

SELF-HELP IN MANCHESTER JEWRY: THE PROVINCIAL INDEPENDENT TONTINE SOCIETY¹

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In 1901 Charles Russell wrote a tract about the Jewish population of the East End of London for the Toynbee Trust.² Though generally sympathetic towards the group he was describing and not intentionally anti-Semitic, his study was replete with stereotypes and summed up the totality of the alleged common natural characteristics that Jews, and especially the immigrant masses, were believed to possess, Russell saw 'the foreign Jew', for example, as 'at once too quarrelsome and too impatient for results to be a 'good unionist'. He does not like paying so many pence a week without any prospect of a prompt or substantial return...'³ This was a common enough view, held, though in modified form, by most Anglo-Jewish historians. It is only in the last decade that it has been challenged and refuted by a number of social historians united in their efforts to show that the Jewish working-class was as capable or incapable as the Gentile of making a collective effort to improve working and living conditions.⁴

Another field in which mutuality amongst the Jewish working class was observable, the Jewish friendly society movement, has been overlooked almost completely, despite its size and importance for the Jewish working men's economy. It has been estimated that in 1901 over 20,000 Jews were organised in 176 friendly societies of which 27 were located outside London.⁵ After the First World War, the Jewish friendly society movement had about 50,000 members nationwide.⁶

One reason for neglecting this sector lies in the absence of substantial records which make it difficult to gain a representative insight into Jewish friendly society activities.⁷ Accordingly, the few scholarly accounts which have been written on Jewish Friendly societies concentrate on those institutions which belonged to the better documented great national 'Orders' like *Achei Brith*, the *Grand Order of Israel*, the *Ancients Order of Hebrew Druids* and others. Smaller societies, especially those founded by Eastern European immigrants, have attracted little or no attention.⁸ This corresponds with the extreme scarcity of historical research on British friendly societies in general. Case studies and self-descriptions of different larger societies clearly outnumber the few accounts that have been written on the general theory of friendly societies.⁹ The following account draws attention to the activities of a friendly society, the *Provincial Independent Tontine Society*, founded in Manchester by first and second-generation immigrant Jews in 1922. In Manchester as in London, Leeds and other industrial centres, the friendly society was the most characteristic Jewish working-class organisation providing mutual support as well as status for its members. A general description characterising the *Provincial Independent's* inception and objectives is followed by an analysis seeking to explain the motives of immigrants in engaging in such an activity and to locate the institution in Manchester's immigrant and wider Jewish community. An effort is made thereby, to ascertain its role in the immigrants' life.



Cheetham Hill Road, the main artery of Manchester's old Jewish quarter, c.1905. The domed building on the immediate left is the Manchester Great Synagogue.

Making of an Institution

The 'Provincial Independent Waterproof Company', Moulton St., Strangeways employed about fifty people in 1922, at least 80 per cent of them Jewish. The business manufactured waterproof garments and was owned by the brothers Neville and Harris Blond of Cheetham Hill. Neville, who was more actively involved in the company's ventures, had been a major in the First World War and preferred to be addressed by this title. He was a nephew of Nathan Laski, who at this time was Manchester Jewry's most eminent leader, and sat on the Jewish Board of Guardians.¹⁰

On 4 December 1922 all the employees of the waterproof company attended a meeting on the shop floor and it was there decided to form a tontine society.¹¹ It is not completely clear what the driving forces behind this decision were. According to one of the oral testimonies it was Neville Blond who had the idea of founding a friendly society in order to help his workers in cases of unforeseeable hardships.¹² A less altruistic reason

Abrams, called a meeting and approached their fellow workers with the idea of founding a tontine society. Nobody had any objections and the institution was named *Provincial Waterproof Co. Ltd. Independent Tontine Society*, thus bearing the full name of the company in its title. It was explicitly stated that Gentiles as well as Jews were eligible to join as long as they were employed at the factory.¹⁵ But already in 1925 members were given incentives to canvass for applications from outside the factory.¹⁶ By then the membership must have been completely Jewish, since both interviewed founding members depicted the institution as an all-Jewish one. This exclusivity, however, was informal: there is no evidence for any official exclusion of Gentiles.¹⁷ The standing entrance requirements were that males, aged 16-40, and single females, aged 18-35, could join upon payment of 2s 6d and provided they passed a medical test. Males up to 45 years of age paid a premium of 5 shillings. Lower entrance fees and, as will be explained later, lower contributions and benefits were not the only discrimination female members experienced. Until 1931 the



Jewish tailoring workshop in Cheetham Hill, c.1910.

could have been that the company owners were interested in undermining trade union activities on their shop floor. Manchester's waterproof trade, traditionally dominated by Jewish employers and employees, was notorious for its trade union militancy.¹³ But though the Blond brothers were elected Honorary Life Vice Presidents at the founding meeting, they never took a significant interest in the Society's business. Neville Blond only once presided over an annual meeting, that of 1924. Five years later the committee decided not to circularise him any more for their meetings '...because of his inactivity with the Society'.¹⁴

It seems as if the company owners were sympathetic to the inception of a friendly society on their shop floor but that the initiative was taken by the employees themselves. At least, this was the view conveyed by the minutes, which reported that two of the garment makers, Michael Cohen and Bernard

statutes contained the rule that females had to leave the society when getting married. This paragraph was later altered to the effect that married women could remain members but would get only maternity and no sick benefits.¹⁸ The Society's name was soon shortened to the simpler *Provincial Independent Tontine Society*. Not all the company employees were interested in joining and in the beginning those who wanted to resign got their money back unconditionally.¹⁹ A list of the founding members who paid their first weekly contributions named 34 males and 9 females.

The *Provincial Independent Tontine Society* was a dividing friendly society which shared out the unexpended funds at the end of the year in form of a dividend.²⁰ Thus, the term 'tontine' was used erroneously, since it originally denoted a society in which the last surviving member got all the funds and the annuities increased as the membership was diminished by

death. Dividing friendly societies need to be distinguished from those with accumulated funds. The annual excess of contributions over benefits of the latter was not paid out to the members but went into a reserve fund to provide for larger claims against the society. Two types of accumulating societies existed; ordinary, with one office carrying all responsibilities, and affiliated societies. In the Manchester region the latter was the most common form. An affiliated society was organised in a branch system with insurance liability and divided administrative responsibilities. The *Independent Order of Oddfellows, Manchester Unity* was the largest affiliated society in the country with a membership of several hundred thousand. Accumulating societies naturally provided greater financial security. By contrast, dividing societies were of interest to subscribers because in addition to functioning as an insurance, they provided members with an annual dividend, in the case of non-Jewish societies often just before Christmas. In particular, this attracted those who could not afford to subscribe to an accumulating society, where they could not expect any return if the funds were full. The *PITS* was founded in a period in which accumulating friendly societies were declining in overall membership whereas dividing societies and those providing medical and institutional care without sickness pay flourished.²¹

The Society was governed by a 'Board of Management' comprising seven executives and twelve committee members. As the name implied, it was completely independent and thus not affiliated to an order. The *PITS* did not possess its own premises and meetings were held either at executives' homes or in institutions of the Jewish immigrant community. The Talmud Torah and the rooms of the Jewish Working Men's Club in Derby St. were used most frequently. Members had to pay contributions to different funds, as the following figures demonstrate.

Provincial Independent Tontine Society: Contributions

Contribution	Males	Females
General Fund (weekly)	1/6	1/-
Endowment Fund (quarterly)	2/3	1/6
Management Expenses Fund (quarterly)	2/6	1/8
Reserve Fund (annually)	3/6	3/6

Source: Rules of the *PITS* in Minutes, 4 December 1922, 26 February 1923



Staff of a small Jewish garment workshop in Cheetham Hill.

Into the Reserve Fund also went the entrance fees and contributions of members who had resigned. It was used mainly in case of very heavy calls on the Society's funds and to defray the costs of entertainments. Little effort was made to swell the Society's income by extraordinary fund-raising events, since the financial position of the institution seems to have been more or less secure at all times.²²

A paid collector was engaged to bring in the different contributions. Those who paid their contributions regularly were able to make use of a number of different benefits. In case of illness that prevented a member from working a weekly sick benefit of 15s. (for males) and 10s. (for females) for the first 13 weeks and half of the respective amounts for the next 13 weeks was paid. Heavy fines were imposed on those who were caught indulging in leisure activities while drawing sick money.²³ A sick member was visited twice weekly by two Society members selected from an alphabetical list. They had to report on the condition of the member to the Secretary.²⁴

The Society ensured a sum of money on the death of each of its members in an endowment fund. If a male member died the next-of kin received £20 out of this fund. Half of this sum was ensured upon the death of a female member. If a near relative of a member died, the Society paid out the necessary *shiva* benefits, a provision closely related to the Jewish traditions of mourning for the deceased. The Jewish faith required a period of seven (Hebr. *shiva*) days of confined mourning awaiting the funeral in case a family member died. Those who 'sit *shiva*' were, of course, unable to work. Therefore, the *PITS* paid male members 5s. 3d. daily during that period, while females received a daily allowance of 3s. 6d. Additionally, a Society member who sat *shiva* could require a *minyán* to be formed by



Annual picnic of the Manchester branch of the Workers' Circle Friendly Society, Marple 1920.

other members. A *minyan*, or quorum of ten Jewish males over the age of 13, is the minimum number needed for public worship, in this case for saying prayers for the deceased. On request the Society's Secretary would notify members to attend for the prayers in a rota system. Non-attendance resulted in a fine of 6d.²⁵

Other benefits were a maximum contribution of 10s per member every two years towards a surgical appliance and 5s as part of the expense for glasses, if a member needed to purchase a pair.²⁶ From 1924 onwards a pension scheme was introduced, paying a weekly allowance of 2s. 6d. (1s. 8d. for females) to incurable members.²⁷ Finally, from 1928, the Society had its own 'Family Doctor', who gave free medical treatment to all members. For that he was paid a fee of 6d. per week.²⁸ Since he was also in charge of examining prospective Society members and deciding whether sick or invalid benefits should be paid to a member, he was customarily referred to at the Society's 'medical officer' in the minutes. The doctor changed frequently because members were reportedly often dissatisfied with his services.²⁹

the multiplicity of benefits, especially the provision of medical care by a society doctor, was rather exceptional for dividing societies which usually offered a very limited variety of services to their members.³²

Accounts dealing with the nineteenth-century history of friendly societies usually stress that apart from paying out benefits their main object was the provision of a vivid social life and a feeling of brotherhood amongst their members. Regalia were frequently displayed publicly and meeting of lodges were conducted in secrecy. This applied even to dividing societies which only operated on a local level. After the First World War such practices began to disappear, as even the membership of very traditional accumulating societies aged. Inter-war mass observation and statistical surveys usually concluded that the membership of friendly societies was a passive one and that mutuality and fellowship was not maintained any longer on a large scale.³³ The *PITS* was not an exception to that observation. The biggest social event was the annual installation at the Society's general meeting. The passing of the chain from one chairman to the next was the only symbolic act the Society

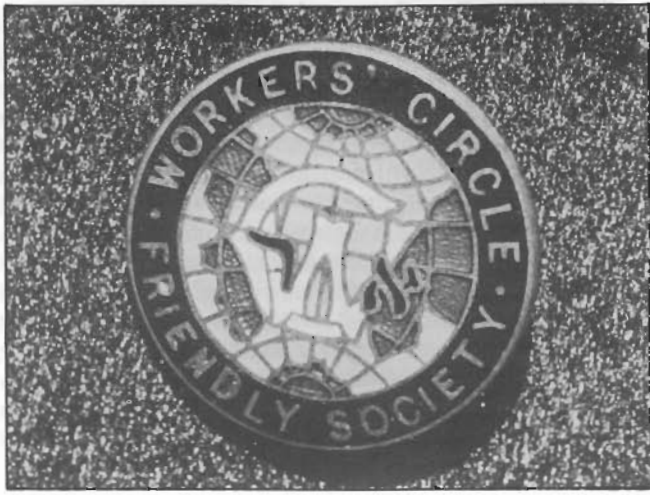


Jewish Friendly Society regalia from the collection of the Manchester Jewish Museum. 'IOBB' is the Independent Order of B'nai Brith, 'OAB' is the Order Achei Brith.

Each year either in March or April, from 1924 onwards, the Society paid out the dividend after all benefits and other expenses were settled. Usually, the division took place at the Annual General Meeting at which the newly elected officers of the Society were installed. The annual sums disbursed during the first ten years of the Society's existence usually amounted to £2-3 per male and £1-2 per female member.³⁰

Apart from the services mentioned hitherto the Society also engaged in the relief of members in distress. Although a proposal by one of the members in 1927 to open a special distress fund was turned down unanimously, money was frequently given to members in extraordinary financial difficulties. Usually it was stressed that such cases had been thoroughly investigated before any payment was made. In 1932 a raffle was even held for a distressed member, a very unusual activity for a dividing society.³¹ Tontines or slate clubs of this time typically would not have had any surplus funds to hand for particular hardships but would have endeavoured to keep the annual dividend, the yardstick of a successful management, as high as possible. The impression is also that

displayed. No secrecy whatsoever surrounded its business. The installation, at which the sharing of the dividend also took place, was usually connected with a dinner and dance. Each member was obliged to purchase at least one ticket for this event, regardless of whether or not he or she wanted to participate. Apart from these enforced efforts to create mutuality occasional dances, concerts, teas and picnics were organised by the Society's executive and committee, but generally do not seem to have found great support among the other members. All too often it was remarked in the minutes that the events brought a financial loss to the Society because of a lack of attendance.³⁴ It seems as if a core of very active members tried to keep up at least a minimum of a social club life, but that the majority did not respond to that idea. One reason for this was surely the alternative provision of entertainment open to the Jewish community in inter-war Manchester. Both the interviewed Society members felt far more strongly attracted by the *Jewish Lads' Brigade* and the *Jewish Working Men's Club* respectively and definitely preferred to spend their leisure time with these institutions rather than with the *PITS*.³⁵



Badge of the Jewish Workers' Circle Friendly Society.

The 'Jewishness' of a Jewish Society

In one of the numerous articles the *Jewish Chronicle* devoted to the friendly society movement in the early years of this century it was stated that '...not the least remarkable feature of this multiplication (of Jewish friendly societies) is the extent to which Jewish aliens have taken part in it.' It happened despite the fact that '...this form of social life is quite a novel experience...' for the Eastern European immigrant.³⁶ The official organ of the Anglo-Jewish elite concluded that this '...is a noteworthy testimony to the thrift and the care for the future, of the Jewish race, no matter what their country of origin may be. It is also a tribute to their freedom from 'schnorrings'...' and friendly societies were presented as '...the inevitable products of the Jewish character.'³⁷ Another motivation was seen in the fact that friendly societies offered their active members the chance '...to wear the insignia of office or regalia, and to be bowed to for one moment a week on the average.'³⁸ The report shows that the *Jewish Chronicle* welcomed the organisation of Jewish immigrant workers in friendly societies as a positive sign of acculturation. Investment in a friendly society was evidence that immigrants were able to anticipate fluctuations in income and expenditure and the Jewish establishment was glad to be able to report that it resulted in engagement in this very own British institution. One needs to ask if the motivation of inborn thrift and vanity, given by the *Jewish Chronicle*, was sufficient, or true, in making the immigrants flock in large numbers towards a completely novel form of organisation which, being so very British, seemingly automatically submitted them to Anglicization.

The business of the *PITS* was conducted in the same way as that of Gentile societies. From 1929 onwards the society was registered with the Registrar of Friendly Societies and thus had to conform to the different requirements this involved, like sending annual and valuation reports as well as membership returns to the Chief Registrar. In exchange it was exempted from paying income tax and profited from various other rights like being able to make corporate subscriptions to charitable or provident institutions, such as hospitals, to secure the benefits provided by them for its members.³⁹ Thus, a certain amount of conformity and adaptation to English standards and customs was certainly required and willingly fulfilled. However, many immigrants were certainly able to contribute their own experiences, since the organisational form of the friendly society was by no means a novelty to Eastern European immigrants. The *Jewish Chronicle* report was made in obvious ignorance of the function of the *chevroth* which were an integral part of Eastern European communal life and fulfilled the dual purpose of being a worshipping institution as well as an

agency for benevolence and mutual help. Many institutions of this kind were also active within the Jewish immigrant milieu in Manchester, to the chagrin of the Anglo-Jewish elite of the city. It has been argued that a friendly society for immigrant Jews, in a sense, had the characteristics of a secularised *chevra*.⁴⁰ Indeed, friendly societies were particularly strong in the fields of sickness, death and burial benefits, the strongholds of the traditional Eastern European *chevroth*.

It is arguable that it was not only these traditions but also the prospect of enhancing their own status and acceptance (the motivation stressed by the *Jewish Chronicle*) that attracted many to become actively involved in friendly societies. This was certainly an issue if one looks at the more traditional accumulating Jewish societies which were usually affiliated to national 'Orders'. However, as has been described earlier, the *PITS* did not offer any particular regalia, nor did it conduct an especially vivid social life. Nevertheless, it is difficult to assess the power of the prestige factor as a driving force. Friendly society membership was commonplace in Manchester's immigrant Jewry, and the limited evidence that could be gathered from the trade directories, did not point to distinct social climbers among the *PITS*'s more important executives.⁴¹ Other reasons must have been more compelling. A closer look at the provisions, rules and communal embodiment of the *PITS* will exemplify not only the peculiarities of a Jewish friendly society but will also make clear why immigrants were attracted by such an institution.

The most distinctive feature of a Jewish friendly society like the *PITS* was certainly the provision of *shiva* benefits. The Friendly Societies Act of 1896, which despite several amendments was still largely relevant up to the Second World War, had already acknowledged that there were different needs for Jews and Gentiles with regard to death benefits. The list of institutions that could register as friendly societies included:

*Societies ... for the purpose of providing by voluntary subscriptions of the members thereof, with or without the aid of donations, for ... insuring money to be paid ... for the funeral expenses of the husband, wife, or child of a member, or of the widow of a deceased member, or, as respects persons of the Jewish persuasion, for the payment of a sum of money during the period of confined mourning ...*⁴²

One has to remember that the *PITS* not only granted a daily allowance to members who had to sit *shiva* and, accordingly were not able to pursue their work. It also provided the necessary quorum of mourners to be sent to the home of the bereaved member if he or she requested such a service. Jews would not have been able to obtain this kind of benefit, closely connected to the customs of their own faith, from a friendly society which was not completely Jewish itself. Apart from this, other features illustrate how the Society took care of the special needs of its Jewish membership. The annual dividend was paid out shortly before Passover, the period in the Jewish year when observant households needed additional funds most urgently. Expensive foodstuffs needed to be bought in order to be able to celebrate the eight day-long festival adequately. Similarly, to marry out of the Jewish faith resulted in expulsion from the Society. 'Outmarriages', apart from conversion the greatest evil that can befall an observant Jewish family, were generally not very frequent among immigrant Jews. Nevertheless, the minutes reported a case in which one Mrs. Fox informed the committee of the *PITS* that her son, Gilbert, had married a Gentile woman. It was decided to eradicate him from membership immediately and to pay his dividend to his sister who had recently joined the institution.⁴³



Jewish waterproofers on strike in Cheetham, c.1938.

Every potential applicant for membership of the Society had to sign a declaration that they would marry only in accordance with Jewish rites and customs.⁴⁴ These rules and regulations revealed that the *PITS* endeavoured to perpetuate Eastern European customs and to preserve their heritage. The Society tried to provide services needed by Jewish immigrant workers in an environment that was familiar to them and in a way that they approved of. The little evidence that can be gathered from the surviving records on the social composition of the *PITS* clearly shows that those individuals who took advantage of an organisation of this kind were part and parcel of the respectable and conforming traditional immigrant milieu. A list of members who had paid their weekly contributions in 1928 (80 males and 18 females) revealed that almost all had their residences in the traditional areas of Jewish immigrant settlement, namely Cheetham, Strangeways and Broughton. A few dwelt in Red Bank and Hightown, the boroughs commonly perceived as the low and high end respectively of immigrant Jewish settlement in Manchester. This pattern was repeated in the applications for entry that the Society received, which were usually recorded in the minutes.⁴⁵ Thus, the Society's membership was based within the confinements of Manchester's first and second-generation immigrant Jewry. Though it has been argued that membership in a friendly society offered immigrants an alternative to the charity of the Jewish Board of Guardians,⁴⁶ one can assume that those who were able to join a society of the *PITS* kind were generally neither in need of charitable assistance nor able to practise it. Steady employment and a certain amount of residual income were the necessary preconditions for entry into such an organisation of mutual help. In the case of the *PITS* this meant that apart from the entrance fees, annual contributions amounting to over £5 (males) and £3 10s. (females) needed to be found, not to speak of the extraordinary appeals levied frequently on each member.

The annual dividend usually made up for only a fraction of that, and the founding members had to be able to wait for almost one and a half years before the first returns were paid out to them. Thus, the *Jewish Chronicle* was definitely wrong when it stated that friendly societies '...appeal to, and embrace, all classes of society, from the humblest workman to the most successful tradesman or manufacturer.'⁴⁷ Friendly society membership was, if one goes beyond less expensive burial and sick clubs, '...the badge of the skilled worker'.⁴⁸

Immigrant society in the 1920s and 30s was certainly not comparable to the one which had been attacked by Manchester's 'respectable' middle-class before the Alien's Act of 1905.⁴⁹ In the 1920s and 1930s its social composition had changed and it was more open and less distinctive than during the period of mass-immigration, though it still retained certain elements vital for the identity of its members and gave ample proof in many fields that it was still a distinctive society. Apart from benefits and rules the *PITS* was rooted in the Jewish community reflecting the changes that were taking place in the immigrant community in a way that won the approval of Jewish immigrant workers and their off-spring. Almost from its inception the Society engaged in different Jewish communal matters. It subscribed or made donations to various Jewish institutions, however meagre they were. The recipients included the Jewish Hospital (1 guinea per year) and the Talmud Torah, Jewish Old Home, Jewish Orphan Aid Society, Linas Hazedek (a sick relief society also giving out Passover relief) and also the Jewish Board of Guardians (half a guinea annually each). Some commitments from the early 1930s, to be described in more detail, show how the *PITS* opened its operations to the wider society and at the same time retained its Jewishness.

Early in 1930 two new honorary members, the Jewish City Councillors Abraham Moss and David Gouldman, were

introduced to the Society. In subsequent months they both frequently attended meetings of the Society and sent written apologies when they were not able to do so. They were customarily thanked by committee members for their presence to whom they responded that it was a privilege for them to be with the Society.⁵⁰ At a committee meeting in October the same year the purpose of their affiliation with the Society became clear. The minutes reported that '... we support in every way possible Councillor D. Gouldman our Honorary Member to be returned to the City Council'. Coincidentally, the politician had brought his election agent along. Both were able to make a short speech that was followed by the submission of names of voluntary helpers from the ranks of the society for the November election campaign.⁵¹ A month later, Gouldman received a vote of congratulation from the Society on his re-election. Both he and Moss were often called upon when new members of the *PITS* were to be initiated, a procedure that simply required somebody formally to explain the rules and objects of the Society to the newcomers. Thus, in exchange for the provision of votes and unpaid help in the arduous canvassing business the Society received that much needed touch of respectability through the presence of a local notable that certainly rendered it more attractive to prospective applicants.⁵² Accordingly, the *PITS* was eager to respond positively when in 1931 Moss sent a letter to the 'Board of Governors' asking for the admission of Mr. Philip Smith, the prospective Liberal candidate for Collegiate Church Ward, as a financial member. His letter was read out at a committee meeting and chairman Davidson expressed his hope that all members would support

Smith '... so that we may have a third member of ours on the Manchester City Council'.⁵³ The next year, Smith and Moss made a joint effort to secure the Society member's services for their respective election campaigns. In their speeches to an audience of the General Meeting they pointed out that '... this was not a political address, but (that they were) asking for helpers to help them, as members of Jewry, and also as fellow members of the Provincial Independent Tontine Society'.⁵⁴ Various members volunteered to support both councillors in their campaigns. Philip Smith obviously was not entirely satisfied with the help given since he wrote to Louis Alex, the Society's Secretary, that he required more members to offer assistance for '... the last critical stages of the fight ... to make absolutely sure of success'.⁵⁵ Despite his optimism Smith lost the election but still maintained close contacts with the Society, initiated new members and, in 1934, was also made an honorary member.⁵⁶

It was through the contact with Councillor Moss that the society in the 1930s had the chance to engage in a large-scale Jewish communal event. In 1931 the politician endeavoured to conduct a scheme under which 150 Jewish boys would be able to have a fortnight's holiday under the auspices of the 'Manchester Evening News White Heather Fund'. He asked his fellow Society members to form a sub-committee charged with collecting the names of poor Jewish boys between the ages of 11-14 years. It was expressly stated that applications of members on behalf of their sons were welcomed, which sheds a light on the social composition of the *PITS*



Executive of the Solomon Myers (Manchester) Lodge of the Grand Circle of the Sons of Jacob, a Jewish friendly society with branches throughout the country.

membership.⁵⁷ The Society responded positively and soon after it was asked to extend its services by sending stewards to marshal the boys in what was now called the 'White Heather Camp Treat'. But only one Society member volunteered for this certainly demanding task and the Secretary had to search for non-members to help out.⁵⁸ The scheme must have been a success because the next year Councillor Moss renewed his call on the Society to support it again.⁵⁹

Another involvement illustrates that the *PITS* was prepared to support a Zionist venture, a popular cause among Jewish immigrants. When in 1932 the 'Nathan Laski Testimonial

Mr. Nove, its assistant honorary secretary, to the audience at the Annual General Meeting of the *PITS* in 1932. 'he emphasised that the Home was a model to non-Jewish institutions, and mentioned that the Society were (sic) welcome at any time, to visit the Home and see the wonderful institution it was.'⁶¹ It took the Society three years to realise the £250 needed to endow a bed there, and the Delamere Home seems to have been the only cause for which the *PITS* was prepared to undertake extraordinary fund-raising activities like raffles, beneficial cricket matches or collections at cinemas.⁶²

During the period of Jewish mass immigration as well as



Park Street, Cheetham, c.1900. A rare photograph of a street in Cheetham Hill largely occupied by Jewish immigrants.

Committee' asked the Society for a donation to a special fund to buy a colony in Palestine to be named 'Kfar Nathan Laski' it was decided without much discussion that 'a levy of 6d. be made on each member, and that same be forwarded in the name of the Society'.⁶⁰ This was the only time Zionism or interest in Palestine was on the Society's agenda up to the early 1930s. It suggests that supporting the venture, initiated by an important communal leader, was regarded as respectable, rather than that the Society was in favour of Zionism generally.

In the same year the *PITS* increased its reputation in Jewish circles through another scheme that enabled the society to endow a bed at the Jewish Fresh Air Home in Delamere, a little village east of Chester. The objects of the Delamere Home, which cared for delicate Jewish children, were explained by

during the inter-war years myriads of different friendly societies were active in Manchester Jewry and it is all too tempting to generalise about them after having examined only one closely. It can be argued, however, that the *Provincial Independent Tontine Society* reflected in microcosm the crucial change that Manchester's immigrant Jewry, and with it the whole Jewish community, experienced in the 1920s and 30s. It allowed its members to retain certain standards and customs determined by Eastern European traditions and their religion while at the same time acknowledging the need to adapt to certain standards of the host society. Being independent materially as well as in leadership and administration from the influences of the older Jewish elite, it did not at all object to cooperation if that seemed favourable to its own interests. As a distinct social unit



Executive of the Manchester branch of B'nai Brith, a Jewish friendly society, c.1900.

in the Jewish immigrant milieu, the *PITS* was able to function well as an institution that promoted self-help and looked after important communal interests.

Much more research is needed on the history of Jewish communal institutions outside the mainstream organisations, to ascertain the complex division which characterise Anglo-Jewish history. The most neglected are those friendly societies which turned out to be not just convivial insurance agencies, but which adopted a highly active political stance, especially in the 1930s., when they were in the forefront in actively combating Fascism and anti-Semitism. In so doing they tended to arouse profound misgivings amongst the Jewish establishment which either generally advocated keeping one's

head down, trusting in the 'traditional fairness' of the British or remained content with palliatives.⁶³ It is very necessary to conduct studies in this field before it is too late to make use of the oral evidence of Jews who participated in the communal organisations of the inter-war years.

Finally, a remark on the present-day situation of the *PITS*. All the remaining members of the Society are now of pensionable age. The institution still pays out the annual Passover dividend and benefits can still be drawn but social life has come to a complete standstill. The Society's Secretary, Mr. Aubrey Zatman, expressed the opinion that the *PITS* will die out along with its last members within the next decade.

NOTES

1. This article originated from my unpublished MA thesis *Jewish Immigrant Charities and Self-Help Organisations in Manchester. c. 1900-1930* (University of Warwick, 1990). I am heavily indebted to Mr. Bill Williams, Manchester, who not only aroused my interest in the institutional life of immigrant Jewry but also pointed out the existence of the friendly society's records and guided my research in Manchester in the most prudent and patient way possible.
2. C. Russell, 'The Jewish Question in the East End' in C. Russell and H.S. Lewis, *The Jew in London*. (London, 1901) pp. 1-123.
3. *Ibid.*, pp. 83-4.
4. See for example: B. Williams, 'The Beginnings of Jewish Trade Unionism in Manchester 1889-1891' in K. Lunn (ed.), *Hosts, Immigrants and Minorities: Historical Responses to Newcomers in British Society 1870-1914* (Folkstone, 1980), pp. 263-307; J. Buckman, *Immigrants and the Class Struggle. The Jewish Immigrant in Leeds 1880-1914* (Manchester, 1983); A. Kershen, 'Trade Unionism amongst the Jewish Tailoring Workers of London 1872-1915' in D. Cesarani (ed.), *The Making of Modern Anglo-Jewry* (Oxford, 1990), pp. 34-52.

5. V.D. Lipman, *A History of the Jews in Britain since 1858* (Leicester, 1990), p. 109. Quantitative evidence about Jewish involvement in friendly societies is generally difficult to obtain, because not all Jewish societies were registered and also because Jews took part in Gentile institutions.
6. D. Cesarani, 'The Transformation of Communal Authority in Anglo-Jewry', in *Ibid.* (ed.), *The Making of Modern Anglo-Jewry*, pp. 122.
7. B. Williams, 'East and West: Class and Culture in Manchester Jewry 1850-1920' in *Studia Rosenthaliana*, Special issue published together with vol. XXIII, 2 (Fall 1989), p. 98.
8. The most recent study that includes a discussion on English Jewish friendly societies, E.C. Black, *The social Politics of Anglo-Jewry 1880-1920* (Oxford, 1988), is based solely on a few articles in the *Jewish Chronicle*. See in particular pp. 195-200.
9. The standard work on nineteenth-century friendly societies remains P.H.D.H. Gosden, *The Friendly Societies in England. 1815-1875* (Manchester, 1961), which is essentially institutional. Paul Johnson, *Saving and Spending. The Working-Class Economy in Britain. 1870-1939* (Oxford 1985) devotes a chapter to the provisions made for sickness, unemployment and old age. Apart from that the best general description of friendly societies' activities appears to be an outdated handbook for actuaries: P. Geddes and J.P. Holbrook, *Friendly Societies. A Textbook for Actuarial Students* (Cambridge, 1963).
10. This information was gathered in interviews with two surviving founding members of the Society, Hilda Sherman, born 1907, and Neville Cohen, born 1906. Both interviewees were born in Manchester and brought up in strictly observant Jewish households. They joined the Society at the age of 16. (Both interviews are taped and deposited in the Manchester Jewish Museum).
11. The term 'tontine' indicates that the subscribers accumulate and invest a common fund on which they receive an annuity. As subscribers die, the annuity increases and the last surviving member is entitled to the whole.
12. Interview with N. Cohen. This interviewee soon became a head cutter when Blond took over another business. He never joined a trade union because he perceived himself to have been always 'with the management.'
13. Williams, 'East and West', p. 99.
14. *Provincial Independent Tontine Society* (hereafter *PITS*), Minutes, 4 Dec. 1922; 7 April 1924; 28 Feb. 1929. The records are in the possession of Mr. Aubrey Zatman, the present Secretary of the institution. I am grateful for his permission to use them.
15. *PITS*, Minutes, 4 Dec. 1922.
16. *PITS*, Minutes, 16 Feb. 1925.
17. Interviews with H. Sherman and N. Cohen.
18. *PITS*, Minutes, 16 Feb. 1931.
19. *PITS*, Minutes, 12 Dec. 1922.
20. The first two or three years of the institution's history must be regarded as an experimental stage in which the rules and objects changed frequently. The following account tries to draw a picture of the society as it looked permanently after about 1925.
21. Geddes and Holbrook, *Friendly Societies*, pp. 263-4; Johnson, *Saving and Spending*, pp. 69-70.
22. A raffle for a canteen of cutlery in 1932 realising £40 was a more or less solitary event. (*PITS*, Minutes, 17 Oct. 1932).
23. In 1930, for example, one Mr. Firestone was '...reprimanded for being seen attending a football match...' while on sick benefit. An anonymous member had reported the incident to the committee. (*PITS*, Minutes, 19 Jan. 1930).
24. *PITS*, Minutes, 26 Feb. 1923.
25. *PITS*, Minutes, 28 Feb. 1924.
26. *PITS*, Minutes, 4 Dec. 1922 No rule defined the benefits for glasses but the minutes mention that they were customarily granted. (see for example *PITS*, Minutes, 19 April 1926).
27. *PITS*, Minutes, 28 Feb. 1924.
28. *PITS*, Minutes, 16 Jan. 1928.
29. According to one estimate, about half of all British GPs in 1913 were engaged in such a form of contract practice. So-called club-doctors frequently felt exploited by their respective societies since they had to give their services indiscriminately to all club members, whether they could afford private treatment or not. (Johnson, *Saving and Spending*, pp. 70-1).
30. *PITS*, Minutes, *passim*.
31. *PITS*, Minutes, 17 June 1927; 16 Jan. 1928; 21 Nov. 1932.
32. Johnson, *Saving and Spending*, p. 55.
33. *Ibid.*, pp. 65-8.
34. See for example, *PITS* Minutes 17 June 1929; 9 Nov. 1930; 21 March 1932. In 1933 it was reported that £18 had been lost during the past season in a series of dances. The consequence was that further functions were cancelled for the time being. (*PITS*, Minutes, 27 March 1933).
35. Interviews with H. Sherman and N. Cohen. For more information on the Jewish Lad's Brigade see: S. Gewirtz, 'Anti-Fascist Activity in Manchester's Jewish Community in the 1930s', *Manchester Region History Review*, vol.IV, no.1 (Spring/Summer 1990), pp. 17-27.
36. *Jewish Chronicle*, 8 Sept. 1905.
37. It seemed to have been particularly important to highlight the alleged eradication of the 'schnorrer' (Yiddish for 'cadger'), one of the most persistent stereotypes attached to the Jews.
38. *Jewish Chronicle*, 8 Sept. 1905.
39. Geddes and Holbrook, *Friendly Societies*, pp. 4, 266.
40. Williams, 'East and West', p. 98.
41. *Ibid.*, p. 98. The issue of social advancement was much more visible in Jewish charities (of immigrant as well as native Jewry) where no direct financial benefit could be gained. For a case study of a Manchester Jewish immigrant charity, the Manchester Jews' Benevolent Society (founded 1905), refer to my unpublished MA. thesis.
42. Friendly Societies Act, 1896, Sec. 8 (1.b), *Public General Acts*, 1896, Ch. 25, pp. 271-2.
43. *PITS*, Minutes, 25 April 1933.
44. A form entitled 'Declaration to be signed by the Candidates before Admission into the Society' is in the possession of the present Secretary, Mr. Aubrey Zatman. Unfortunately, it cannot be dated when exactly this measure, indirectly excluding Gentiles from Society membership, was officially enacted.
45. *PITS*, Minutes, list of members at the end of the first minute book, applications *passim*.
46. Williams, 'East and West', p. 98.
47. *Jewish Chronicle*, 8 Sept. 1905.
48. Bentley B. Gilbert, *The Evolution of National Insurance in Great Britain. The Origins of the Welfare State*. (London 1973), pp. 166-7.
49. For attacks on Jewish immigrants in the Manchester local press prior to 1905 refer to my unpublished MA. thesis (see footnote 1) and B. Williams, 'The anti-semitism of tolerance: Middle-class Manchester and the Jews 1870-1900' in A.J. Kidd and K.W. Roberts eds, *City, Class and Culture: Studies of Cultural Production and Social Policy in Victorian Manchester* (Manchester, 1985), pp. 74-102.
50. *PITS*, Minutes, 26 Feb., 18 May 1930.
51. *PITS*, Minutes, 16 Oct. 1930.
52. Cf. Johnson, *Saving and Spending*, p. 67.
53. *PITS*, Minutes, 25 Oct. 1931.
54. *PITS*, Minutes, 18 Oct. 1932.
55. Letter as loose sheet in minute books, dated Oct. 1932.
56. *PITS*, Minutes, 17 May 1934.
57. *PITS*, Minutes, 19 Jan. 1931.
58. *PITS*, Minutes, 20 April 1931.
59. *PITS*, Minutes, 3 May 1932.
60. *PITS*, Minutes, 17 Oct. 1932.
61. *PITS*, Minutes, 30 May 1932.
62. Cf. *PITS*, Minutes, 11 Aug. 1932; 21 May, 4 Sept. 1933; 22 Jan. 1934.
63. Cesarani, 'The Transformation of communal Authority in Anglo-Jewry', p. 120.