

## SAWBRIDGEWORTH HISTORY.

### THE SAWBRIDGEWORTH FRIENDLY SOCIETY.

People living today in 21st century Britain can have little understanding of what life was truly like for the majority of the populace who had to work for a living in the late 18th and early 19th centuries. Today we are cosseted by the 'nanny' Welfare State with a wonderful, though could perhaps be better, National Health Service. Back then, unless you were wealthy, you literally had to work until you dropped. There was no sick pay or unemployment benefit, and doctors could cost an arm and a leg (pun intended). The perceptive British Prime Minister, Benjamin Disraeli writing in 1845, referred to 'two nations...inhabitants of different planets...the rich and the poor.' However, for those of a moderate income, especially those in the mercantile trade, there was an alternative to the ever-present spectre of the workhouse.

In the late 1700s, there began to appear, especially in the larger towns, the phenomenon of 'Friendly Societies'. These would generally form when a group, (often to begin with quite small in number), of like-minded traders or farmers, came together with the aim of mutually supporting each other should one of them fall on hard times, which was beyond their control, such as bereavement, serious illness or accident.

These societies would meet on a regular basis, normally monthly or quarterly, when a prescribed donation to a benevolence fund would be taken from each member. Effectively, they were paying insurance for their own mutual benefit should a problem occur and the monies taken would be banked or placed in a secure place under the auspices of nominated stewards. However, there was also a sense of belonging and companionship at these meetings. Social activities were heavily promoted, which gave a feeling of membership of a 'brotherhood' not unlike that which exists in today's Masonic Lodges.

Sawbridgeworth is not exactly the commercial centre of Britain, nor even of Hertfordshire. It is nonetheless a town with a charter, and the rights to hold fairs and markets. Furthermore, the agricultural area around Sawbridgeworth was and remains very fertile. As far back as Saxon times, the Manor of Sayesbury was one of the richest in the country. There was also a thriving mercantile trade in the town. Accordingly, it comes as no surprise that on 4th March, 1770, the Sawbridgeworth Friendly Society was formed by local tradesmen.

At first, Friendly Societies were totally unregulated. However, the late 18th century was a time of change in the world. There were revolutions in both France and the Americas, and the British Government of the day was paranoid that something similar could occur here. The government believed that Friendly Societies could be used as a cover for nefarious anti-establishment activities, and so in 1793 the first Friendly Societies Act was passed to license and regulate them. This Act stated that they were to be a 'society of good friendship for the purpose of raising from time to time, by voluntary contributions, a stock or fund for the mutual relief and maintenance of all and every member thereof, in old age, sickness, and infirmity, or for the relief of widows and children of deceased members'. The Act of 1793 also ruled that Friendly Societies were to have and publish a written constitution. It is because of this, that today so much is known about them.

The Sawbridgeworth Friendly Society does not seem to have been large. Its total membership was probably never more than 60-80 people. On 4th June 1804, the society published its constitution entitled as 'Articles of Agreement'. This makes interesting reading and is very informative.

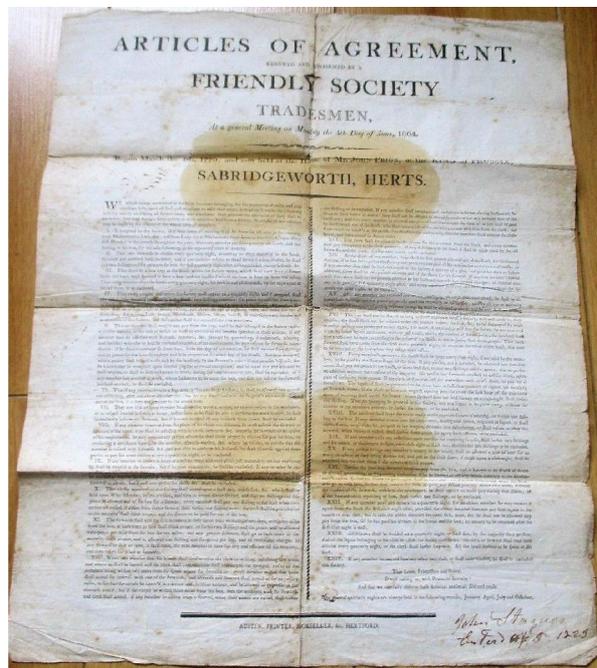


Figure 1. Constitution of the Sawbridgeworth Friendly Society 1804.

The Sawbridgeworth Friendly Society would meet on a quarterly basis every January, April, July and October. At this time, deposits would be taken from members. The exact amount being decided on the night by a simple majority of those present. Meetings were held at the home of John Prior, who just happened to own the 'King of Prussia' public house in London Road. Like other friendly societies, these meetings were social occasions with 'liquor' being provided. Additionally, every Whit Monday, there was a member's dinner with the cost paid 'out of the box'.

The term 'out of the box' appears a number of times in the constitution, which implies that any monies donated by members was not banked, but was safely held in trust by the stewards.

There were obvious benefits of membership; however, in line with thinking at that time, there were both 'deserving' and 'undeserving' people. In order to make a claim from the society, any member had to convince the stewards that they were indeed 'deserving'. Any claim found to be arising through 'squabbling, drunkenness, whoring and the like' would be flatly rejected. Similarly, a claim could be rejected if the claimant were known to be often 'drunken at home'.

Assuming the claimant was deemed 'deserving', then if they were infirm and not working for more than three days, they would be granted the sum of 4 shillings and sixpence (22.5p) from the day of informing the stewards for those three days (excluding Sundays), and in proportion thereof (1 shilling and ninepence) for every subsequent day of illness, (again excluding Sundays). The stewards

would of course monitor the claimant closely to prevent any fraudulent claim and malingering, with the threat of expulsion if they thought the claimant was perfectly capable of work. In addition to this, if any member broke his arm or leg (it was an all-male society), then a sum of £2 would be paid, although this payment was not to be for 'small fractures'.

Should a member die, then it was beholden on the society to ensure that the deceased member received a fitting funeral and not receive a pauper's burial.

At their height in the mid-late 19th century, there were over 27,000 friendly societies in Britain. Nowadays there are only about 200 in existence, with the others having merged to become building societies, banks or insurance companies.

The final fate of the Sawbridgeworth Friendly Society is unclear. However, it is likely that it merged with the larger Bishop's Stortford Friendly Society in about 1850. This in turn became the Herts and Essex Building Society, which merged with the Saffron Walden Building Society in 1989 to form the Saffron Walden, Herts and Essex Building Society. Finally, in 2006 it became the Saffron Building Society.

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