be adopted for all members who had paid their current subscriptions for 1926. A year later this benefit was raised to £50, to be paid as soon as proof of death was notified and would not prejudice any claims on the Benevolent Society but might be a signal of one to come.

The Poverty Clause

Earlier in the year, the General Secretary and the Auditors had met the Chief Inspector of Taxes, to negotiate on the repayment of Income Tax levied on the proceeds from the investment of the Society. The inspector's proposal which was unanimously carried by the Management Committee was:-

“That in future no grants shall be made out of the Funds of the Benevolent Society, except where it is proved to the satisfaction of the Committee that the applicant is making a request for a grant on the grounds that he or she is in poverty, and further that in future, whenever a grant is made, it will be clearly stated in the Minute Book that the Committee have satisfied themselves that this requirement is in existence.”

A further resolution was carried by the Committee *“that in our opinion all grants hitherto made have been for the relief of poverty.”*

At the same meeting it was decided to publish more information on the grants made at this and any future meetings, as had been suggested. On this occasion, grants totalling £230 were made, as follows:-

- Aged Member, rent and rates for the half-year
- Widow, £2.10s per month and payment of doctor's bill
- Widow, rates and ground rent of applicants house
- Widow, £1.5s per week
- Widow of non member, daughter's school fees and doctor's bill.
- Widow with young child, £6 for the Months of May and June
- Widow, son's school fees for the summer term
- Widow, £10
- Widow, £1 per week
- Non-member, unemployed, with sick wife, £1.10s per week
- Widow, £1 per week
- Widow, £1 per week
- Aged member, £1 per week
- Non-member, £25 to be paid at the discretion of the Chairman

All of these fourteen cases were, in the opinion of the Committee, cases of poverty.

At this time there were approximately the same number of cases as at present but the continued number of amalgamations and closures of breweries suggested that there would be a considerable number of applications in the near future, which sadly for some proved to be an accurate forecast.

From the end of 1925, The Benevolent Capital rose by more than £1000 each year, partly from donations and partly from transfers from the O.B.G. Ltd and by the end of 1929 it stood at almost £27,000 but in 1926 the whole of the income was spent in grants amounting to £1000 and still the cases were inadequately helped. At the quarterly meeting of the Management Committee on 7th December 1929, grants were made to 23 applicants, a rise of 9 from 1927 and more requests were soon to follow.

The Need for Greater Capital

Senior members of the Guild took advantage of section dinners to speak on behalf of the Society, in particular, Walter Scott, who in his own forthright manner stressed the need to reach a capital of £50,000 as soon as possible in order to meet the inevitable increase of requests for help, coming both from members and non-members. In 1927, non-members receiving grants accounted for 25% of the total, at a time when available funds were still small. An extra strain was being forced on the Society by amalgamations, where a three month notice to a brewer about to be made redundant because his brewery was being taken over was totally inadequate compensation. Mr Scott felt that it was not unreasonable to ask proprietors to help because it was to the discredit of the industry as a whole that there had been cases in the past which had gone entirely unrelieved.

It has often been said that the Guild has not spoken out for itself as it should but no one could have accused Walter Scott of that.

Change of Title

And so to 1929, another momentous year for the Guild and the Benevolent Society. On 20th July, Incorporation, Limited by Guarantee was granted and the title changed from Operative to Incorporated Brewers Guild. Being independent, the Benevolent Society could have remained the Operative Society but chose to follow suit and so became the Incorporated Brewers Benevolent Society, although as one member remarked, it did not matter so much if it was one or the other; whatever the choice, the Benevolent Society remained the only one in the Brewing Industry and now had much greater support than ever.

A brief summary of the financial state of the Benevolent Fund in 1911 and 1929 forms a fitting end to the first eighteen years.

	<u>31 March 1911</u>	<u>2 December 1929</u>
Total Cash at Bank (or Hat)	The contents of the Hat	£ 1,551. 8.0
Investments at Cost	Nil	25,279.12.3
Total Funds	Possibly not more than £2	26,831. 0.3

To the original members of the Guild, this must have been the most satisfying of all of their hopes.