

## 10. Re-establishment as secular charities, 1903-1933

From 1903 in the case of the Earley Poor's Land Charity and from 1911 in the case of the Englefield Charity, properly defined and regulated schemes came into existence. The charities had recorded trustees, although for the Englefield Charity from 1911 it was determined that "The body of Trustees shall consist of the Trustees for the time being of the Poor's Land Charity" (and this rule continued in force until 1990).

Both schemes had assets invested in "consols", in accordance with a standard recommendation of the Charity Commissioners since the mid-nineteenth century. Consols, or consolidated stock, were a guaranteed form of secure investment, constituting part of the National Debt, but the returns which they yielded (paid as dividends) were comparatively low, normally two and a half per cent per year. (During World War I, the trustees on behalf of both charities were allowed small ventures into "War Stock 1929-47", which yielded five per cent.)

It seems clear that with the sale of Mrs Goddard's cottages, the property assets of the Englefield Charity came to an end and it became a cash-only charity. In 1911 its assets were far from negligible, with over £848 allotted to the Apprenticing Branch and over £424 in the Widows' Branch.

The Earley Poor's Land Charity, meanwhile, was poorer in cash, but retained the largest parcel of the poor's land. These 12 acres in the period before and after World War I still represented a land-asset whose eventual value could not have been imagined, and must still have appeared to be a big wet field in the middle of nowhere.

It is somewhat surprising that we should find that in 1903 the Poor's Land Charity had any significant sum of cash to its name at all. It seems, however, that at the time of the regularisation of the charity the Charity Commissioners determined that, partly as a result of underspending in the previous two decades and partly because of individual donations, the charity had a considerable amount of surplus income. No doubt Messrs Stephens, Blandy and Cowslade would have regarded this as evidence of good housekeeping. The Commissioners advised that £100 of the surplus should be invested in consols. This was duly done in October 1903 and the transaction conducted by Mr Lea through the Reading Savings Bank.

Although the charities in the early twentieth century had supposedly become once again independent of the Church of St Peter's Earley, in practice this was not the case. The trustees comprised the vicar, the churchwardens and prominent vestrymen, and the normal practice was for any disposable money in the charities' accounts to be made over to the vicar for distribution to the various funds supported by the church. In 1908, the five trustees were Canon W. W. Fowler, John Heelas, H. W. Dunlop, Reginald Crook Mount and Richard Lea. The principal source of income for the Poor's Land Charity was the

tenancy of the poor's land, for which Mr George Hatch paid £23 per year (a smaller sum than that which had applied thirty, forty or fifty years earlier). In addition, there was interest paid on cash held locally on deposit with the Reading Savings Bank. The expenses of the charity on upkeep of the poor's land remained very high. In 1908, they were tabulated as follows:

	£	s	d
Collector's Commission	0	11	6
Tithes	3	6	10
Rates	1	13	3
Land tax (17s 6d.), income tax (7s 7d)	1	5	1
Hedging and ditching	5	0	0
Legal costs	<u>4</u>	<u>19</u>	<u>6</u>
TOTAL	£16	16	2

The residue of the income is paid to Canon Fowler, and is applied in aid of various charitable funds in his parish. In the year 1908-9 the sum received from the Charity was 20*l*, and its application was as follows: -

	£	s	d
Sick and Poor Fund	2	10	0
Clothing Club	5	0	0
Coal Club	2	10	0
Coal Gift	5	0	0
Nursing Fund	2	10	0
Convalescent Fund	<u>2</u>	<u>10</u>	<u>0</u>
TOTAL	£20	0	0

The accounts of the several funds are published annually.<sup>1</sup>

The scheme of 1903 placed no obligation on the trustees to support funds administered by the church, but the constitution of the body of trustees, and perhaps also the strength of character of Canon Fowler (to which other sources testify), made it unsurprising that things should in practice work that way. The terms of reference under which the trustees operated from 1903 onwards were quite broad, specifying only that net yearly income

... shall be applied by the trustees in making payments under one or more of the following heads for the benefit either of the poor of the said [civil] parish of Earley generally, or of such deserving and necessitous persons resident therein as the trustees select for this purpose, and in such way as they consider most advantageous to the recipients, and most conducive to the formation of provident habits: -

- I. Subscriptions or donations in aid of the funds of any Provident Club or Society established in or near Earley for the supply of Coal, Clothing, or other necessaries.
- II. The supply of Clothes, Linen, Bedding, Fuel, Tools, Medical or other aid in Sickness, Food or other articles in kind

Provided that the funds of the Charity shall in no case be applied in aid of any rates for the relief of the poor or other purposes in the parish,

or so that any individual or institution may become entitled to a periodical or recurrent benefit therefrom.<sup>2</sup>

A number of observations follow from these terms of reference. First, we note that the idea of the “deserving poor” was still current in 1903, and charities were enjoined not only to select the deserving but also to select them in such a way as to help form provident habits. Second, we note the absence of any reference to the church or the vestry, but also a clear similarity between the terms of the Commissioners’ suggestions and the terms of the vicar’s funds, which lead to a conclusion that the vicar’s funds were probably set up in 1903 or soon afterwards in such a way as to be able legitimately to absorb all of the disposable money of the charity. Third, it is interesting to observe that the two cautionary caveats of the 1903 scheme, against contributions towards statutory poor relief and against recurrent payments, have continued to be influential in the trustees’ practice over a hundred years later.

It is possible to verify that, at least for the period 1906-1919, all of the disposable income of both the Earley Poor’s Land Charity and the Englefield Charity were forwarded to the vicar of Earley St Peter’s for distribution amongst funds established by the church. This is because the parochial accounts of St Peter’s from 1906 to 1919 were printed and published, and a copy is available in Reading Public Library. These accounts give a clearer and fuller picture of the work of the charities than the account books of the charities for these years, still in the ownership of the Earley Charity, which are in poor physical condition and much less detailed.

The published accounts tell a consistent story. The figures for 1908-9 are entirely typical. The vicar, on behalf of the church, had a number of funds, including a “Coal Club”, a “Coal Gift for the Poor”, a “Clothing Fund”, a “Shoe Club”, a “Nursing Fund”, a “Convalescent Fund”, and a “Sick and Poor Fund”. Each year the charities paid sums of money into some or all of these funds. So, in 1909-10, the Earley Poor’s Land Charity paid £2 - 10s to the Coal Club; £2 - 10s to the Coal Gift for the Poor; £5 to the Clothing Fund, and £2 - 10s to the Nursing Fund. Most years the Englefield Charity paid £2 into the Sick and Poor Fund. This enabled the charities’ trustees to pass the responsibility for the distribution of funds to the vicar, and it is not surprising to learn that the trustees met only once a year (at the Porter Institute, Earley) to agree the sums to be passed to Canon Fowler.

The principal beneficiary of payments from the local charities was the vicar’s Sick and Poor Fund, whose income in the typical year of 1916-17 was as follows:

	£	s	d
Balance, 1916	3	17	9
Englefield Charity	2	0	0
Barker’s Charity	3	3	0
Paid by Churchwardens (Earley Poor’s Land Charity)	7	10	0
Collections in Church	12	15	8

Mrs. Boyer	0	10	0
Mrs. Friedlander	1	0	0
Mrs. Lynch Thomas	1	0	0
Mrs. Jordan	1	0	0
General Fund	5	11	0
TOTAL	£38	7	5

The description of the contribution of the Earley Poor's Land Charity as "Paid by Churchwardens" illustrates that the 1903 scheme was still not fully recognised as late as 1917, and the Poor's Land Charity was still thought of as belonging to the church (and these accounts were audited by Mr E. D. Heelas, who was both a churchwarden and a charity trustee).

It is noteworthy that in 1917, as in 1903, a surplus had built up in the accounts of the Earley Poor's Land Charity, and War Loan stock to the value of £50 was purchased. Using the charity accounts rather than the parish accounts, we can see that during the war years, a regular payment totalling £15 a year was made to Canon Fowler for charitable purposes. The charities retained no record of how he allocated the money.

Following the departure from Earley of Mr Mount in 1911, there was a period of change in the make-up of the charities' trustees. The 1903 scheme allowed for five trustees, three appointed by Earley Parish Council and two co-opted. In 1912, there were only four trustees, with Canon Fowler, Mr Dunlop and Mr Lea being joined by Mr H. J. Wooldridge, a school-master living in Church Road, Earley. The following year, Mr Dunlop and Mr Lea, having ceased to be the churchwardens, had also ceased to be trustees. This meant that none of the pioneers of change in the charities remained as trustees, although a new member of the Heelas family did now become a trustee. The trustees during the period from 1913 to some time in 1916 were Canon Fowler and Mr Wooldridge, together with E. D. Heelas Esq., merchant, of Hamilton Road, Reading, and F. A Sarjeant Esq., solicitor, of Belle Avenue, Reading. Mr Heelas and Mr Sarjeant were also the new churchwardens. In 1916 a retired gentleman from Earley, Mr Isaac Stokes, joined the body of trustees.

By 1918, there had been another change-around and the accounts record a full complement of five trustees, who do not, however, include Canon Fowler. The five were Messrs Wooldridge, Sarjeant and Stokes, together with Mr James Hissey, farmer, of Loddon Bridge House, and Mr F. Newberry, a Reading builder. They remained in position until 1921, when Mr Stokes was replaced as a trustee by Canon Fowler. In 1922, Mr Hissey stood down, and in 1923, following the death of Canon Fowler, Messrs Wooldridge, Sarjeant and Newberry were the only three trustees.

The three stalwarts continued as trustees, with new colleagues. By 1926 their fellow-trustees were the new Vicar of Earley, the Rev. Harvey, and another builder, Mr F. H. Wilson of Elm Lane, who also signed the Earley Poor Land's Charity's accounts as Auditor.

The composition of the body of trustees from 1918 to 1926 does reflect a certain loosening, at last, of the formal ties with St Peter's Church. This is illustrated most clearly by the period when Canon Fowler was himself not a trustee; but we notice also that Mr Heelas ceased to be a trustee in 1918, even though he continued as Vicar's Churchwarden until 1937, whereas, by contrast, Mr Serjeant ceased to be the People's Churchwarden in 1923, but continued as a trustee of the charities for some years after that. His successor as the People's Churchwarden, Mr S. O. Bastow, does not appear to have become a trustee.

From about 1926, it appears that the Rev. Harvey was content to permit certain changes in the way the charities were run. First, the practice of lump sums being handed over to the vicar was brought to an end, and the trustees began to take responsibility for identifying recipients and determining amounts to be paid to them. Second, the charities were brought much closer together. Although their sources of income were maintained separately, expenditure was regarded as coming from a single pool, and no particular note is made of whether recipients were either widows or apprentices.

From 1926, a full list of the names and addresses of the beneficiaries of the Earley charities survives in the accounts. The list has a number of striking features. First, we notice that all payments in the period were made to people who were living in their own homes; there were no grants made to any inhabitants of the Liberty who happened to be confined in workhouses, hospitals or other institutions. Second, we observe that throughout the years from 1926 to 1933 there is a remarkable unevenness of distribution of the charity's funds within the Liberty of Earley. No grants at all in these years were made to residents of Newtown, which was probably the area of the Liberty with the greatest incidence of poverty, and comparatively few in the parish of Earley St Peter. There is a large preponderance of grants made to residents of the Earley Rise area of Reading: the streets between Wykeham Road, St Peters Road and Wokingham Road.

In 1926, 23 of the 24 beneficiaries lived in this part of Reading, with noticeable clusters in Wykeham Road itself (with six addresses) and Tuns Hill Cottages (with five addresses). Similarly in 1927, when there were only 17 beneficiaries, six of them lived in Wykeham Road. (The account books show 18 payees but one woman, Mrs West also known as Shayler of 205 Wykeham Road, is listed twice).

There is no obvious reason for this concentration of benefit on one small area of the Liberty of Earley, and it is surprising that charities which bore the name of Earley should so predominantly favour one part of what was now Reading. It is not possible that, so soon after the boundary changes, the trustees could have forgotten that Newtown was in the Liberty, and neither could there have been a historical precedence - since the Earley Rise area was built slightly later than most of Newtown. The only possibility which meets the case is that the trustees in the 1920s and 1930s continued a pattern of support established by Canon Fowler and his predecessors, perhaps in the distribution of grants from the Sick and Poor Fund, and that although Earley Rise was no longer in the parish of

Earley St Peter it was very close to St Peter's Church. In other words, the grants were being paid not to the most needy residents of the Liberty, but to the most needy members of the congregation of St Peter's and their families.

This probable explanation fits easily with the ethos of a group of charities which did not change too much between about 1903 and the early 1980s. The trustees worked in a context of comfortable continuity, with the links with St Peter's Church being paramount, but with continuity also of beneficiaries and of tenancy on the charity land. In this latter context, we note that in 1933, the year when it was decided that the 1903 scheme was in need of revision, the Earley poor's land was still being rented out to Mr George Hatch and the annual rental was still set at £23.<sup>3</sup>

## NOTES

<sup>1</sup> Charity Commissioners' report ..., pp.15-16. See also *St Peter's Earley, parochial accounts 1906-1919*, bound volume in Reading Public Library.

<sup>2</sup> *Ibid.*, p.15.

<sup>3</sup> See Earley Poor's Land Charity, Charity Commission scheme, sealed 14<sup>th</sup> November 1933, Schedule.