

The National Deposit Friendly Society and Old Age Pensions, 1890-1914*

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Abstract

This article aims to consider the relationship between growth of deposit societies and introduction of state welfare in Britain around the turn of the last century. The focus is adjusted on the National Deposit Friendly Society which became very popular in the late nineteenth century. The Society preferred increasing deposit to paying sick benefit, and this policy attracted many people. It favoured state old age pension, because state pension contributed to increasing members' deposits by relieving their burden of old age pay. This article examines a debate on state pension within the Society from the late 1890s to 1914. The analysis suggests that growing interest in saving among the working-class was closely related to the introduction of state welfare system

Key words

Friendly society, state welfare, deposit society, old age pensions

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Introduction

There can be no doubt that the measures of provision which satisfied the workers of the nineteenth century will fall far short of satisfying the workers of the twentieth century.¹

Now let us consider how it comes about that our membership does not increase so fast as formerly. Well in the first place there are now many more competitors in the field. There are many more who cater for the workers than was formerly the case.²

These were the words of a leader of the Ancient Order of Foresters Friendly Society (AOF), the biggest friendly society in Britain, in the early twentieth century. He warned the Society members of ‘the evil effect of the competition of the Slate and Deposit Societies’. Certainly, mutuality underwent changes around the turn of the last century.³ As a result, a debate on ‘what is a true friendly society?’ took place at the National Conference of Friendly Societies (NCFS).

1 *Foresters’ Miscellany*, May, 1905, p. 534.

2 *Foresters’ Miscellany*, June, 1905, p. 563.

3 As to friendly societies in this period, the following books and articles should be referred. S. Cordery, *British Friendly Societies, 1750-1914* (Basingstoke: Palgrave, 2003); E. Hopkins, *Working-class Self-help in Nineteenth Century England* (London: UCL Press, 1995); P.H.J.H. Gosden, *Self-help: Voluntary Associations in Nineteenth-century Britain* (London: B.T. Batsford, 1973); David Neave, ‘Friendly Societies in Great Britain’ in Marcel van der Linden (ed.), *Social Security Mutualism: the Comparative History of Mutual Benefit Societies* (Bern: Peter Lang, 1996); P. Johnson, *Saving and Spending: The Working-class Economy in Britain 1870-1939* (Oxford: Oxford University Press, 1985).

A leading article of AOF magazine justified their activities as follows:

Friendly Society thrift differs from other forms of thrift, especially as compared with the deposits in saving banks, or membership of a cooperative or building society, these forms of thrift are purely personal, whereas Friendly Society thrift is communal, the member paying into a common fund from which they can only receive benefit on the presentation of a medical certificate of ill-health.⁴

Another article stressed spirit of ‘communism’:

The Societies were making men more or less men of property, and he ventured to say were also helping to make them better citizens in all directions, besides doing a great economic work. If he were asked he should say they were teaching a truer and nobler communism, a communism that would promote kindness, humanity and brotherly feeling, by obeying the great junction of bearing each other’s burdens.⁵

However, they were not free from anxiety. An article in 1905 appealed for self-reformation to their members:

We must ever bear in mind that the ideals of today will fall short of the necessities of tomorrow. Members of the Ancient Order of Foresters who desire life eternal for their organization must be prepared to accept the inevitable, which requires that with the rising of the sun

⁴ *Foresters’ Miscellany*, Sep., 1909, p. 396.

⁵ *Foresters’ Miscellany*, Dec., 1907, pp. 963-964.

tomorrow they must be ready to beat that which today is considered the best.⁶

Changes took place in friendly societies in the 1890s and the 1900s. They were expressed in the growth of deposit or saving societies. They were closely associated with introduction of state welfare in those years.

This article aims to show the growth of those societies by focusing on the National Deposit Friendly Society (NDFS). The first half of the paper describes development of the Society. The latter half examines its attitudes towards the introduction of state old age pensions.⁷ This analysis would suggest the relationship between changing mutuality and the introduction of state welfare.

6 *Foresters' Miscellany*, April, 1905, p. 497.

7 There were some works about the attitudes of friendly societies towards state old age pension. J.H. Treble, 'The Attitudes of Friendly Societies towards the Movement in Great Britain for State Pension, 1878-1908', *International Review of Social History*, 15, 1970; J. Macnicol, *The Politics of Retirement in Britain, 1878-1948* (Cambridge: Cambridge University Press, 1998); M. Takada, 'The Ancient Order of Foresters Friendly Society and the Old Age Pensions in Early Twentieth-century Britain', *KIU Journal of Economics & Business Studies*, 8-1, 2001, pp. 99-134; do., 'The Administration of Old Age Pensions and the Intermediate Bodies in Britain, 1908-1918', *KIU Journal of Economics & Business Studies*, 9-3, 2003, pp. 123-235; do., 'Friendly Societies and the Old Age Pensions Act of 1908 in Britain: Inclusion and Exclusion in Welfare Network' in M.Takada & H.Tsurushima (ed.), *The Birth of History and Identity*, (Tokyo: Nihonkeizaihyoronsha, 2003), pp. 111-146 [in Japanese].

As to state pension, the most comprehensive work is Pat Thane, *Old Age in English History: Past Experiences, Present Issues* (Oxford: Oxford University Press, 2000).

(1) The Origin of the National Deposit Friendly Society

The NDFS was established in Albury, Surrey, as the ‘Surrey Deposit Friendly Society’, in January 1868. The Rector, the Rev. George Raymond Portal, who was a cousin to Mrs Drummond, Duchess of Northumberland, called the major members of the village to discuss founding a new friendly society. This was because he was worrying himself about that many old societies or clubs in the district so often resulted in failure. He had been a Chairman of the Guildford Board of Guardians. He opposed ‘the system of out-relief as offering a premium to idleness’ and thriftlessness. He looked forward to the time when, through the extended operation of Friendly Societies, Old Age Insurances, and Saving Banks, out-relief would be ultimately discontinued’.⁸ He also regarded mutuality as more important than charity. He maintained that charities promoted idleness and thriftlessness and that the best way was to show people how to help themselves.⁹ The meeting officially pronounced the setting of the Society. G.R. Portal became the president, and David Williamson the Vice-President. The other leading members included John Pares, and William Rock Calling. Significantly, it was decided that the new society should be run on three principles: a mutual plan for assistance in illness, a secure bank for thrifty savings, and an ultimate pension for old age. The combination of these three functions was the new feature of society. It is particularly important for the purpose of this article to

8 *The NDFS Magazine*, Jan., 1897, p.50.

9 R.H. Roper and J. Harrison, *The First Hundred Years 1868-1968: the Story of the National Deposit Friendly Society*, p. 6.

pay attention to the fact that the old age pension was provided from the very beginning of the society.

The following eight principles were adopted at the meeting: 1) women and children were eligible as members; 2) every member was to be interested in the management of the society; 3) four different grades of age and health was to be established; 4) yearly repayment was to be made to the separate saving accounts of the individual members; 5) any member could have his own selection of doctor, at a fixed fee, and according to his age and health; 6) a moderate sum was to be provided for funeral; 7) an old age fund was to be established; 8) no meeting was to be held at any public house.¹⁰ Most of these were new elements for friendly societies, which made the society popular.

These principles were largely owed to the Hampshire General Benefit Society founded in 1825. G.R. Portal was inspired by the career of his brother, Wyndham Portal, who associated himself with the Society, and finally became its president.

The first official Committee Meeting was held at Guildford Town Hall, on 20 April, 1868, and the official name was decided upon as the 'Surrey County Deposit Benefit Club'. The society started to admit applicants from 18 May, and twelve members were registered. On 17 August, the Rule was adopted, when 24 men and 9 women had already admitted as members. The society gradually expanded, and by the end of the year the number of the members reached to sixty.¹¹ In the following January, the name was changed to the 'Surrey Deposit Friendly Society'. At the end of the year, the number of members

10 R.H. Roper and J. Harrison, *op. cit.*, pp. 9-10.

11 *The NDFS Magazine*, Oct., 1896, pp. 11-12; Nov., 1896, p. 17.

reached 191, and the total assets were £346 9s. In 1871, the society decided to register under the Friendly Societies Act, which was officially done in the following year, and in November of the same year, the official title was altered to the ‘National Deposit Friendly Society’. Their members were also expanding beyond the boundary of Surrey. In the first few years, it was established as a national organisation.¹²

Their oft-cited motto was ‘help for those who help themselves’, which was printed on their banner. Therefore, they could not easily accept support from outside the society; neither unconditional state welfare, as ‘socialism’, nor charity, as ‘stigma’.¹³ This ideological base influenced their decision making.

(2) The Growth of the National Deposit Friendly Society

The growth of the society was tremendous. A glance at the **Figure 1** tells us how rapidly the NDFS grew from the late eighteen-nineties. In 1895, the total membership was 16,290, and in 1903 it exceeded 100,000. In six years, it doubled.

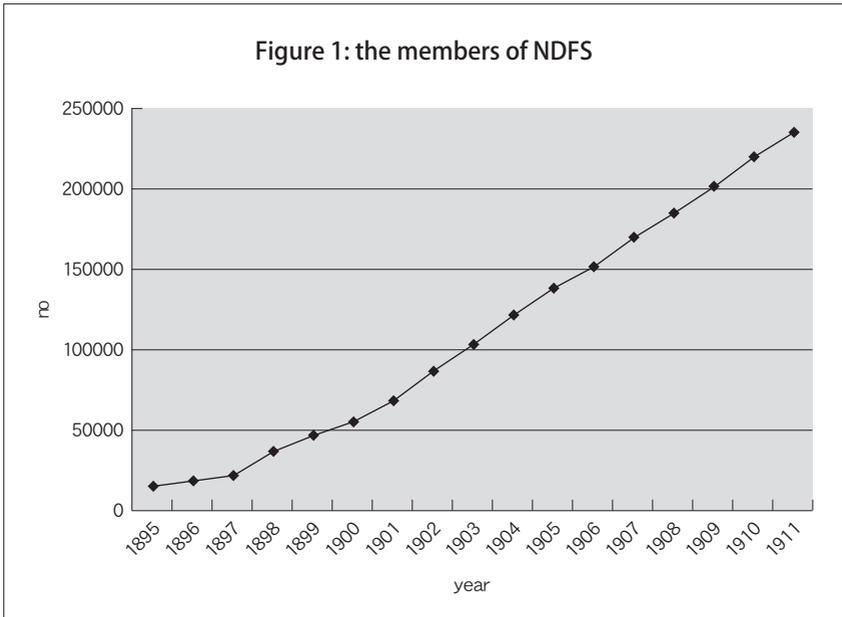
Who became the members? Geographically, the majority came from the south of England. The society was not strong in the industrial North. Expansion was so strong that even the opening of local committees overseas was proposed at the turn of the century.

The **Figure 2** shows the age structure of the society. Certainly, the majority were adult males in both absolute and relative terms. Nevertheless, one-fourth of the total members were women and the

12 R.H. Roper and J. Harrison, *op. cit.*, pp. 11-14.

13 *The NDFS Magazine*, Feb., 1907, p. 17; June, 1907, p.94.

proportion was constantly increasing. Furthermore, the juvenile members were increasing; their absolute number increased by nearly three times in the six years, and they occupied one-tenth of the total members in 1911. Such a stable and rapid increase of younger members was the strength of the society.



[sources] *The National Deposit Friendly Society Magazine*, each year

Figure 2

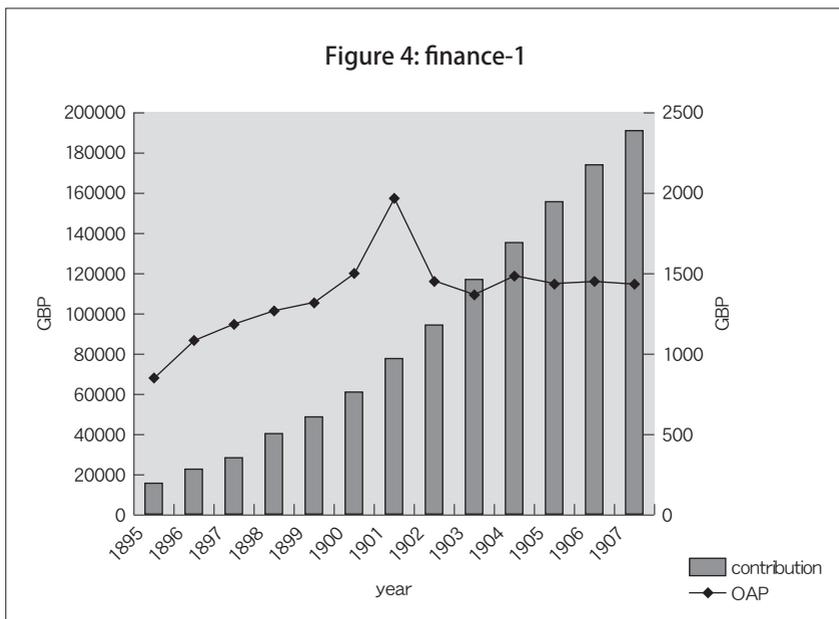
year	age under 16		16 and under 20		20 and under 50		50 and under 60		60 and under 65		65 and under 70		70 over		total		Grand total
	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	
1905	5721	2533	7697	1768	89104	24747	5137	963	572	122	269	61	231	37	108731	30231	138962
(%)	4.12	1.82	5.54	1.27	64.12	17.81	3.70	0.69	0.41	0.09	0.19	0.04	0.17	0.03	78.25	21.75	
1907	7966	3479	8709	2258	105988	30273	6882	1495	960	187	293	72	287	61	131085	38015	169100
(%)	4.71	2.06	5.15	1.34	62.68	17.90	4.07	0.88	0.57	0.11	0.17	0.04	0.17	0.04	77.52	22.48	
1908	11394	5003	11768	3268	110210	32361	7366	1543	1017	208	316	65	279	68	142359	42516	184875
(%)	6.16	2.71	6.37	1.77	59.61	17.50	3.98	0.83	0.55	0.11	0.17	0.04	0.15	0.04	77.00	23.00	
1909	12645	5842	12593	3674	119319	35645	8128	1784	1165	227	385	83	289	70	154524	47325	201849
(%)	6.26	2.89	6.24	1.82	59.11	17.66	4.03	0.88	0.58	0.11	0.19	0.04	0.14	0.03	76.55	23.45	
1910	14222	6793	13377	3885	128448	38888	9139	2098	1338	238	476	98	304	77	167304	52077	219381
(%)	6.48	3.10	6.10	1.77	58.55	17.73	4.17	0.96	0.61	0.11	0.22	0.04	0.14	0.04	76.26	23.74	
1911	15118	7486	13649	4162	134094	41417	9971	2427	1569	256	520	127	318	78	175239	55953	231192
(%)	6.54	3.24	5.90	1.80	58.00	17.91	4.31	1.05	0.68	0.11	0.22	0.05	0.14	0.03	75.80	24.20	

This numerical growth is reflected in the financial structure. The total fund also grew fast: **Figure 3** shows that it expanded more than six-fold in the ten years. The rapid increase in contribution was directly caused by the growth of membership (**Figure 4**). However, we should pay attention to the details of the finance. **Figure 5** indicates that the amounts repaid and withdrawals were also great, and that the deposits were not necessarily accumulated in proportion to the growth of the total fund. This would greatly concern for members, because the appeal of the NDFS for the new entrants was the deposit system. In addition, all the benefits were closely linked to the amount of the member's individual deposit. Therefore, the growth of members and finance could not be interpreted too optimistically, although no one can deny the tremendous speed of the growth of the NDFS.

Figure 3: the total fund (£)

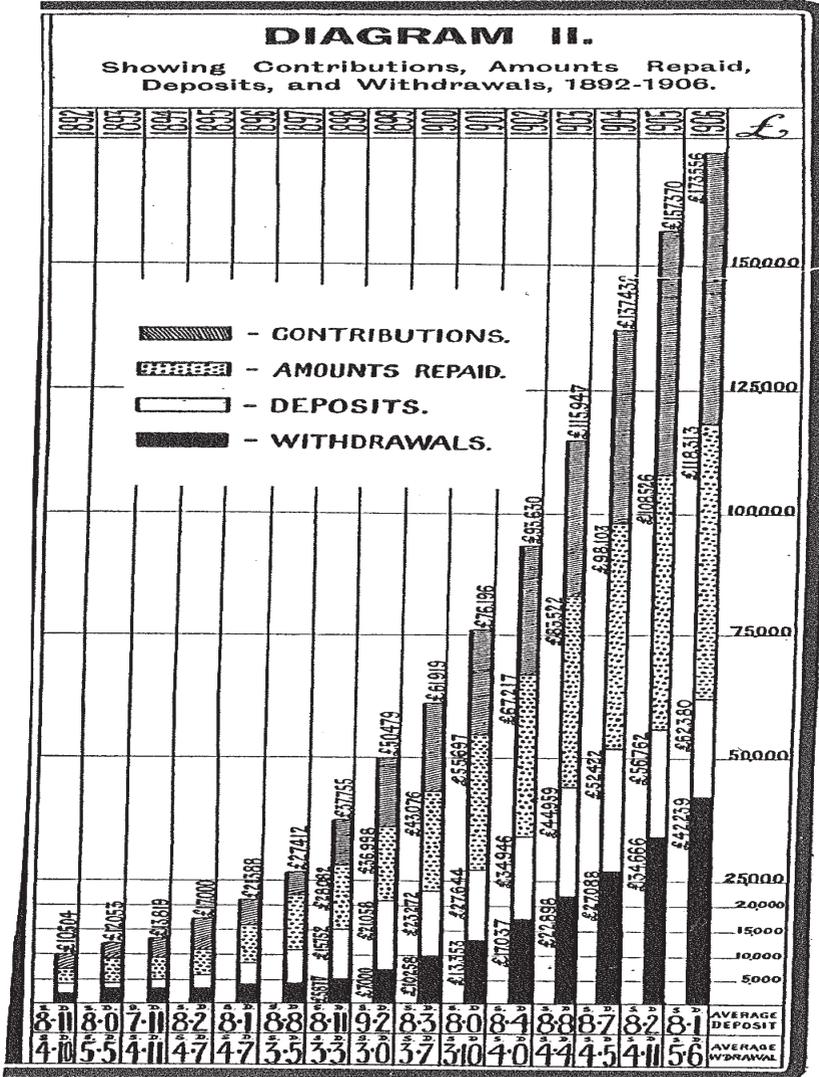
year	1895	1896	1897	1898	1899	1900	1901	1902	1903	1904
pounds	88,900	106,000	128,000	158,500	199,200	241,300	296,000	364,500	449,000	547,000

[sources] *The National Deposit Friendly Society Magazine*, each year



[sources] *The National Deposit Friendly Society Magazine*, each year

Figure 5: the structure of finance



[source] NDFS Magazine, Jan, 1907

(3) The Organisation and Benefits of the National Deposit Friendly Society

The Society was organised in Divisions, with a Committee, Treasurer, Auditor, and Secretary. A Division comprised several Districts, each with a Committee and Secretary. The whole society was managed by the General Committee, consisting of 5 Trustees and the General Treasurer; the president of each Division, *i.e.* vice-president; 2 or 3 members appointed by each Division according to number of membership; and the President of the Society, and 12 other vice-Presidents and five Members, all appointed by the General Committee.¹⁴

The candidates for membership of the Society should be male from 7 to 55; and female from 7 to 50 in 1900. The Divisional Committee judged their admission or rejection for the membership, 'founded on careful enquiry as to his health, character, occupation, and habits'. The Committee classified the candidates into four (later, three) classes A, B, C. and D, according to their age and physical condition including family history of hereditary disease. If they engaged in 'unhealthy and risky occupations', they were placed in the lower class. Strict discrimination, moral as well as physical, was applied for accepting new entrants. These discriminations were devices to protect the deposit. Financially, money was invested solely in Imperial and Local Government Securities, which were described by one member as 'as safe as the Bank of England'.¹⁵

¹⁴ The Rule, 1900, p. 4.

¹⁵ *The NDFS Magazine*, Nov., 1896, p. 23.

Characteristically, the Society gave women ‘an equal opportunity with men’ for the membership, which was advertised as ‘a great feature’. The opportunity to receive sick pay and old age pay could make women at any stages of life ‘independent’; whether young women in business, married women, widows, childless widows or unmarried women.¹⁶ A ‘The Ladies’ Page’ appeared in their organ from the beginning. Certainly, more concern was given to the needy women than in other societies. But the concern was conditional. For example, as to registration for membership, according to the rule, women were never classified as Class A member, but ranked as one-class below than men. What the first few ‘Ladies’ Pages’, extracted from the Girls Friendly Society Associate Journal, expected of women was rather to practise ‘thrift as a womanly virtue’.¹⁷

However many women, probably most of them members, contributed essays to *the Magazine*. While they praised the NDFS ‘as a society for females’, or ‘ideal society’ not all of them were just self-complacency. Miss E. Martin of Bulwell District correctly pointed out the circumstances surrounding women:

The N.D.F.S., to my mind, is essentially a women’s society, being, if I mistake not, one of the very first of its kind to encourage female membership. And why should females be debarred enjoying the benefits and comforts which this and kindred societies afford their brothers and husbands? Why should not women be enabled to

16 S.K. Jacob ‘The National Deposit Friendly Society as a Society for Females’, *The NDFS Magazine*, Oct., 1897, p. 4.

17 *The NDFS Magazine*, Nov., 1896, pp. 38-39; Dec., 1896, pp. 56-57.

retain their self-respect in times of sickness, instead of becoming dependent on parents or friends? These questions, to my mind, have never been satisfactorily answered, and *the great societies are at last waking up to the fact that female membership is necessary, and even to be desired* (my italic).

She continued, older women expressed the wish that ‘they had had opportunity of joining such a society’, and she decided to expand the society among younger women. She, however, also coolly pointed out the defects of the NDFS: women members were classified in the lower rank, even if they were in good health and not engaged in risky occupation. On the other hand, she also shared the common perceptions of virtue of thrift: ‘it [NDFS] is a splendid medium for encouraging thrift amongst our females, and I know of better. People should be taught to help themselves, especially in these times when they are all classes of women workers’.¹⁸

How did the Society provide benefits for their members? In the Rule of the society, their purpose was prescribed as follows: ‘This society is established to provide by voluntary contributions and deposits of the Members, Medical Attendance, Weekly payment in Sickness and Old Age, and a Payment for Burial; such Member undertaking to pay a proportion of his Sick, Medical, and Old Age Pay, out of his own Deposit, his fellow members, so long as he continues to do so, finding the rest.’ In addition, the society had some assurances and endowments. Here, I briefly summarise the provisions other than that for old age by

18 *The NDFS Magazine*, Feb., 1902, pp. 76-77.

referring to the Rule of 1900, although many minor alterations were made before and after the year.

First, the members could claim sick benefit as soon as they paid six monthly contributions. They should contribute to both the personal saving deposit allowance and the common sick fund. Children aged between 7 and 13 might pay 6d per month; and between ages 13-16, 6d., 1/- or 1/6. 'A member over 16 years of age on admission shall fix the sum that he wished to draw daily'.¹⁹ If he or she paid 1/- per month, he/she would be entitled to 1/- per day in sickness and 6d. in Old Age Benefit. The opportunity of personal choice was built into the system. A first, individual responsibility was significant, but it was complemented by mutuality. Sick benefit came from these two funds. The members were at liberty to be attended by their own doctors, and the society should pay the bill according to a scale of charges. 'The balance of the Common Sick Fund at the end of year shall be paid into the Common Sick Fund of the Society and shall be added to each Member's own Deposit, in proportion to the amount of his monthly contributions during the year'.²⁰ This system was intended to avoid unnecessary claims, since the fewer claims that were made, the larger the deposit that was accumulated in the personal account. Incentives to link personal thrift and mutual support were carefully devised through the method of deposit. An article in NDFS magazine praised this mechanism: 'The great feature of the Society is the regulation which requires every member to contribute something to a deposit account,

19 *Rules of the National Deposit Friendly Society*, as revised 1900, Rule V. sec. 1, (b), 24, p. 13.

20 *Rules of the National Deposit Friendly Society*, as revised 1900, Rule, 46, p. 17.

and provides that his sick pay and old age allowance shall in part be drawn from that account. This is healthy rule, and prevents impositions and malingering, as it is to a member's interest that he should not draw upon the sick fund unnecessarily'.²¹ In fact, the average number of illness was one-third of other societies, which was less than three days a week.

Secondly, some assurances were provided: a fixed amount of endowments at the end of a certain number of years, from 10 to 50 pounds, were based on the fixed monthly amount of contribution according to the length of contributions. Endowment assurances, payable at certain ages, such as 50, 55, 60, 65 or 70, or at the death of a member previously, were also prepared. In addition, a new life assurance, not exceeding £200, payable at the death of member, was started from the beginning of 1901. In the case of the last two, the rate of contributions varied according to the age at entry and that payable at. If the members died before attaining the age, their nominees could receive the amount of assurance.

Thirdly, a funeral fund was fixed. When a member of twelve months standing died, three pounds were paid to the member's nominee for funeral expenses from the Funeral Fund on the receipt of proper death certificate.

Lastly, the Deposit system was unique and crucial to this society. The original idea came from the experience of the Hon. and Rev. Samuel Best, Rector of Abbots Ann in Andover, Hants. He used this system for the first time in his own Society, the Abbots Ann Provident

21 Extracted from *the Councillor*, in *The NDFS Magazine*, Mar., 1897, p. 99.

Society. In this system members could contribute a monthly amount equal to what they wished to receive daily during sickness. The Deposit was withdrawable at short notice, and at death, the whole amount of deposit was to be paid to the members' nominee.²² The 'extreme importance of the deposit' was always emphasised as 'the foundation principle of the Society, the great feature in which it differs from the ordinary Friendly Society'.²³ The deposit system tightly linked with medical and old age payments, was praised as encouraging good health. Individually, the less the member claimed for sick pay, the more he/she could accumulate in his/her own deposit: 'we make provision for health as well as sickness'.²⁴ One observer outside the society said: 'it [the NDFS] makes provision for healthy members too, encouraging habits of thrift and providence, as it takes the greatest care of those who takes the greatest care of themselves'.²⁵

(4) Provision for Old Age and the Ageing in the National Deposit Friendly Society

A. Provision for the Aged Members

For the aged the NDFS had special provision from the beginning, which distinguished it from the other societies. Two benefits, compulsory and voluntary, were prepared for the aged.

Old Age Pay was compulsory, and was the integrated with Sick Pay system from the first year of the Society: 'At 70 years of age, all claims

22 *Rules of the National Deposit Friendly Society*, as revised 1900, pp. 5, 15-16.

23 *The NDFS Magazine*, Mar., 1898, p. 88.

24 *The NDFS Magazine*, Jan., 1898 p. 55.

25 *The NDFS Magazine*, Feb., 1898, p. 75.

for Sick Pay cease, and Old Age and Medical Pay are paid on the scale of highest class in which the Member's age on joining'.²⁶ It was provided partly from the member's own deposit and partly out of the Old Age Fund, 'to such an amount as the income of that fund from year to year will admit', but not more than half the sum to which the member had been previously entitled as daily Sick Pay; 'provided that the sum does not exceed 9/- per week, and it, together with sum he may be entitled to receive from any other Friendly Society, does not amount to more than £50 per annum'; the limit was defined in 1896 in accordance with the Friendly Societies Act, 1875.²⁷ Attaining 70 years of age, any member may withdraw all his Deposit, together with the amount which he had contributed annually, to buy an immediate government annuity, through the society.²⁸ Rev. Dr. Cox, chairman of Brixworth Union, admired this compulsory system compared with the failure of old age pay in the other friendly societies: 'this Society was one of the few societies which had solved the problem [of Old Age Pensions] so far as their member is concerned. True the Affiliated Orders had provided a scheme, but as it was optional, only a very few of the members had availed themselves of it, but in this Society the annual contribution to the fund was compulsory'.²⁹

Apart from the Old Age Pay, Old Age Pensions, not exceeding £30, were also available. There were two pensions systems: the premium non-returnable, and returnable. Under the latter scale, in the case of

26 *Rules of the National Deposit Friendly Society*, as revised 1900, p. 6.

27 *The NDFS Magazine*, Oct., 1896, p. 12.

28 *Rules of the National Deposit Friendly Society*, as revised 1900, Rule V. sec.28-33, pp. 22-23.

29 *The NDFS Magazine*, 1896, Nov., p. 23.

death or withdrawal, 90 per cent of all contributions would be returned. The amount of the contribution was regulated in the Table, according to the ages of entry and that of the pension start.³⁰ The contributions to the returnable premium were higher than to the non-returnable. But in both cases, female contributions were fixed at a higher rate than male one.

B. The Age Structure of the NDFS

The two provisions for aged members did not work very efficiently, as will be shown later. In considering the reasons, it is decisively important to pay attention to the fact that the society was young and growing rapidly from the late eighteen nineties; the rate of ageing was very low. In 1897, members aged over 65 were just 133 against a total membership of 38,305, only 0.35 per cent. Even after 1905, the rate of ageing still remained much lower than in other friendly societies, as shown in the **Figure 2**; the ageing rate was not more than 0.5% throughout the period. Therefore, the expenditure on the Old Age Pay did not increase; its relative proportion in the total fund rather continued to decrease (**Figure 4**). Real and imminent threat of ageing was absent at this moment.³¹ Understandably, this reality made the ordinary members optimistic about their preparation for ageing. But an actuarial analysis, as will be shown in the later part of this section, showed the different aspect of the reality, which was more serious than the superficial figures show.

³⁰ *Rules of the National Deposit Friendly Society*, as revised 1900, p.7, V. sec. 44-46, p.25.

³¹ *The NDFS Magazine*, July, 1906, p. 136.

Figure 6: Ageing in the NDFS

year	65 and under 70		70 over		total
	M	F	M	F	%
1905 (%)	269 0.19	61 0.04	231 0.17	37 0.03	0.43
1907 (%)	293 0.17	72 0.04	287 0.17	61 0.04	0.42
1908 (%)	316 0.17	65 0.04	279 0.15	68 0.04	0.40
1909 (%)	385 0.19	83 0.04	289 0.14	70 0.03	0.41
1910 (%)	476 0.22	98 0.04	304 0.14	77 0.04	0.44
1911 (%)	520 0.22	127 0.05	318 0.14	78 0.03	0.44

[sources] *The National Deposit Friendly Society Magazine*, each year

(5) The Debates over the Old Age Pay and the State Old Age Pensions

The debates over state pensions and the internal old age benefit were interlocked. This section follows the process from the late 1890s to 1914. In general, the members spent more time on reforming the internal old age benefit system rather than state pensions.

A. Over the State Pensions in the 1890s

The old age pension was a primary topic for the NDFS as well as other societies. A circular letter, dated 2nd April, 1897, was issued by the Secretary of the Committee on Old Age, enquiring about the provision for the aged; the number of the members over sixty-five; and the opinions of the friendly societies about a State-aided old age pension,

its possible influences on the interests of friendly societies, and about the state intervention through the pensions.³² The answer to the enquiry was discussed in the annual general meeting of 8th May, 1897. It was made clear that at the end of 1896, there were 133 members over 70 who received the old age pay, amounting to £1085 13s 8d. With regard to opinion on ‘a State-aided old age pension system for the industrial classes’, many representatives had not yet ascertained the opinion of their members in their Districts. Voting on the question confirmed a refusal to commit to for or against state-aided pensions.³³

The Rothschild Committee gave a good opportunity for wide debate about old age pensions. The Committee stated that ‘one difficulty against which Friendly Societies have to contend is that of enforcing a distinction between sickness, as insured against in the scale of contribution, and the infirmity resulting from old age’. The Committee considered more than a hundred plans of old age pensions, the essence of which and the Committee’s opinion about them were summarised in a series of the articles in *the NDFS Magazine*. The main stance of the Committee was that the pension should cover as many aged poor people as possible, that the State should not assume too much liability beyond its desirable boundary and that voluntary associations, such as friendly societies, should not be under strict state control or supervision. In examining the schemes, the NDFS made clear their opinion: ‘Whatever may be the weight of these arguments, we felt that we were not at liberty to accept proposals involving, not only preferential treatment, but also absence of any direct contribution from the pensioner

32 *The NDFS Magazine*, May, 1897, p. 118.

33 *The NDFS Magazine*, June, 1897, pp. 135-6.

himself'.³⁴ They were also critical of the plans under which 'it is certain that only a very small part of the aged industrial female population would be so qualified'. In conclusion, they could not accept any of the plans proposed.³⁵ Apart from the principles of the pension plans, they showed a positive attitude to the pensions in terms of their administration. They supported the proposal in which the 'County Councils' working through local committees should become the pension authority, on the grounds that if the pension was administered by the Poor Law authority, it would obscure the distinction between pension and out-door relief. As a result, 'Applicants for pensions would be encouraged to apply for, and, in many instances, would be consoled by, a grant from the rates. And a system intended to promote thrift, foster independence, and discourage reliance upon the rate would tend in the opposite direction, and liable absolutely to increase the pauper roll'. The priority they gave to 'thrift' made them want to keep a distance from the poor law.

Furthermore, the NDFS judiciously realised another problem of the state pension: the difficulty of judging settlement. They recognised the difficulties for the British, often moving from one place to another, including moving abroad. In addition, 'Such persons may not even be British born, but many come from the United States, or from any of English-speaking dependencies of the Empire. These difficulties could not be avoided unless the whole of the public assistance were given out of State funds, but in that case there would be little or no security for

34 *The NDFS Magazine*, Oct., 1898, pp. 12-15.

35 *The NDFS Magazine*, Nov., 1898, pp. 25-26.

the careful administration of the pensions by the local authority'.³⁶ The NDFS also held out the difficulties of ascertaining the age and income, which would need many staff and high cost.

B. The Debates over the Old Age Benefit around the Turn of the Century

The discussion about State Old Age Pensions went on in parallel to the reconsideration of the internal Old Age Fund system. In 1899, a proposal was put forward for restructuring the Old Age Fund to make the Fund financially more stable. Earl Percy, M.P. most clearly pointed out this problem in his address to the London Divisional Meeting on 14 April, 1899. He predicted a heavy deficiency in the Fund in the near future due to its unrealistic actuarial basis. He revealed that in 1896 the Fund had already a deficit of £708 2s. 3d, but it was concealed 'by the interest from previous accumulations and by the contributions of young members'. The tendency would become stronger rather than declining. In order to prevent it, he proposed that the NDFS should decisively take the following steps: 1) to abandon the present system of allowing Old Age Pay at the high rate of £50 per annum; 2) to revise contributions to the Fund so that they were related to age; and 3) to create a sinking fund to supplement the Fund. He persuasively explained how imminently the reform was needed, showing various statistical calculations. His message was clear: 'We have placed ourselves in opposition to State aid. Before we did so, should we not have made sure of our own scheme?'³⁷ The recommendation was supported by some correspondence from members. F.A. Tallant

36 *The NDFS Magazine*, Nov., 1898, pp. 26-27.

37 *The NDFS Magazine*, May, 1899, pp. 116-119.

proposed that the Funeral Fund should be separated from the Old Age Fund, that all calculations should be based on mortality tables, and that the latter should be graduated.³⁸

At the annual general meeting on 6 May, the General Committee proposed that the Old Age Fund should be strengthened with a reserve of £9,806. Some members supported this proposal, but important opposition was voiced by Mr. Smith of Faversham: 'It was entirely wrong to say that money belonged to the present members of the Society for present benefits'.³⁹ On the afternoon of the meeting, the rule committee proposed a resolution relating to the Old Age Fund: 'That this meeting authorises a complete amendment of rules'. However, there were much opposition on the grounds that they had not had sufficient time to consider the proposed amendments. As a result, it was decided to postpone a decision until the next meeting.⁴⁰

Soon after the annual meeting, the General Committee issued a "Complete Amendment of Rules" which included the alteration about the Funeral Fund and the Old Age Fund. The Committee gave a warning: 'The Funeral Fund is insolvent in consequence of the contributions not being sufficient to meet its liabilities'. They revealed that the deficiency amounted to no less than £14,253. As to the Old Age Fund, a special sub-committee was appointed to make a detailed enquiry. It made clear that 'The members who join the Society late in life are those who draw the largest amount of old-age pay, though they contribute least to the Fund'. It, therefore, recommended the adoption

38 *The NDFS Magazine*, Sep., 1899, pp. 191-192.

39 *The NDFS Magazine*, June, 1899, pp. 135-136.

40 *The NDFS Magazine*, June, 1899, p. 137.

of ‘a graduated scale of contributions and benefits’ from the viewpoint of fairness. Eventually, the General Committee put forward the practical proposal that:

after January 1st, 1902, Old Age Pay shall be paid on the scale of the highest class which a member’s age on joining (exclusive of other considerations) entitled him to be placed. Women joining under 35 years of age will, on reaching 70, be placed in Class A. Also a member who had been reduced a class for any reason will be put in the Class that his age on joining entitled him to be placed.⁴¹

In one word, the rate of contribution was to be raised, and the benefit reduced.

The amendment of the rule was discussed at the Special Rules Committee of 1st February, and then at a special annual meeting of 5th May.⁴² At the beginning of the annual meeting, the chairman suggested the ominous tendency towards rapidly ageing membership, although the membership of the whole Society was constantly growing. During only the last two years, the number of members over 50 had increased from 2,651 to 3,653. The meeting proceeded to amend the rules. Mr. Jabez Smith, chairman of the Rule Revision Committees, proposed a new rule, explaining the present ‘chaos’ after lots of additions and alterations of the Rule. Particularly over the Old Age Fund, he candidly admitted that ‘they had been promising too much--- they had been promising more than they could fulfil to those members who joined their Society rather late in life. They must put their house in order, or

41 *The NDFS Magazine*, Sep., 1899, pp. 182-183.

42 *The NDFS Magazine*, Feb., 1900, p. 70.

the Government would do it for them. The Legislature was encouraging Friendly Societies to do what they could in the way of insurance'. After the debates, the resolution of amendments of the Rule was adopted. *The Magazine* summarised the alterations as follows: 'The effect of the amendment was to make each member bear his own burden more equally, and not to rely on the charitable help of others'.⁴³

The resolution was carried. The other alterations relating to the Old Age Fund were restriction of maximum pay to 9/- per week, of the maximum annual contribution to 3/- per month, and the start of the Grace Pay at age 70.⁴⁴

Many members were not satisfied with the amendment of the rule. Some wrote to the head office that they could not understand why their pay had to be reduced. They felt 'an injustice'.⁴⁵ This sense of injustice would flame up a few years later after the debate over the state pension had been settled.

The debates of this period revealed the severe reality that beneath the superficial prosperity the NDFS faced the same problem as the other societies.

C. The Debates over the State Pension in the Second Phase, 1902-04

The first reform of the Old Age Fund was carried out, although this was not the end of reform but only its start. However, that seemed to inspire the Society members' complacency about their provision for old age; their suspicion about the state pension grew rather than disappeared.

43 *The NDFS Magazine*, June, 1900, pp. 138-140.

44 *The NDFS Magazine*, July, 1900, p. 159.

45 *The NDFS Magazine*, Feb., 1901, p. 80; Mar., 1901, p. 96.

At the general meeting of the next year, the president, the Duke of Northumberland, still praised the value of ‘self help’: he tried to impress ‘the lesson that God helps those who help themselves’ and the old proverb which said, “Every man for himself and God for us all” on the member’s minds. *The NDFS Magazine* also criticised the resolution of the Hearts of Oak supporting the state old pensions. In the past the working class had been so poor as not to be able to afford saving. But now their wage had become a ‘living wage’ and the friendly societies could make provision for old age.⁴⁶ The discourse of self-help was underpinned by the improved benefits system for the aged members.

However, criticism came from J.W. Lack, a member in Kempston, Bedfordshire. He was cogently critical of the very argument that working class could afford for the provision for the old age by themselves. He wrote that ‘Many have tried it and failed, and there are hundreds of good honest fellows in a similar condition, who cannot look to any provision in old age, except what is afforded by the parish, and this is repugnant to them’. Therefore, ‘It is the duty of the State to look after those who produce its wealth; and in my opinion to give pensions to member of Friendly Societies who are trying to help themselves would be a step in the right direction’.⁴⁷

On the other hand, support for a universal state pension was also raised. W.J. Challen favoured the plan and advocated taxing all people on attaining the age of 18 years. Considering a possible criticism of coercion in ‘free country’, Callen insisted: ‘a little coercion on the unthrifty and thoughtless would do good. I believe in the motto of our

46 *The NDFS Magazine*, Mar., 1901, p. 96; June, 1901, p. 135.

47 *The NDFS Magazine*, Sep., 1901, pp. 191-192.

society, “Help those who help themselves”, and compel those who will not’. In one sentence, ‘A little individualism, combined with socialism, makes a good tonic’.⁴⁸ He supported a universal pension, but ‘compulsion’ was needed for the ‘unthrifty or thoughtless’ to encourage self-help. Significantly, the state pension was not perceived as being inimical to self-help.

These opinions in favour of the state pension, whatever forms it took, became bigger and bigger in the NDFS. Support was encouraged by the deepening recognition of the reality of the ageing membership. Supporters commonly shared at least the recognition that pure and ideal self-help was impossible, and that some relief should be provided for them, sometime underpinned by compulsion.

These years were the final stage of the pension debates in the friendly societies. Many meetings were held by nationwide authorities among the friendly societies. Slate Clubs held a conference to consider the Chamberlain scheme, at Queen’s Hall, London, on 30th September, 1901. But no major friendly societies attended, since they thought their ‘proper’ route to express their opinion was the National Conference of Friendly Societies. The Committee of the NCFS assembled on the 3rd October in London, which aimed to discuss the Old Age Pension resolution and scheme drafted by the president, J. Frome Wilkinson. The scheme supported the State-aided pension to members of friendly and other thrift societies. It put forward the viewpoint that ‘it is the duty of the State to assist the Aged of the Industrial population in the attainment of such decent standard of comfort, and to make a fixed

48 *The NDFS Magazine*, Oct., 1901. p. 16.

contribution per week to persons applying to and recommended by the local authority, who shall be able themselves to produce by Insurance in a Friendly Society for a term of years or some other equivalent means at least one-third of the total pension'. The plan 'will not be injurious to the practice of Thrift, or to the continued prosperity of Friendly Societies and other Provident Institutions', and could abolish outdoor relief to the aged poor. It was to be administered by the County Council being clear of the poor law administration. The fund for the administration should be obtained from the county or local rates and imperial taxation.⁴⁹

Although there are strong voices opposing non-contributory and universal pensions within the NDFS, the number of letters supporting the state pension, in whatever form, definitely increased. W. Williams in Swansea positively approved of the non-contributory state pension on three grounds: first, it would encourage more contribution to friendly societies; secondly, it would be 'imperative for the State to provide a pension for everyone', because thousands of people, who 'make us such a mighty nation' could not get sufficient to have the necessaries of life; and, lastly, the state pension is 'only right and just' to the people who did all they can do while in strength and vigour rather than it taking away independence. William justified the pension on the grounds of the complementarities of a state pension and voluntary help, in viewing the incapability for self-help in old age among people, and as a recognition of past contributions to society as a whole.⁵⁰ But, other members supported contributory, but compulsory, pensions. For example, Lex

49 *The NDFS Magazine*, Nov., 1901, pp. 26-27.

50 *The NDFS Magazine*, Nov., 1901, p. 32.

Talionis thought universal pensions wrong, because ‘it defeats the primary object in view, *viz.* the relief of necessitous, aged workers’. Nevertheless, he advocated compulsory and contributory pensions, supplemented by contributions from employers. He also proposed that contributory pensions should be optionally supplemented by the benefits of registered friendly societies.⁵¹ Although the forms of pensions they supported were totally opposed, they shared the common platforms that: the state should provide a minimal pension for the necessitous aged, who were not able to contribute to voluntary provision. It was no longer in question for them at this stage whether the state pension was desirable or not.

The official attitude of the NDFS was ascertained with reference to the debates in the NCFS. The Conference of 1902 also discussed the Old Age Pensions. W.G. Bunn of the Hearts of Oak, moved the following resolution: ‘That having considered the Executive Council’s remit, this delegation is of opinion that it is the duty of the State to provide a scheme of old age pensions, commencing at the age of 65, of not less than 5s. per week; and that to entitle any person to such pension he must show that he has been a member of a thrift society for at least twenty years’. Despite the president’s support for the resolution, referring to the pension ‘as a legal right’, it was rejected, the vote being against 41, and for 22. Although there were various arguments against it, the statement of A.J. Pembery, a representative from AOF, deserves attention. He said ‘that there were thousands of working people who were unable to become members of friendly societies because their

51 *The NDFS Magazine*, May, 1902, p. 127.

wages would not allow them, and the stipulation in the resolution that the recipients of pensions must have been members of thrift society for twenty years would punish those men for a misfortune over which they had no control. ----- He objected to the argument that merely because they were friendly society members they should have special favour from the State.⁵² Eventually, the Conference carried the resolution:

That this conference representing three and three-quarter millions of members of friendly societies, is of opinion that it is the duty of the State to provide old age pensions of not less than 5s. a week for all thrifty and deserving persons of 65 years of age and upwards who are unable to work, and in need of same. That such a scheme shall not place any disability of citizenship upon the persons claiming a pension. The costs of the same shall be raised without any interference with the funds of friendly societies.⁵³

But it is also decided that the final decision should be made at the next special meeting, and that the Committee should prepare a scheme to be examined by various affiliated societies before the meeting.

The NDFS decided at its annual meeting, that Mr. Litchfield, the ex-General Secretary to the society, who was succeeded by C. Tuckfield, just before the annual meeting, and the representative of NDFS to the Conference, 'be authorised to give earnest consideration on this important question, and report the decision of the conference to this society, either at a special meeting or the next annual meeting'. An old

52 *The NDFS Magazine*, May, 1902, pp. 120-121.

53 *The NDFS Magazine*, May, 1902, p. 121.

delegate admired this resolution as ‘there could be no mistaking the general opinion of the meeting’. Although the contents of the resolution was ambiguous, the important task was entrusted to the leading members.⁵⁴

The Committee of the NCFS suggested the detailed scheme of the Old Age Pensions Bill in line with the above resolution of the annual meeting. The qualifications of the applicants were defined as follows: they should be not under 65 years old; be ‘a British-born subject, or a British naturalized subject of not less than twenty-five years’ standing’; have not received poor relief; be not a felony or criminal; and have endeavoured their best to practice thrift through friendly societies, building societies, trade unions, cooperative societies, saving banks, and being owners of a house not exceeding £250. The applicants should have also resided the area ‘for not less than five consecutive years prior to the age 65’ within which time the application should be made, and the pension received. An income limit was imposed: applicants whose income were ‘equal to more than ten shillings per week from all sources’ were not eligible for pensions. Applicants could appeal to the County Court when they had complaints about the judgements of the pension authorities. The authorities should be appointed by Urban District, Rural District, and Borough Councils, and consist of ten members: six elected from the council, two from the local branches of friendly societies, and two from the local branches of trade unions or other thrift societies. The pension should be reviewed every two years.⁵⁵

The NCFS assembled at Chester on 19th and 20th March. The report

54 *The NDFS Magazine*, June, 1902, pp. 136, 142.

55 *The NDFS Magazine*, Feb., 1903, pp. 76-77.

of the conference said: 'the Conference is not working together quite so unanimously as could be wished', and in the opinion of the delegates from the NDFS, 'the Conference was ill-advised in pushing the question of State pensions, in the present very divided state of opinion among the societies on the subject.' The above scheme the Committee proposed was to be considered at a special meeting in October.⁵⁶

The NDFS discussed the Committee scheme at the annual conference of May, 1903, in Nottingham. F. Litchfield moved a resolution approving the scheme making reference to the change in their attitude: 'Though originally opposed to the principle of State Aid, experience had, he said, convinced him that a large section of the community were unable to make voluntary provision for old age, and something must be done to help those who were unable to help themselves'. This statement clearly suggests that concern for the excluded played a crucial part in altering their attitude. Keetley from Nottingham seconded the resolution, and suggested friendly societies rather than political parties 'must show the way'. On the contrary, Day from London was critical of the statement of Litchfield, and said that the working man could help himself 'if he wished'. Between the two, a moderate preference for discriminating between the deserving and the undeserving was also raised. In mediating, the Duke of Northumberland proposed to hold a special meeting to discuss the scheme, but the majority was against it on the grounds of the extra expenses. After all, the question of the Old Age Pensions was adjourned for discussion at the next annual meeting.⁵⁷

⁵⁶ *The NDFS Magazine*, May, 1903, p. 120.

⁵⁷ *The NDFS Magazine*, June, 1903, pp. 137-138.

In the later part of the year 1903, the major topic was Old Age Pensions. The editor published an article about the values of political and religious neutrality stressing: ‘Certainly there is need for all our energies being devoted to the improvement of our own organisations.’ In the article, he expressed a slight suspicion about the merits of discussing Old Age Pension, further consuming an extra day at the next annual meeting: he rather proposed more energies ‘being devoted to the improvement of our own organisations’.⁵⁸ The president responded by contributing a letter to *the Magazine*. He agreed with the merit of keeping political neutrality. However, he explained, the question at stake was ‘How far is the State justified in compelling A to pay money for the benefit of B?’ There could be a possibility he thought that some Government might bring forward the pension scheme which ‘would be detrimental to the society’s interests’. But he thought it better to wait, and concentrate their energies on improving the organisation for a while.⁵⁹

This proposal, so called, ‘do nothing’ policy stimulated the debates within the NDFS. More correspondence was sent to the head office; some referred to the Old Age Pensions systems in the colonies, such as New Zealand and Australia, others mentioned both aspects of state pensions, good and bad, by referring to other societies’ pension systems.⁶⁰ There were the letters supporting the President’s policy, justifying the reform enhancing the Old Age Pay and Old Age Fund.⁶¹ The virtue of those letters was that they increased information about

58 *The NDFS Magazine*, Sep., 1903, p. 180.

59 *The NDFS Magazine*, Oct., 1903, p. 3.

60 *The NDFS Magazine*, Nov., 1903, pp. 26-27.

61 *The NDFS Magazine*, Jan., 1904, pp. 62-64.

the reality of the pension system which had been introduced. The information made the debates better informed. Particularly, the experience of pensions in other countries and in the civil service could be used as a justification of introducing state pension in Britain.⁶²

The special meeting of the NCFS, representing 20 societies, was held on 13th October. It reconfirmed the resolution of the previous year. Then, the discussion of the committee about the pensions scheme lasted a considerable time. Ultimately it was decided to refer it to the committee for revision and presentation to the next annual meeting. The only major revision was to raise the wage limit from 10s. to 15s. per week.⁶³ The scheme was adopted at the annual conference of 1904.⁶⁴

This result was reported by the President, the Duke of Northumberland, with regret in his opening address: 'though a manful fight was made for something like adhesion to professed beliefs, gilded socialism triumphed over unadorned self-help by a majority of two to one!'⁶⁵ F. Litchfield moved:

That this meeting, consisting of the general committee and delegates of the National Deposit Friendly Society, representing 116,000 members, whilst opposed to a universal system of old age pensions, is of opinion that it is the duty of the State to provide pensions of not less than 5s. a week to all thrifty and deserving persons of 65 years of age and upwards, who are unable to work and are in need of pensions, and hereby heartily approves of

62 *The NDFS Magazine*, Dec., 1903, pp. 45-46.

63 *The NDFS Magazine*, Dec., 1903, pp. 39-40.

64 *The NDFS Magazine*, May, 1904, p. 122.

65 *The NDFS Magazine*, June, 1904, p. 135.

the scheme, now submitted, of the National Conference of Friendly Societies.

He explained that no satisfactory permanent pension could be provided on the deposit system, because of 'the physical impossibility for the aged workers'. He supported the resolution 'from the standpoint of humanity.' The heated debate continued for two and half hours. On the one side, there were a group of enthusiasts for self-help, including the President. He made a statement against the resolution: 'They were not a humanitarian society', 'they were a self-help society', and 'they were simply a society for one purpose—to teach people, if they had limited incomes, how they could employ those incomes to the best advantage, both to their present good and for provision in the future', although he asked the delegates 'not to express any opinion at all'. C. Tuckfield, the General Secretary, also opposed the resolution, on the grounds that adopting it would denote the inability of their society to care for their aged members: on the contrary, he argued 'It was possible to make adequate provision through the N.D.F.S. against old age'. On the other hand, against the leading members, there were some radicals who were also against the resolution demanding a universal pension as proposed by Charles Booth. B. Pearlman from Hull was its representative, although he was tactically prepared to accept 'a half-loaf rather than not any bread at all'. Between the extremes there were many positions in favour of or in opposition to the resolution. Also confusion is evident from the report of the conference. However the final statement by the mover, Litchfield, an earnest supporter for the state pensions, was interesting in terms of shedding the light on the reality of the experience of aged members. He outspokenly admitted the defects of

the provisions for aged members, ‘it was not possible for the members of this society to make permanent provision for old-age under existing circumstances’, ‘because he knew so many would eventually have their deposits exhausted, and could not possibly make the necessary provision’. The president intervened to try to rule out his words, but the vote was taken. The result damaged the pride of the president; the resolution was carried by a majority of two to one: about 240 for and 120 against the resolution. The supporters of the state selective pension overwhelmingly won the battle. The impact of the result was so great that the president could not conceal his regret and shock, and even hinted at retirement from his position.⁶⁶ After all, the official attitude of the NDFS was to support the state pension following the line of the NCFS at this moment.

D. Resume of the Debates on the Improvement of the Old Age Fund, 1906-08

After the debates about state pensions, the focus of debate shifted to improving the internal old age pensions system. Here is the voice of a member, ‘Age Sixty-four’, supporting the state pension on the grounds that the working-class understood that a pension was desirable, but they were not willing to set aside money for the ‘remote’ future. ‘Here is one of the strongest reasons why the State should make the provision’.⁶⁷ But a state pension would not solve all the problems surrounding age members, and the tendency observed by him could not be countered so easily. A solution had to be sought by the Society, separately from the state pension. The discussion would continue for a long time.

66 *The NDFS Magazine*, June, 1904, pp. 143- 148.

67 *The NDFS Magazine*, Oct., 1905, p. 14.

One item on the agenda of the debate was the reduction of the age for receipt of the Old Age Pay from 70 to 65. This had been already under consideration in 1896,⁶⁸ and it was again put forward in 1904, because many divisions demanded it. While the sub-committee was examining, in detail, the financial stability of the Fund, J. Keetley assured them that ‘the present accumulated amount only represents about six times the amount of members’ yearly contributions, after taking into account the £10,000 added some years back’.⁶⁹ However, since this problem contained a complex actuarial calculation, expert opinion was required. Therefore, revision of the rule was put off for two years.

The other topic was making the Old Age Fund more secure and helpful to older member. Edward G. Miller proposed revision of the rule preventing the members from withdrawing their deposit, in order to retain some amounts of their old age pensions, because many poor members withdrew that they had contributed, and were left with nothing in their old age. The revision would be ‘a good blessing to him’.⁷⁰ This proposal was welcomed by some members, because some of contributions would be left in the members’ own deposits. Another revision was also proposed to correct the actuarial uncertainty in the rule; for example, ambiguous sentences, like ‘as the fund will allow from time to time’, should be deleted.⁷¹

The reduction of the pensionable age, and the greater security to the Old Age Fund became the primary goal of the rule amendments in

68 *The NDFS Magazine*, Nov., 1896, p. 20.

69 *The NDFS Magazine*, May, 1904, pp. 131- 132.

70 *The NDFS Magazine*, June, 1905, p. 102.

71 *The NDFS Magazine*, June, 1905, pp. 119-120.

1906. The scheme for revision was entrusted to the special old age committee, with the approval of the General Committee, which published the recommendations in the January issue of their Magazine in 1906. The special committee tried to set the Fund on the more stable financial and actuarially sound basis. As to Rule 5, sec. 28 about the amount of benefits, the vague words were struck out, 'to such an amount as the income of that fund from year to year will admit'. A new table of deductions was proposed, although there still remained the section that any members, at age 65 or 70, were able to draw 'for the purchase, through the society, of an immediate Government annuity, the whole of his deposit without any deduction', in the event that they lost their membership, except that they optionally continued to contribute to the Funeral Fund. In addition, members applying for Old Age Pay, and the Government annuity, were strictly required to present evidence of their ages. Otherwise, repayment with a certain interest was demanded. In the end, the committee made six recommendations: 1) to remove the limitation on the benefit to the income of the fund; 2) to increase the amount of yearly deduction against a member's account; 3) to make clear that females could not receive old age benefit on the same scale as males; 4) to delete the rule by which a member, having exhausted his deposit due to sickness immediately before the age of 70, was entitled to receive benefit as though his deposit amount to £2; 5) to give the option to members to purchase the Government annuity at age 65 or 70, with producing evidence of age; 6) to give the general committee powers to make periodical investigations of the fund.⁷²

72 *The NDFS Magazine*, Jan., 1906, pp. 6-7.

The actuary submitted his report in July, 1905, which made clear the estimated deficiency of £186,876. During the autumn of 1905, the General Committee discussed the report, and supplied copies for consideration by the divisions in November, and by the districts, in the following February. Thereafter each local authority discussed the actuarial report, called the Ackland report, and the recommendations from the General Committees, and many proposals and opinions were sent back to the Committee.

For example, the London District Association held a meeting to discuss them in Holborn, on the 31st January, 1906, under the chairmanship of W.T. Prichard, the details of which were reported in *the Magazine* of March, 1906.⁷³ The chairman addressed the conference. First of all, he stressed how serious the insolvency of the Old Age Fund was. The estimated deficiency of £186,876, which was made clear for the first time in the history of the Society, provoked a sense of alarm. Primarily, the concerns of the meeting were about the imbalanced burdens between generations: the younger members had to share the burdens unfairly, while their benefits would be smaller than the older members. This angle was consistent with considering the advantages and disadvantages of various proposals for reforms.

Secondly, on this basis, every part of the Society tried to forestall the crisis, resulting in many reform proposals from local organisations. They were classified into the following four categories: (a) increased contributions; (b) decreased benefits; (c) optional benefits; (d) discontinuance of the fund. The chairman would not adopt the

73 About the conference, see *The NDFS Magazine*, Mar., 1906, pp. 52-58.

‘retrograde’ plans (c) and (d), because he realised that the primary problem for the other societies was too many old people being dependent on sick pay for a long time, and he thought that those plans could not solve the problem. It would become more severe for the NDFS in the near future, although it was not imminent. In addition, he condemned the myopia of the last proposal: ‘we are not to legislate simply for the present, we must look ahead’. A similar proposal to enforce members retiring at age 65 or 70 and to allow them to receive the whole deposit or total amount contribution on retirement was proposed from Manchester Division. He could not support the optional plan. For, it seems him ‘to be exceedingly unfair to make the more thrifty members, who subscribe for their old age pay, also pay towards the maintenance in their old age of those members who do not make such provision’, because the non-contributor must depend upon sick pay fund in their old age, to which all the members contributed. Concerning the plan (b), he also thought reducing the benefits ‘unfair’, ‘especially so to the class of member we most wish to encourage’. Furthermore, he judged it would not make the fund solvent, and it would put more burdens on the younger generation. In the end, he preferred increasing contributions, which had already achieved good results despite the higher contribution. He appealed to the delegates: ‘There is urgency. Already two years have passed since the date of valuation, and every year adds materially to the deficiency’. He summarised the point of debate well, and the battle developed around these proposals. The members of the NDFS, however, would make a decision which was against his expectations.

Correspondence from members showed that they preferred the

present solid deposit to 'a mythical old age pension' in the future: the age of 70 was taken as the remote future. Particularly, the members who joined NDFS, attracted by the deposit 'principle', were more interested in accumulating the present deposit. Any increased deductions for contribution to the old age fund was not acceptable to them.⁷⁴ Against this background, the General Committee altered their position from doubling the contribution to the sliding scale.

The battle field for the official decision was the annual meeting of 1906 in Chatham, May, 1906.⁷⁵ The major reform proposals were moved and considered: the General Committee plan of increased and graduated contribution; the Manchester Division plan of the optional retirement at age 65 and compulsory retirement at age 70; the Cardiff Division plan of abolition of the Old Age Fund; the East Kent Division plan of optional Old Age Pay; and the Nottingham Division plan of reduction of benefits. During the debates, it became clear that the Society could not survive without the Old Age Fund. Mr. Cowhard from Gloucester pointed out the interesting fact that: 'in his district many members had left other clubs and joined the N.D.F.S. because of the benefits promised in connection with this fund, and it was only because the society had been trying to give more than a shillingworth of benefit for a shilling that any amendment was necessary'.⁷⁶ Manchester and Cardiff amendments were far from being adopted due to the 'failure and disappointment' those plans would bring. The option plan amendment was also refused on the grounds that it was actuarially

74 *The NDFS Magazine*, April, 1906, pp. 77- 79.

75 About the annual meeting of 1906, *The NDFS Magazine*, June, 1906, pp. 100-113.

76 *The NDFS Magazine*, June, 1906, p. 109.

unsound. In the end, the General Committee in vain moved their plan to the vote, although they realised the unpopularity of the plan. Only three were in favour of that; on the contrary, the Nottingham amendment of reduction of benefit was adopted with a mendous majority, only three voting against it. As the result the table of contributions to the Old Age Fund was revised as below:

age at entry	proportion of OAP charged against			
	male		female	
	member's deposit(d)	Old Age Fund (d)	member's deposit(d)	Old Age Fund (d)
under 16	3 1/2	8 1/2	3 1/2	8 1/2
16-19	3 1/2	8 1/2	3 1/2	8 1/2
20-24	4	8	4 1/2	7 1/2
25-29	5	7	5 1/2	6 1/2
30-34	5 1/2	6 1/2	6 1/2	5 1/2
35-39	6 1/2	5 1/2	6 1/2	5 1/2
40-44	7	5	7 1/2	4 1/2
45-49	7	5	7 1/2	4 1/2
50-54	8	4	8	4

The long debate on reforming the Old Age Fund seemed to be over, but it was not the real end.

E. The Introduction of State Pensions and the prolonged debates on strengthening the Old Age Fund, 1908-14

The next round of debates resumed in new circumstances after the enactment of the Old Age Pensions Act in April, 1908. Before describing it, we should briefly touch on the response of the NDFS towards the Act. Strangely enough, there were very few descriptions of the enactment itself in *the Magazine*, whose name changed to *The Depositor* in August, 1908. The annual meeting of 1908 in Cardiff only made 'the

very wise decision to reserve any official steps until the actual Bill is prepared'.⁷⁷ Just after the government unveiled the Bill, however, the NDFS clearly expressed its disagreement with the scheme. The society welcomed the principle of the state pension, but it could not endorse the non-contributory pensions at all 'as putting a premium on thriftiness'. The society insisted that thrift should be encouraged. On the contrary, 'The thrifty are to be taxed to provide for the thriftless' in the non-contributory system. Rather it stressed the priority of poor law reform. In addition, it was totally suspicious of the state supervision which accompanied by the pension administration. This dislike was expressed by referring to the German pension system: 'what we should call interference with the liberty of the subject, that no Englishman would willingly tolerate it'.⁷⁸

The official attitude of the NDFS toward the introduction of universal pensions at the last minute can be seen from the replies to the questionnaire by J.D.S. Sim, the Chief Registrar of the Friendly Societies. The questions were about the following three agendas:

Will, in your opinion, the passing of a Non-contributory Bill conferring Old Age Pensions have an injurious effect on Friendly Societies?

What will be the effect on the Thrift of the classes from which the members of Friendly Societies are drawn?

Has the intention of the passing of such a Bill already affected, in any way, the membership of Societies?

The answers were sent back from the Secretary of each friendly society.

⁷⁷ *The NDFS Magazine*, June, 1908, p. 98.

⁷⁸ *The NDFS Magazine*, July, 1908, pp. 135-136.

The answer from the NDFS to the first question was ‘No’, ‘So far as many Societies are concerned; but in Deposit Societies the effect might possibly be that the member would make less effort to save’. As to the second, the NDFS worried that the Bill ‘Would affect the thrift of the working classes, though not to an appreciable extent. They might consider it less necessary to save’. On the last question, the answer was ‘no’. The NDFS was concerning about decrease in thrift, which would be injurious to their society.⁷⁹

The leaders were still suspicious of the value of the state pension even after the debates at the annual meetings. Their dislike was expressed in 1907, when the state pension was within reach, by using the word of ‘socialism’.

we have no sort of sympathy with the socialistic cry that seeks to throw all the responsibility upon the State; and we do think that the zealous propagation of the idea of advanced socialists is doing much harm to the cause of thrift and to the national character. While we recognise the duty of the State to secure for the workers healthy and responsible conditions of life and work we deprecate any attempt to shift the responsibility entirely from the shoulders of the individual on to those of the body corporate. After all the great thing is to realise the tone and character of the people. Everything possible should be done to encourage the spirit of independence and self

79 Circular Letter issued by the Chief Registrar to the Principal Friendly Societies with reference to the proposed Non-Contributory Scheme of Old Age Pensions, with Abstract of their Replies thereto, *British Parliamentary Papers*, vol. LXXXVIII, (177), 1908, pp. 8-9.

help, along with all forms of cooperation or mutual aid, and to this end the friendly societies amongst others are working, and working nobly, with, we are thankful to say a large measure of success.⁸⁰

However, as has been seen, these voices were not dominant. Rather, the ordinary members seemed to admit the necessity and advantages of the state pension. The gap between the leaders obsessed with the pure ideal of self-help and the rank-and-file demonstrated their severe realities of the everyday life were clear, and did not get narrower.

There were no more direct statements on the Old Age Pensions itself at this moment, including the administration. However, we can recognise from the later statement that there was a voice welcoming the pension as giving a minimum safety net to the aged poor. A letter was published in *The Depositor* which criticised exaggeration of benefits of the Old Age Pensions Act. A member attacked the Act as 'Provisions for those who will not do anything for themselves.' Against this, A. Duce, the District Secretary of Malden, suggested that there were many people who 'regard it as the finest piece of legislation for the working classes that this generation has known. ----- How many poor old men and women who are now receiving the pension ever had chance to do anything for themselves in the way of saving for their old days, plenty of them having had to live and support a family on anything from ten shillings upwards'.⁸¹ Within the NDFS, we can confirm the same tone about the state pension as in the other societies: it was a minimum safety net for those who were excluded from or could not obtain

80 *The NDFS Magazine*, Feb., 1907, p. 17.

81 *The Depositor*, Feb., 1911, p. 47.

sufficient support from the other provisions.

The introduction of the state pension, in turn, gave a fresh impetus to the arguments for reforming the old age benefit within the NDFS; the prolonged debates took place. Throughout the debate the advantages of the deposit principle as well as the *raison d'être* of the old age benefit were at stake.

Soon after the enactment, many letters were sent to the head office. One from Birmingham read: 'I am one of those who have not a very strong faith in our old age pensions scheme, as it is very uncertain'. 'Now, I believe, that if our society, instead of allowing members to contribute to be an old age fund--- or rather *compelling* them to do so--- would return that money to deposit, and allow a large interest on all deposits, it would not only meet the case better, but *would make the society more attractive to new members, and would remove the obstacle which it places in the way of the State pension* (my italics)' Other letter from Rotherhithe pointed out that 'comparatively few members are likely to attain the age of 70 years, and consequently the old age fund as at present continued is of very little practical use'.⁸² These letters simply, but clearly, suggested the focus of the debate, on which any detailed description was no longer necessary. Interestingly, now criticism of compulsory contribution to Old Age Pay was closely associated with the existence of the state pension. Another letter developed this argument further: 'these members are compelled year after year to pay their old age contributions without any prospect of ever enjoying its benefits. The injustice of this must be apparent.' The

82 *The Depositor*, Aug., 1908, pp. 142-143.

writer used to demand an optional pension plan, but it was now out of date, because, '*our old age fund would have died a natural death as the Government pension scheme was made more perfect*' (my italics). Therefore, the only way seemed him to be 'the complete abolition of the fund'.⁸³ More clearly, R. Kinggett, the Secretary of Guildford District, put: 'it [the fund] also tends to keep their deposit low. Last, but not least, the accumulation of the old age fund is *contrary to the fundamental principle of the society*' (my italics).⁸⁴ This was the key note of the prolonged debate.

Behind the letters were some circulars issued from local organisations with the intention of organising an abolitionist movement; the leader was the West Kent division. The division advocated that the Old Age Fund be abolished, and that the members over 70 should receive benefit from the common sick fund. Similar schemes were put forward by the East Sussex and Cardiff divisions.⁸⁵

There were, on the other hand, local divisions which supported continuance of the existing Old Age Pay. The Newcastle divisional committee was on this side. It correctly diagnosed the actuarial prospect for the near future: 'it is obvious a few years must elapse before any great call is made upon the fund', which would induce unpredictable burdens on the fund in considering the 'enormous' growth of members in progress. Moreover, the fund must not be abolished from the practical viewpoint: since 'the increment from lapsed and withdrawing members forms a very strong asset to the financial

83 *The Depositor*, Sep., 1908, p. 179.

84 *The Depositor*, Dec., 1908, p. 237.

85 *The Depositor*, Jan., 1909, pp. 9-11.

standing of the old age fund', abolishing the fund resulted in the very unfair benefits to the existing members. Although the committee was cautious of increasing the contribution, it did not show any space for compromise for keeping the fund.⁸⁶ A. Smith of London division also criticised the above circulars on the same grounds.⁸⁷

A prolonged debated began, almost every month, letters were published about the old age fund in the columns of *the Depositors*. The majority were in favour of abolition; those who proclaimed its continuance were on the defensive side. Between the two, some voices rose for the optional plans. The schemes presented were almost same as in the controversy at the previous stage. The difference was the existence of the state pension. It justified, to some extent, the assertions of the abolitionists: the residuum was provided by the state, and what they should do was to increase the deposits. In addition, the only ground of those supporting continuance of the fund was not vindicated: there were no symptoms of increasing, let alone 'enormous', liabilities for the old age benefits. The tide was likely to change.

It took, however, a long time to make a final decision. Naturally, the alteration was the main topic of the annual meeting. In a 1909 meeting, the Leeds division moved a resolution to empower the General Committee to call for thorough consideration of the problem, and to make a decision at the next annual meeting. Though unspoken, it was a postponement strategy. On the one hand, the West Kent Divisional Committee officially moved the following resolution:

86 *The Depositor*, Oct., 1908, p. 193.

87 *The Depositor*, Jan., 1909, pp. 9-11.

That in the opinion of this meeting the present system of payments to the old age fund is unsatisfactory, and that the system should cease after 1910 audit, and recommend the abolition of paying old age benefit in the same way as sick and medical benefit, by annual levy on the current year's contributions; but that no levy be made on members' contributions to meet the payments to old age members while the interest on the invested old age fund is sufficient to meet the liabilities, the yearly unexpended interest to be added to the fund. And further recommend that the old age fund be called an old age reserve fund, not to be reduced at any time before or after a levy becomes necessary to meet the claims, the interest for the current year only to be utilised.

It is clear that their interest lay in increasing of the interest accumulated on the members' individual deposits. On the other hand, the London Divisional Committee, leaning toward maintenance of the fund as it stood at the moment, proposed reconsidering the fund, with expert advice, 'having regard to the altered circumstances brought about by the passing of the Old Age Pension Act'. As the result of discussion, the London resolution was adopted to consider the important question cautiously, with expert advice. A special conference of the regional representatives was decided on, to consider the best method of amendment, to be held in six months time.⁸⁸

After the annual meeting, discussion expanded among local

88 *The Depositor*, June, 1909, pp. 138-141.

members in every area, which increased the numbers of letters sent to the head office. They showed a tendency for reform, but not drastic reform. For example, the Newcastle-on-Tyne division carried a resolution against drastic alteration, but in favour of creating a sick reserve fund. The divisional secretary pointed out that ‘thriftness--- is the measure of your division for your benefits. “Return” is but an adjunct, and offers itself as an incentive and inducement to the fulfilment of the primary object’. But the division also realised the importance of the deposit. Another member from the same division wrote, ‘Deposit is the governing factor for receipt of all benefits--- sick, medical, and old age pay, therefore, enlarged deposit is a distinct gain to all members’, ‘the greater the deposit, the greater the consequent liability’.⁸⁹

The proposed representative meeting was held on 4th September, 1909 in London. Opinions were divided, but provisionally, keeping the *status quo* was decided upon: ‘the intention is that whatever is done shall be subject to the approval of the actuary’. Its report had not yet been received. The final decision was put off to the next representative meeting, which was held on 10th February, 1910, in London.⁹⁰ The letter from the actuary suggested granting permanent pensions in lieu of the present old age benefit. The conference decided that the decision on the permanent pension would be postponed to the next annual meeting.⁹¹ However, the next two annual meetings postponed the final decision again and again. An important reason was the prospect of the

89 *The Depositor*, Oct., 1909, pp. 228-230.

90 *The Depositor*, Dec., 1909, p. 259.

91 *The Depositor*, Mar., 1910, p. 39.

introduction of the National Insurance Act which became the primary concern for the friendly societies. The proposal for abolition, mentioned above, included the care of the members over 70 by sickness benefit; it had to be reconsidered in the new context. Concerning the National Insurance Act, there existed a very positive attitude. Samuel Fisher from Cardiff, supporting the abolition of the old age fund, referred to the Act: 'Looking into the future, he could see their society, together with the other great Thrift societies, aided by the Government of the day--- he could see such a combination digging a long, broad, deep trench into which would be thrown the great spectre of poverty'.⁹² The problem became more complicated, unintentionally, by the pension and the national insurance problems, voluntary and state provisions were interlocked.

Support for abolition was becoming more popular, for various reasons. For example, a member of Croydon division, probably in a minority of the society as far as the published letters were concerned, put forward his preference for better provision from the NDFS rather than the state pension. 'I brought the subject up at our last committee meeting, but there was only one other member beside myself seemed to be in favour of old-age pay, the other members thinking now we had State old-age pensions, it was not necessary, or they thought the majority would not live to be 70; but what a help to the Government's 5s. would be 7s. or 8s. per week from the NDFS. I should be glad to see any argument in favour of doing away with old-age pay in the Depositor'.⁹³

92 *The Depositor*, June, 1910, pp. 107-108; June, 1911, pp. 115-116.

93 *The Depositor*, Mar., 1912, p. 52.

But the pro-abolitionists were far from dominant. In *the Depositor* of April 1912, the head office judged from many letters ‘the proposal dealing with this fund are not acceptable to many members’, therefore, it encouraged the delegate to confirm the wishes of their divisions before the General Meeting.⁹⁴ The fear was soon confirmed by a letter from E.E. Stone, the secretary of Trinity Division, which stressed the great merit of the Old Age Fund for women. It read ‘a female who joined at age 34 twenty years ago, being induced to do so very largely on account of old-age fund, and who having looked forward in due time to reap the benefit for which she joined, is distressed to find, at age 54, that just by a matter of a few months she is precluded from so doing’.⁹⁵

Despite the divided opinions, in the end, the Annual Meeting of May, 1912 decided to abolish the fund, and made it optional. The final resolution was as follows:

The next series of amendments dealt with proposed alterations of old age benefit, mainly to the effect that a member between the ages of 55 and 70 on July 1st 1912, shall have the option of continuing to contribute for old age pay, provided he notifies his desire to his district secretary on or before November 30th 1912. No member under 55 years of age on July 1st, 1912, shall be allowed to contribute for old-age pay. All claims for sick and medical pay shall cease on a member attaining 70 years of age. A member who is not contributing for old-age pay shall, on reaching 70, be paid the amount standing to the

94 *The Depositor*, April, 1912, p. 88.

95 *The Depositor*, May, 1912, p. 82.

credit of his deposit account, after meeting all claims due from him to the Society. He may at his option continue to contribute to funeral benefit. All members under 55, and also those between 55 and 70, who intimate their desire not to contribute for old-age pay, shall have returned to their deposits the exact amount they have contributed to the old-age fund.

In the debates, the opinions of the delegates varied. One from Cardiff stressed that the 'Old-age fund had been a delusion', but other from London opposed the resolution: 'It was unwise to take away the old-age benefit from members who joined largely on account of it'. A delegate from Hull said, supporting the optional plan: 'All these members would not be eligible for State old-age pensions, and the difference between the few shillings they would receive from the NDFS and the money they had saved to live upon would make all the difference between a mere pittance, and living on the verge of poverty.' However, in the end, the conference adopted the above resolution, and the curtain fell on the debates on reforming the internal old age benefit, as far as the period before the First World War is concerned.⁹⁶

In the annual meeting of 1913, it was reported that 'In accordance with the decision of the delegates, the contributions of members to this fund (with the exception of those over 55 who have elected to continue to contribute for the benefit) have been returned to members' deposits'.⁹⁷ Afterward, however, Mr. Thwaite from Derby division moved the resolution: 'that the old-age fund be abolished; that members over 70 be

96 *The Depositor*, May, 1912, pp. 91-93.

97 *The Depositor*, June, 1913, p. 88.

allowed to continue their contributions, and receive reduced sick and medical pay'. He appealed to the delegates about the necessity of provision for the aged members after 70. Mr. Beckson from Matlock seconded the motion with pathetic words: 'it was absolutely a sin to live over 70, and there was nothing but the Workhouse in view for them'. But other delegates showed a cool response, understanding that it had been already resolved in the previous annual meeting. One delegate also candidly suggested 'this policy was a weakness of older societies'. As the result, the resolution was lost.⁹⁸ Although the Derby divisions did not give up pushing the resolution, the problem had been already settled through the long experience of friendly societies. It was explained more fully in the next year; sick pay after seventy would bring 'a serious financial responsibility'.⁹⁹ Paradoxically, this problem was the starting point of the pension debates for the old type friendly societies, such as the AOF. Finally, however, through totally different routes, friendly societies, both new and old, reached a common platform.

Conclusion

Mutuality diversified; its form varied from society to society. The NDFS was a new type of society; its life blood was the deposit. The more the deposit accumulated, the more popular the Society became. Everything was finally decided in a practical way in accordance with this priority. Even their motto, 'Help those who help themselves' was also taken in

98 *The Depositor*, June, 1913, pp. 99-100.

99 *The Depositor*, July, 1914, p. 114.

the context of maximising the individual deposit, in terms of pecuniary independence. This was the very point at issue in the controversy with the traditional friendly societies over what were 'true' or 'ideal' friendly societies.

The NDFS was also a young society; less than one per cent of the members were over 60 years old, and juvenile entrants continued to increase. The threat of ageing was not imminent for them, which distinguished the Society from the other friendly societies.

These two conditions affecting the NDFS, the deposit system and the age structure, were crucial for their decision making about internal benefit for the aged members, and about state pensions. Against this background, the members chose the best way to accumulate as much deposit as possible.

Their choice was the support for state pension and the abolition of the compulsory old age benefit. This was in accordance with their priorities. Although ideologically their motto prevented them from being dependent on the state pension, and the leaders of the society maintained this stance, the majority of ordinary members did not necessarily deny its practical value. They realised the existence of the aged poor who had no resource but the workhouse. The state pension was taken as a minimal safety net for the excluded. They also thought that the pension could be used for increasing deposits by transferring the responsibilities for aged members to the state and concentrating their power on the accumulating the deposit. Rather they seemed to realise, through the experience of state pension, that state welfare could be used for their own purpose. This attitude on the state pension seemed positively to encourage more cooperation with the state in the

case of the state insurance.

It was their abolition of compulsory old age benefit that made them different from other friendly societies. The other societies, suffered financially from the long periods sick benefit due to the ageing, but tried to separate old age benefit from sick benefit, and to make the former compulsory. For even after the creation of the optional old age pension system, very few members were induced to use it voluntarily. In order to improve the situation, they endeavoured to make the contribution to the fund compulsory. They worried about whether or not the voluntary association of mutual help should rely on compulsion. In the case of AOF, they failed to introduce compulsory old age benefit. On the contrary, the NDFS was freed from this anxiety; it had been built into the system from the beginning. Nevertheless, their priorities and their circumstances made them feel it to be useless. Although they did not refuse sick pay to the aged members by learning the lessons from other societies, their direction was totally opposite to that of the older societies.

Mutuality diversified. What decision the association of mutuality made for the aged members depended on historical context, internal and external. In the case of old age pensions, the old and new societies moved different directions, although in the event they were united in preparing voluntary and optional pensions for their aged members by themselves, with minimal support by the state.

