Hertfordshire Archives and Local Studies

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NRA 33423



HERTFORDSHIRE RECORD OFFICE

D/EX 686

Minute books and other papers relating to the United Horticultural Benefit and Provident Society donated on Dec 16, 1986, by Mrs R M Charles (Secretary) of Codicote

[Accession 2249]

Inventory compiled July 1990 EG

D/EX 686

Introduction

The United Horticultural Benefit and Provident Society was founded in the City of London in 1865; it was popular and enjoyed the support of prominent horticulturists and the interest of many affluent persons.

Originating as a horticultural society, it was, within twelve months found desirable to convert it into a benevolent and provident society. The society then, but its rules, comprised a benevolent fund to assist elderly gardeners who were in need, and a benefit fund consisting of two scales of subscriptions of 9s 6d and 6s 6d a quarter for sickness benefit of 16s and 10s a week respectively, with the surplus of subscriptions over benefits to be allocated to members deposit accounts.

The success of the benevolent fund was soon assured when sums of £200 and £300 were obtained from two flower shows staged at the Guildhall in London, but the benefit fund was far from secure due to the apathy of gardeners in failing to enrol to a society established for their benefit.

In 1894 a voluntary convalescent fund was formed to assist members to recuperate from illness by a stay at the seaside. The society continued to make steady progress until 1911 when it is recorded that for the first time membership figures fell. This was the year that the National Health Insurance Act was passed making it compulsory for all employed persons below a certain annual rate of remuneration to insure for sickness and other benefits. Although the society enjoyed fifty new admissions, a greater number decided to allow their membership to lapse, and the figures show a loss of six members.

Nevertheless the society decided to apply for sanction to administer National Health Insurance benefits on an approved society. In 1912 the number of members rose by 558.

The war years of 1914 - 1918 were not progressive and of the 650 members who served in the armed forces 100 gave their lives. The inter-war period heralded the introduction of a new scale of benefit in 1920 and the introduction of a graduated scale of contributions according to age at joining was introduced. By the advent of the Second World War, the society had reached its peak membership of 2099 adults and 40 juveniles. As was expected from the experience of 1914-18, the war years were non-progressive, in fact the number of members became greatly reduced because members serving in HM Forces were permitted to suspend their subscription.

The end of the war brought many changes and the system of releasing servicemen in stages soon indicated that many gardeners were not returning to the horticultural profession but taking better paid jobs in industry.

A contributing factor to their unhappy situation was the dissolution of the approved society system by the new National Insurance Act and the transfer of all insured persons to the administration of the Ministry of National Insurance. Thus a very valuable avenue of approach to young gardeners which had been available to the society since 1912 became permanently closed, and it became extremely difficult except through the medium of advertising to contact members of the profession.

The society encountered greater difficulties from the changing times, as more and more employers provided superannuation schemes and wages during sickness for their gardeners as well as more favourable terms and conditions of employment. To counteract this the society tried to make its benefits more

attractive. As investments lost their value and greater numbers of other schemes became available the society lost popularity and was finally dissolved in 1985.

RECORDS OF THE UNITED HORTICULTURAL BENEFIT AND PROVIDENT SOCIETY

/1	Minute Book	1 vol	1910 - 1918
/2	Minute Book	1 vol	1933 - 1940
/3	Minute Book	1 vol	1939 - 1957
/4	Minute Book	1 vol	1957 - 1962
/5	Minute Book	1 vol	1974 - 1985
/6	Nomination Book	1 vol	[c.20th century]
/7	Nomination Book	1 vol	1930 - 1971
/8	Valuation Book	1 vol	[c.20th century]
/9	Annual Reports	1	1876
/10	Annual Reports	15	1887, 1889-1900
/11	Annual Reports and balance sheets	12	1901 - 1907
/12	Annual Reports and balance sheets	14	1908, 1910-1915
/13	Annual Reports and balance sheets	15	1916 - 1924
/14	Annual Reports and balance sheets	12	1924 - 1930
/15	Annual Reports and balance sheets	14	1931 - 1939
/16	Annual Reports and balance sheets	2	1939 - 1940
/17	Annual Reports and balance sheets	21	1945 - 1961
/18	Annual Reports and balance sheets	5	1963 - 1965
/19	Annual Reports and balance sheets	2	1967 - 1968
/20	Annual Reports and balance sheets	13	1972 - 1984
/21	Insurance policies	1 bdl	1935 - 1957
/22	Rules and amendments	1 bdl	[c.20th century]
/23	Friendly Societies Act	1	1896
/24	Membership list (half complete)	1	n.d.