

Chilvers, Coton: Laws of the Miners loan Society, held at the house of Sarah Davenport, Chilvers Coton. 7 March 1854, QS0083/2/60.

This month's Document of the Month reflects on the prevalence of Friendly Societies during the 19th century, a time of urban and industrial growth and before the creation of the welfare state. The aim of these voluntary societies was to provide insurance for its members against debts if they became ill, infirm or died. Members would meet once a month, usually at a local pub, to provide a social aspect to the society. Members would pay a subscription that entitled them to handouts should they fall on hard times.¹

The rules or "laws" of these societies were written or printed in an official booklet, as shown in the document 'Chilvers, Coton: Laws of the Miners loan Society, held at the house of Sarah Davenport, Chilvers Coton' published on the 7th March 1854. In this booklet, the Society outlines their 15 laws. The 2nd law listed specifies their ethos, which states "The object of this society is to raise by equal contribution from each member, a fund, for the purpose of lending the same in sums of not less than five shillings, not exceeding fifteen pounds."² The rulebook is signed by William Mallaborne, Secretary, and witnesses William Baddeley, William Davenport, William Davis and John Baraclough.

Many other societies are listed in the 'Printed official list of Friendly Societies in the county of Warwick whose rules were certified under the Friendly Society Acts, 1793-1855'. This list includes the Jolly Weavers Friendly Society that met at the Bird-In-Hand in Little Park, Coventry and the Ancient Order of Foresters at the Red Lion Inn, Tysoe.³ Many of these societies still thrive today, such as the Ancient Order of Foresters that now go by 'Foresters Friendly Society' and continue the society's aim to "assist their fellow men and women 'who sometimes needed help "as they walked through the forests of life' ".⁴

¹ ReFresh: Recent Findings of Research in Economic & Social History, *Self Help and Mutual Aid: Friendly Societies in 19th Century Britain*, Spring 1999, <https://www.ehs.org.uk/dotAsset/71ae7d36-00f6-4d0d-b6db-7bef8b872d6b.pdf>, accessed 25th September 2020.

² Chilvers, Coton: Laws of the Miners loan Society, held at the house of Sarah Davenport, Chilvers Coton. 7 March 1854, Warwickshire County Record Office, QS0083/2/60.

³ Printed official list of Friendly Societies in the county of Warwick whose rules were certified under the Friendly Society Acts, 1793-1855, Warwickshire County Record Office, QS0083/6.

⁴ Foresters Friendly Society, *Our History*, <https://www.forestersfriendlysociety.co.uk/about-us/our-history>, accessed 22nd September 2020.

No. 609.

Laws of the Miners Loan Society.

- 1st That this Society be denominated the Miners Loan Society, Chilvers Coton and held at the House of Sarah Davenport in the Parish of Chilvers Coton in the County of Warwick.
- 2nd The Object of this Society is to raise by equal contributions from each Member, a Fund, for the purpose of lending the same in sums of not less than Five Shillings, nor exceeding Fifteen Pounds.
- 3rd The affairs of this Society shall be conducted by a Secretary and Thirty -- Managers, who shall be chosen, Six, at each Quarterly Meeting of Members, and remain in Office Six Months, and shall be amenable for deficiencies, during their management, for which they cannot assign just and sufficient cause, at the Quarterly Meeting in September. Two Members shall be appointed to Audit the accounts, and lay the same before the members at a Meeting called for that purpose.
- 4th This Society shall meet every Saturday Evening between the Hours of Six and Eight O'Clock. When not less than Three of the Managers shall attend to conduct the business, and shall pay over to the Treasurer at the Meeting all monies they may receive, Managers to be allowed to appoint one of the Thirty to officiate if such cannot attend.
- 5th That a Treasurer be appointed at a general meeting of the Subscribers who shall be responsible for all monies he may from time to time receive, on account of this Society, and the Treasurer or other persons intrusted with the receipts, or, custody of any Sum or Sums of Money or Security for monies the property of this Society shall become bound pursuant to the 3rd & 4th Vic. Cap. 110th Sec. 12th in the Sum of £ 30. Two Trustees shall be appointed at a general meeting of the Subscribers, The Trustees shall continue in Office during the pleasure of the Subscribers, and in case of vacancy or vacancies, another, or others, shall be elected at a general Meeting.
- 6th That the Amount of Loans shall be sums of not more than Fifteen Pounds nor less than Five Shillings, which shall be repaid by weekly instalments

" at the rate of Sixpence in the Pound, for every Pound. And the charge for Interest at the rate of One Shilling in the Pound, the first payment to be made on the Twentyfirst day after granting the Loan And the sum of Threespence in the Pound, not exceeding, One Shilling and Sixpence in the whole shall be paid for the form of application and Expences of making enquiries.

7th That a Secretary be elected by the members at a General Meeting, whose duty shall be to call, and attend all meetings of Managers, to keep the Minutes of such Meetings, to attend each Saturday Evening during the hours of business, keep correctly the accounts, and transact all other business, to the duties of a Secretary. And in case of neglect Except on account of illness, or sufficient cause, He shall be liable to Fines, as the managers shall think fit, and He shall for his Services receive such remuneration as the Members at a General Meeting shall determine.

8th That no Loan be granted without the Borrower obtaining one or more Satisfactory Sureties, who shall sign the form of security required by the 3rd & 4th Vic. Cap. 110th.

9th The Sum charged for making Enquiries, and for Interest according to Law (6) shall be in full demand, to be made by this Society for making enquiry, and executing the note, and for the purchase of the borrowers pass book, and copy of the Rules and all books, papers, or things, which he is required by the Society to have, and for all business whatsoever connected with the granting of the said Loan, and an entry must be made in the Borrowers pass book of every payment to this Society including the payment for making enquiries

10th That every borrower must produce his book on every night of payment, and in case of non-payment, the Managers shall apply forthwith to the Sureties, and enforce payment if necessary.

11th That an abstract of the accounts shall be made up to the 31st of December and sent to the Barrister appointed to revise the Rules of Friendly Societies

" according to the 3rd & 4th Vic. Cap. 110th Sec. 27th.

12th That all the Profits arising from the Funds of this Society shall be applicable to the parties advancing the money.

13th That the Interest and expences charged according to Law (6) shall be paid on granting the Loan, and no Borrowers shall obtain a Second until the former one is paid.

14th The Meeting of this Society shall be held at the Sign of the Horse Shoe in Chilvers Coton in the County of Warwick, or Elsewhere as shall be decided upon by a majority of Members, Convened for that purpose, or agreed at any General Meeting.

15th All cases not provided for in these Rules, shall be decided by the provisions of the 3rd & 4th Vic. Cap. 110th.

William Mallabone Secretary

William Baddley

William Lewis

William Davenport

Witness to the Signatures of
William Mallabone, Secretary
William Baddley and
William Davenport and
to the Mark of William Lewis

John Barabourgh

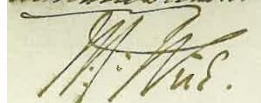
Thereby certify that the foregoing Rules are in conformity to Law, and with the provisions of the Statute 3 & 4 Vict. c. 110.

John Todd Pratt

Easter Sessions 1854

allowed & confirmed

William Dickinson



The Barrister at Law appointed to certify the Rules of Savings Banks

London 7th March 1854