

Cattle clubs, insurance and plague in the mid-nineteenth century^{*}

by Stephen Matthews

Abstract

This article surveys the history of cattle insurance in the middle of the nineteenth century, primarily in Cheshire, describing the mixture of generally short-lived national and local insurance companies, and the cattle associations and cow clubs, which both preceded and replaced the earliest commercial policies. All of them had to face the impact of epidemics of pleuro-pneumonia and rinderpest in the 1860s, which caused most of them to collapse. It looks in greater detail at one of the few enduring schemes whose records have survived, which operated on the estates of the Marquis of Cholmondeley.

One of the many illustrations of modern farming practice revealed by the Foot and Mouth outbreak in 2001 was that farmers do not normally insure their livestock against infectious disease. To an outsider it may appear that they do not do so because it would be foolish to pay for insurance when the Government or the European Community will pay compensation should disaster strike. The safety net provided by that happy position – for the farmers if not for others – was not available in the mid-nineteenth century when the greatest assistance that farmers suffering from cattle plague could expect was reluctant assistance from their urban neighbours through the county rate or rent relief from their landlord. Livestock insurance was slow to develop, which is surprising given the value of cattle herds and the potential losses that farmers might face, especially in counties, like Cheshire, where dairying was so important. Insurance cover had been written from the late seventeenth century for other assets, notably fire cover for corn and hay ricks, buildings and other property. Cover for the loss or damage to crops by hail was provided by The Farmers' and General Fire and Life Assurance and Loan and Annuity Company from 1840, with other companies following. It was not until later in the decade that cattle insurance became available.

Surprisingly little attention has been paid to cattle insurance by either historians of insurance or historians of farming. Walford's *Insurance Cyclopaedia* (1871–8) devoted an authoritative four pages to the subject, much of which was spent describing early and continental experience. Dinsdale's *History of accident insurance* (1954) gave it a whole chapter, but that was no more than a dozen pages which included all forms of livestock insurance. Only one study has been made of cattle insurance in its own right and that was of a particular region and concerned

^{*} I am grateful to Professor Hoyle for encouraging me to write this article and the guidance given by the two anonymous referees. Any mistakes that remain in spite of their advice are entirely mine.

only one sector of the market, cow clubs, of which more later.¹ For the rest, all we have are passing references and a few useful summaries largely based upon these earlier works.² This being so, it is best to preface what follows in this article with an outline of what was, or had been available, before the start of the twentieth century.

I

At various times, cover was available from three types of body. The first were the insurance companies, limited by share or guarantee, some national, some purely local concerns. Then there were two types of mutual body, cattle associations and cow clubs, the distinctions between which are frequently misunderstood.

Cattle insurance companies were first established in Great Britain in 1844, much later than on the continent. Initially the market was dominated by three major concerns. The Farmers' and Graziers' Cattle Insurance Co., was the first to be established, but it was not to last for long, being put into liquidation in 1853 with many claims unpaid. The Agriculturalist followed in 1845 and grew rapidly before itself failing in 1861 after several years of difficulty. In 1849 the Norfolk Farmers' Insurance Co. was founded and, according to a correspondent to *The Veterinarian*, ran successfully through the years of epidemic and met all its obligations.³ Other companies were set up, many being detailed by Walford, but few survived for long. Many failed, others were closed down either because their Directors feared further attacks of plague (Pontefract and West Riding, closed 1873) or for the exactly opposite reason, that it was thought that the need had passed (Staffordshire Mutual Cattle Insurance Association, April to August 1866). A number were taken over by, or were merged with, faster growing concerns like the London and County Hail and Cattle Insurance Co. (1854–59), which joined the Norfolk.

The outbreak of cattle plague (rinderpest) in 1865 sharpened men's minds and several small and local joint stock companies were established. Most were fortunate in being in counties that were little affected, but one, in Cheshire, appears to have failed quickly, for there is no trace of it save its name (the Altrincham Cattle Plague Association, set up in Knutsford in 1865). Companies continued to be established to the end of the century but none achieved the national status of other insurance concerns such as fire companies. As their titles suggest, many were intended to serve only a localised area. In Norfolk for instance, there was a Norfolk Farmers' Cattle Insurance Company, founded in 1849, to which Professor Gamgee of Edinburgh referred in 1864 when giving evidence to a parliamentary select committee on the control of cattle diseases. There was also the Norfolk Cattle Plague Association, founded, according to Smith, the following year. Its funds reached about £6,000 by November of that year after donations of £100 by the Prince of Wales and the same amount in subscription (presumably shares) from Sir

¹ C. Walford, *Insurance Cyclopaedia* (5 vols, 1871–8); for insurance companies, I, p. 468–73; for cattle clubs, II, p. 144; for Farmers' and Graziers', III, p. 171. W. A. Dinsdale, *A History of Accident Insurance* (1954); Rex C. Russell, *Cottagers and Cows, 1800–1892. The cow clubs in Lincolnshire* (1987).

² H. A. L. Cockerell and Edwin Green, *The British Insurance Business. A guide to its history and records* (sec. edn, 1994), ch. 4; G. Clayton, *British Insurance* (1971); David R. Stead, 'Risk and Risk Management in English Agriculture, c. 1750–1850', *ECHR* 57 (2004), pp. 334–61.

³ *The Veterinarian* 40 (1867), pp. 558–9.

H. Stracey.⁴ In Somerset there was the Stowey and Spaxton Cattle Plague Association, set up as a joint stock company in 1865.⁵ This had an odd financial base, in that its capital consisted of 5,000 shares at £2 each (each share representing one animal), but there was no provision for raising further income if that ran out. Mercifully, given the scale of losses in Somerset – minuscule by comparison with Cheshire – it is likely that it had enough money. In Warwickshire the Shipston-on-Stour Cattle Plague Insurance Company was established the following year.⁶

Once the crisis of the 1860s was over, a number of new companies were founded, as well as a modest number of cattle associations. Cockerell and Green noted the London and Provincial Horse and Carriage of 1875 and the Imperial Livestock and General of 1878. To judge by their titles, they shared the risk of cattle insurance with other assets: Gamgee had pointed to the higher profit margin to be had on horses, which would provide a useful cushion if difficult times returned. After 1900 there were sufficient companies in business to allow the formation of the Live Stock Offices Association.⁷

Before leaving companies, we may return to the first big three, where our best starting point to review them is the evidence given by Professor John Gamgee, Principal of the New Veterinary College in Edinburgh, to the select committee of 1864.⁸ Gamgee described how three companies dominated the market, the Farmers' and Graziers', the National, and the Agriculturalist, although there were smaller players.⁹ The three biggest were substantial concerns as can be seen from the summary of his evidence, tabulated in Figure 1, whilst the Norfolk company was said in 1857 to have 10,000 animals insured.¹⁰ His purpose was to demonstrate their profitability but for us the more important feature is the number and value of the animals insured, the cattle, incidentally at an average value of just over £11 a head. The committee members appeared startled by the apparent profitability, with a gross margin of 25 per cent, but had apparently overlooked the administrative expenses that the companies had to bear. The gross profit must have been converted into a net loss, for all of them had failed before the plague of 1865–66. In his evidence, Gamgee asserted that little cover was written for sheep because of the problems of inspection but that the companies made considerable profits on horses. They met substantial losses on cattle insurance, despite raising premiums where there was an incidence of pleuro-pneumonia and voiding policies if farmers did not take adequate precautions against infection when buying new stock.¹¹ This sophistication, which does not seem to have been always shared by the cattle clubs, should have ensured the companies' survival but it may be that the growing incidence of pleuro-pneumonia caused losses which could not be matched by increased premiums: common experience was that around 50 per cent of all claims arose from that disease. A further weakness implied by Gamgee's evidence was that premiums were not raised until after it was known that there was infection in the locality by which time it was probably too late. The Nottingham company produced figures for 1863 to show a loss of £1016 on a

⁴ *Report from the select committee on the Sheep etc. Contagious Diseases Prevention Bill*; BPP, 1857 (Sess. 2), (129) IX, (649), Q 681; see also *The Times*, 18 Nov. 1865, p. 9 col. a.

⁵ Somerset Record Office (hereafter SRO), DD/X/HEA/3.

⁶ Warwickshire RO, CR 609/25.

⁷ Cockerell and Green, *Insurance Business*, p. 84.

⁸ BPP, 1864 (431), VII, (235), pp. 2–4.

⁹ There are fifteen limited or mutual companies listed in the National Archives catalogue under the BT 31, dated between 1862 and 1869.

¹⁰ BPP, 1857 (Sess. 2) (129), IX, (649), Q. 681.

¹¹ *Ibid.*, QQ. 680–7.

TABLE 1. Business of cattle insurance companies

<i>Agriculturalists', 1849–56</i>	
Premiums	£99,184
Lost	£74,906
Ratio % lost: premium	75.5
<i>National, 1854–7</i>	
Animals insured	202,485
Insured value	£1,643,944
Premiums	£53,465
% animals lost	4.5
Ratio loss: premium	75.4
<i>Farmers' & Graziers', 1845–9</i>	
Premiums received	£86,301
Amount of losses	£64,656
Ratio loss: premium	74.9

Source: Report from the select committee on cattle disease prevention, BPP, 1864 (431), VII, p. 3.

Note: The table in the Parliamentary report contains an obvious misprint. I have taken the correct figure from the text of Gamgee's evidence.

stock value of £29,802, a gross loss of 3.4 per cent before salvages, a situation which the Professor plainly regarded as normal. In the case of the Farmers' and Graziers', this simple explanation may be correct, for to judge by an advertisement in the *Darlington and Stockton Times* in 1847 it appears to have written its cover too generally, possibly in an attempt to gain market share. According to that, the company offered cover for these animals 'against all diseases and accidents', a risky policy in view of the rapid spread of pleuro-pneumonia.¹² In 1849 it may have tried to quantify its liability to claims by removing one element of uncertainty common to many of the schemes discussed below. Most of them took all or most of the value of the carcass of dead animals in what was termed 'salvage' which resulted in an uncertain financial recovery. In a notice of renewal of 13 January 1849, the company explained to Sir John Lubbock that in future it waived its right to three-quarters of the value, the carcass was his and its liability was limited to a fixed payment. This was said to 'simplify the matter' to the advantage of both parties.¹³ Whether this had a marked effect upon the company's profitability is not clear but if it did, it was not enough to maintain its solvency.

The failure of the Agriculturalist in 1861 may have had a different cause. Its demise was followed by ten years of civil litigation. The various lawsuits are a study in themselves, but, in brief, the company had a peculiar constitution under which shareholders were locked in for a period of fifty years, notwithstanding their death, bankruptcy or retirement. When the

¹² Advertisement in *The Darlington and Stockton Times*, 2 Oct. 1847, cited in *The Northern Echo*, 2 Oct. 1997, p. 10.

¹³ The letter is in the archives of the Royal Society, LUB F26, with a subsequent letter LUB F27.

company was wound up, the manager appointed under the winding up order used this provision to enforce a call for up to £4 per share, which was bitterly resisted. Earlier, in 1848, there had been 'dissension' between the Directors and a group of seven shareholders, headed by a Mr Spackman, who eventually managed to pay £4,000 to be released from their shares. One of the subsequent actions arose from the manager's desire to reverse that settlement as *ultra vires*, presumably in order to enforce the call. It is clear that early on, some shareholders suspected bad management or worse and wanted to escape before an inevitable winding-up.¹⁴ The evidence given in court indicates that the Directors' fiscal methods were far from ideal, with transactions concealed and funds diverted to the Directors themselves instead of being applied to benefit the company. As the Lord Chancellor observed in another case, 'I do not impute to Mr Stanhope moral fraud in the course he took [redeeming his shares] – an imputation from which it is less easy to exonerate the Directors'.¹⁵ There was clearly impropriety – if not worse – in the way that the Directors used for their own benefit the money paid for redemption of members' shares. It is worth pausing on the fate of this company because it may be that this abuse, from the largest of the operators, helped to turn the public mind against future public schemes.

There is little evidence to reveal what happened to commercial companies other than the Agriculturalist and, it seems likely that by 1865 there was no national commercial insurance to be had. Although Smith, writing to *The Veterinarian*, asserted that the Norfolk Society was 'doing business all over the United Kingdom' its activities may not have been as widespread as he thought.¹⁶ A correspondent to the *Chester Chronicle* in 1866 indirectly confirmed that commercial insurance was not available in the county by explaining that under his proposed county scheme, farmers would have to pay in subscription no more than they 'must have paid to any public Insurance Company offering (if it had been possible) a similar guarantee'.¹⁷ This situation appears to have continued for the remainder of the century. According to Clayton, the first commercial policies were issued by the English office of the Preferred Insurance Co. of New York in 1900, but this is almost certainly the first of what may be described as a 'second generation' of policies.¹⁸

Finally, one may ask why was there such reluctance on the part of the major insurance companies to provide cover, given the need which is demonstrated by the numerous mutual cattle associations. The slow rate of innovation in the British insurance industry has been explored by Pearson although he did not specifically address cattle insurance. He examined 'five factors ... which may have determined the timing and rate of innovation in British insurance:

¹⁴ The actions can be traced from a summary in Walford, *Insurance Cyclopaedia*, I, pp. 44–5; from TNA, PRO, JN1/31–33, from slightly inaccurate reports in *The Times*, principally 11 July and 7 Nov. 1864, and given more fully in *Law Journal Reports*, the most illuminating being, for Spackman, Lord Chancellor Westbury's ruling on 11 Feb. 1865, 34 (i), Chancery and Bankruptcy, 1865, pp. 321–31; for Dixon, 38, Chancery and Bankruptcy, 1869, pp. 567–8 and the final decision by Lord Justice Giffard on 3 Nov. 1869, 39, Chancery and Bankruptcy, 1870, pp. 134–6. It is interesting to note that in Dixon's case the Scottish man-

ager had paid the deposit (the only payment made) on Dixon's shares on his behalf (Dixon paid nothing). We may also note that Gamgee relied upon evidence from a later Scottish Manager (McMinn) when appearing before the Parliamentary Select Committee.

¹⁵ *Ibid.*, 35, Chancery and Bankruptcy, 1866, p. 296.

¹⁶ *The Veterinarian*, 40 (1867), pp. 558–9.

¹⁷ *Chester Chronicle*, 3 Feb. 1866, printing an open letter from Edward Evans to the Marquis of Westminster.

¹⁸ Clayton, *British Insurance*, p. 117.

technological opportunity, the conservatism of the corporate culture in leading firms, the costs associated with uncertainty, legal obstacles and market structures'.¹⁹ The fourth of these does not seem to have been a constraint, for when the Friendly Society rules were amended in 1866 to encourage insurance, very few bodies were established to take advantage of the change, despite its merits being highlighted by the Registrar. The second and third are more relevant and are reinforced by evidence from an earlier article by Pearson. There he pointed to two important features which may well have delayed the writing of cover. The first was the localised nature of the industry, and the second was the general aversion to risk.²⁰ If one views Cheshire farming against that background, one sees a Manchester-based, thriving and aggressive Fire and Life insurance business that preferred not to move into the unquantifiable risks of livestock insurance, whilst the localised interest of other concerns inhibited national expansion. To those two, one can add other reasons. The first is that after the outbreak of plague in the 1740s there was no serious cattle epidemic until foot and mouth disease appeared in 1839, followed by pleuro-pneumonia and in 1865, rinderpest.²¹ The reluctance of farmers to spend money unnecessarily may have been encouraged by a decision on stamp duty in 1849 which increased the price of cover. This ruling brought the lives of cattle within life insurance and imposed a stamp duty graduated according to the value of the policy, which although reduced, was not abolished until 1870 when it was replaced by a flat fee of 1*d.* per policy.²² Second is the development in the eighteenth century of a network of self-help schemes – cattle associations – designed for and largely run by, tenant farmers. These were supplemented, in Cheshire at least, by the paternalistic attitude of the landlords, which led them to assist tenants who were in distress. We return to these below. Last, and this suggestion requires further research, we have to relate insurance to the wider debate that caused much controversy in Victorian society, of whether illness, and especially plague, had a mechanical cause, which could be addressed by man, or whether it was a manifestation of Divine displeasure, against which any human effort would be in vain. Fisher noted that disease was regarded as 'an occupational hazard' but a reluctance to insure livestock may have deeper roots, for if the sickness was the Lord's will, might it not be futile, possibly even impious, to try to counteract it?²³ The growth of livestock insurance must be seen against this background of developing thought and argument.²⁴

These various reasons, some structural, some local, inhibited the growth of livestock insurance until the end of the nineteenth century, and the introduction of cover then may have been prompted by greater veterinary skills, selective breeding which made animals more susceptible to disease, and the gradual decline of the local gentry in underwriting the countryside.

¹⁹ Robin Pearson, 'Towards an historical model of services innovation: the case of the insurance industry, 1700–1914', *EcHR* 50 (1997), pp. 235–56, at p. 240.

²⁰ *id.*, 'Taking risks and containing competition: diversification and oligopoly in the fire insurance markets of the north of England during the early nineteenth century', *EcHR* 46 (1993), pp. 39–64, at pp. 45, 59–60.

²¹ A. Woods, *A manufactured plague. The history of foot and mouth in Britain* (2004), pp. 1–3.

²² Walford, *Cyclopaedia*, I, p. 473.

²³ J. R. Fisher, 'The economic effects of cattle disease in Britain and its containment, 1850–1900', *Agricultural Hist.* 54 (1980), p. 283.

²⁴ The background is best set out in Frank Miller Turner, 'Rainfall, plagues and the Prince of Wales' in *id.*, *Contesting Cultural Authority* (1993), pp. 151–70. For a Cheshire context, S. Matthews, 'Explanations for the outbreak of the cattle plague in Cheshire, 1865–6: fear the wrath of the Lord', *Northern Hist.* (forthcoming).

II

Beside the limited availability of commercial insurance, there was a measure of protection provided by numerous local and mutual societies. These had developed during the eighteenth century, though there were few before the turn of the century, with numbers growing from about 1830.²⁵ They were sometimes sponsored by landowners on large estates (like Crewe or Cholmondeley) or were established as more truly mutual arrangements based upon a town or district. There were many types, which are confused in both contemporary and more recent commentaries, and the scarcity of surviving evidence makes it difficult to identify many of them as more than mere names. Some were established as companies, whilst others were registered as Friendly Societies, like the Farmers' United Cow Club, in Lancashire.²⁶ A number, like that on the Cholmondeley estates, were set up under Friendly Society rules but seem not to have been registered, whilst others were set up simply as mutual associations, like that on the Peckforton estate, also in Cheshire. Within that framework, there was a further division between those designed for farmers owning large numbers of cattle and those covering cottagers with smaller numbers. This is an important distinction, for the farmers' associations (which seems to have been the most common description) were a form of self-help scheme, generally run by a committee of members, even if the administration devolved upon a landlord's agent, whilst the cottagers' cow clubs were run more paternalistically for the benefit of the poor by their social superiors.

During the debates at the onset of the plague, letters and reports in the *Chester Chronicle* refer to associations in neighbouring counties, in Staffordshire, Shropshire at Wem (which failed by December 1865) and Whitchurch, in Flint and one in Lancashire, which had failed by March 1866. Further away, there was reference in the 1857 select committee minutes to one in Aylesbury, founded in or by 1843 and another provided for the Bridgwater Union in Somerset.²⁷ North of the border there was the Aberdeen Insurance Scheme, which was held up as a model of good management and financial prudence.²⁸ There were numerous societies in the cattle-rearing counties, but their total number is unknown and the lack of evidence suggests that most did not survive for long. According to a newspaper report, the Aberdeen Association's success was achieved through two features: the members were all great landowners not small farmers, and its rules enabled payment of dues to be enforced. Its protagonists may not have been fully aware of its peculiar strength but in Somerset, John Sanford argued strongly for a similar scheme to be made compulsory.²⁹

Russell's work shows that the Lincolnshire clubs that he studied were akin to the Cholmondeley Cow Club, catering for cottagers dependent upon employment and a small amount of land rather than the cattle farmers who formed the membership of most of the Cheshire cattle associations. The rules of the Louth and neighbourhood cottagers cow insurance club are very similar to the Cholmondeley Cow Club in that it limited membership to 'labourers and

²⁵ Walford, *Cyclopaedia*, I, p. 469; Stead, 'Risk Management', p. 345.

²⁶ TNA, PRO, FS/15/254.

²⁷ BPP, 1857 (Sess. 2) (129), IX, (649), Q. 686; SRO,

DD/X/HEA/3.

²⁸ *The Times*, 31 Jan. 1866.

²⁹ SRO, DD/SF/4556; a letter from John Sanford to his father, dated 3 Feb. 1865.

cottagers not having more than two cows, nor occupying more than fifteen acres of land ...'.³⁰ Most of the Lincolnshire clubs seem to have had a high proportion of gentry or clergy subscribers who probably did not insure cattle but regarded their membership as an act of public duty, with the expectation that people would not call on parish assistance if they fell upon hard times. As noted above they also seem to have managed and subsidised the clubs on behalf of the cottagers, in contrast to the tenant farmers' associations. Later reluctance to subscribe may have led to the demise of some of them, and Russell offered examples of urgent appeals for new subscribers of this type. A number of these clubs survived well into the twentieth century, the last instanced by Russell closing in 1979, although by that date it seems to have been reduced to no more than a social club with no insured cattle.³¹

The relative proportions of member-run associations and managed cow clubs must have varied from county to county according to the degree of large-scale dairying. Stead's use of Russell's work on cow clubs in Lincolnshire has probably led him to over-simplify the picture.³² Lincolnshire was not a great cattle county and the social need must have been to support cottagers and labourers with small numbers of cattle. In other counties, and not only Cheshire, there were far more member-run associations and herds were much larger. The average for the Stowey and Spaxton Association was 62 beasts per member; Shipston on Stour, 47; and the Cholmondeley Society, in 1870, just under 23. Only at Shipston was there a signification variation in numbers, with a range from 193 to 2 (out of 179 members), but of those, only four members had fewer than twenty beasts, and only one had more than a hundred. To point the difference with the cow clubs, none had subscribers without livestock. For these reasons the Lincolnshire arrangements provide a poor comparison for Cheshire, though their position in Victorian attempts to support the poor must not be overlooked. The thinking behind them provides interesting comparisons with the aims of 'improving' landlords in Cheshire, like John Tollemache of Peckforton, whose provision of suitable housing and smallholdings for farm workers was intended to promote the same level of self-reliance.³³

With only a few exceptions, both cattle associations and smaller cow clubs suffered from the same weaknesses: most were obliged to operate under rules of honour. If calls became inconvenient or too heavy, members could withdraw or simply refuse to pay their subscriptions. For much the same reason, it was hard to set subscriptions at a realistic level. Members might desert or simply not pay their dues when the time came. In 1879, on its thirtieth anniversary, the Spilsby Cow Club reported that 'through the tardy payment of subscriptions by a portion of the members a claim or two would have to remain unsettled until the arrears were received'.³⁴ Finally, few of the officers of these schemes had any actuarial experience and most appear to have lacked any notion of building up (or investing) adequate reserves to meet real difficulties. The result of these failings was that when the any major disaster struck few of them could meet the calls that would be made on them. They lived from hand to mouth. If there was a surplus at the end of a year, too often it was spent, returned to members or whittled away by a

³⁰ Russell, *Cottagers*, p. 48.

³¹ *Ibid.*, p. 44.

³² Stead, 'Risk management', p. 345.

³³ G. Ormerod, *History of Cheshire*, (sec. edn, 3 vols,

1882), II, pp. 275, 303–5, III, p. 898; Michael Stewart (ed.), *Who's Who of British Members of Parliament* (2 vols, 1976), I, p. 379.

³⁴ Russell, *Cottagers*, p. 32.

contribution 'holiday' the next year. The rules of the Cholmondeley Cow Club, designed for cottagers, had a provision that if the funds exceeded £200, a distribution had to be made to reduce the balance to that figure.³⁵

The same casual approach had been acceptable for cattle associations, for payments had related to the loss of only a few animals each year. Most had no consistent actuarial policy. They simply asked for money from members, spent it and when it had or was about to run out, they made a call for more. Very little evidence survives to document these societies and we may accept Cockerill and Green's assertion that 'they collapsed under the financial strain of cattle epidemics'.³⁶ Even Treasurers of clubs that did not provide cover for the plague found that their members had no money to pay premiums, even if they had any animals to insure. Those that did provide cover might have to face the prospect of payments for the loss of whole herds, not just for isolated animals. In most cases, if not all, the money was simply not there. There was briefly in Cheshire and elsewhere, from the end of 1865 and before the full horror of what was to happen had become apparent, an attempt to found new clubs or to widen the scope of existing ones to include rinderpest, which had hitherto generally been excluded from cover. New cow clubs were formed at Beeley in Derbyshire and Hunmanby in Yorkshire, both of which were registered as Friendly Societies, a limited company was established at Congleton in Cheshire, and a new association at Kendal. The first two of these survived until respectively 1947 and 1950 but they lay in counties which were not badly affected by cattle disease, especially rinderpest, where the Kendal company closed after a year and the same fate probably overcame the Congleton company. A new society was proposed for the Stockport Borough, but enthusiasm waned. A leader in the *Stockport Advertiser* put its finger exactly on the problem when commenting upon the pointlessness of setting up a Borough Society.

Mutual Cattle Insurance Associations sufficed in the early stages of the Pestilence; so long as an agricultural parish was called upon to pay 2/3rds of the value of ten or twenty beeves, the funds were adequate. But when the calls upon the Treasurers daily became more frequent and greater – then the treasurers became tender of their funds and farmers, finding the exchequer closed, refused to kill their cattle to prevent the spread of infection. They determined to take their chance, refused to pay additional premiums or contributions, and it may be now said that all local and mutual insurance associations are powerless to meet the terrible calamity.³⁷

This cannot be bettered as an expression of the financial difficulties faced by association Treasurers and it is remarkable that so many bodies like the Bridgwater club and the Stowey and Spaxton company were formed at this time. The 'County of Stafford Mutual Association for protection against loss by the cattle plague and pleuro-pneumonia' arose from a meeting on 7 April 1866 just as the rinderpest epidemic began to wane. It must have avoided failure but on 25 August 1866 the *Chester Chronicle* carried a report that it 'was to be dissolved, owing to the decrease of the plague'.³⁸ The plague was less virulent in those counties than in Cheshire

³⁵ Chester Record Office (hereafter CRO), DCH/CC/20, rule XV.

³⁶ Cockerill and Green, *Insurance Business*, p. 84.

³⁷ *Stockport Advertiser*, 26 Jan. 1866.

³⁸ *Chester Chronicle*, 25 Aug. 1866.

TABLE 2. Staffordshire and Bridgwater Premiums

Staffordshire		
GROUP	Livestock	Maximum rate of insurance (£)
A	Dairy Cows and In-calf heifers	18
B	Bulls and feeding stock	18
C	Core Stock	10
D	Calves over 6 months old	5
PAYMENTS		
Death through cattle plague	$\frac{3}{4}$ of the insured value of the animal	
Death through pleuro-pneumonia	$\frac{3}{4}$ of the insured value of the animal + $\frac{1}{4}$ of the salvage, the rest going to the funds of the Association.	
In addition to premiums, every member had to pay 4d. per annum towards administrative costs.		
Bridgwater		
	Premiums	Payments
Cows	1 shilling + future calls	$\frac{3}{4}$ value of the beast
Calves	6 pence + future calls	$\frac{3}{4}$ value of the beast

Sources: Staffordshire, *Report of the Registrar of Friendly Societies*, BPP, 1866, XXXIX, 406, p. 77; Bridgwater, Somerset RO, DD/X/HEA/3.

and in Staffordshire premiums were set at a higher level than in Cheshire, as can be seen from Table 2 above.³⁹ In the event, despite successes in other counties with fewer losses, none of the societies existing in Cheshire in 1865 appears to have been able to survive the storm on its own, though some were able to do so through the subvention of their sponsoring landowner.

There is no sure estimate of how many of these societies there were for, in general, they were not answerable to any outside regulator. Although a few Cheshire societies, like Cholmondeley, claimed to have been established as Friendly Societies, it is unlikely that any conformed strictly to the rules, and the Registrar's lists of the county's societies that had made a return to him do not contain any that are recognisably cattle clubs. That may not be conclusive for, on average, he seems to have received back only about a half of the forms issued, and many of those were incomplete. In December 1868 he issued 773 returns in Cheshire but received back only 378, of which 71 were incomplete.⁴⁰ Even after the restraints on Friendly Societies were lifted in 1866, most remained unregulated local societies answerable only to their members and have vanished from record. There were a considerable number of them. The only clue to their number is in a letter to the *Chester Chronicle* of late 1865 where T. Manock, the secretary of the Nantwich Mutual Cattle Club, proposed that rather than merge as some people had proposed, all the societies in the county should levy an additional call on their members to provide a county-wide compensation fund. He reckoned that if 100 societies raised an additional 1s. per

³⁹ *Report of the Registrar of Friendly Societies*, BPP, 1866, (406), XXXIX (401), p. 77.

⁴⁰ *Report of the Registrar of Friendly Societies*, BPP, 1868–9, LVI, (399), p. 153.

cow, the resulting £10,000 would be sufficient for the impending crisis.⁴¹ That it would have been quite inadequate is irrelevant, the point is that although his figure of 100 societies was rhetorical, it cannot have been so far out as to be absurd. The figure need not surprise given that Cheshire was a county of 97 ecclesiastical parishes and nearly 500 townships in 1819.⁴²

The reliance upon cattle clubs is an interesting phenomenon in rural society, for they demonstrate the continuing strength of the parish, or in Cheshire, the township, in the administration of the counties in the middle of the nineteenth century. The same local base is apparent when clubs were linked to the estates of the major landlords, as at Crewe, Cholmondeley and Peckforton. This was not only tradition, but a practicality forced upon them by the intermingled nature of tenant land holdings. The arrangements had to be for all or for nobody, a fact reflected in a veiled criticism made by one of Warburton's tenants in a letter to him, written during the plague.⁴³

... there is no one insured on our side of the Parish. I said if I did not join your Insurance I would join no one else and my neighbours the same, but we could not control all our neighbours and we were informed we could not enter without the whole Parish, so we trusted to Providence.

Implicitly, if Warburton had given more of a lead, a club might have been created. This is a little surprising, for according to Davies, there had been one in the 1740s.⁴⁴ This localisation of sentiment is emphasised in the Cholmondeley Cattle Society ledger itself, for it was the ledger originally purchased for the Cholmondeley Felon Association in 1824. Many of the members were the same, or their family, and the secretary and factotum was certainly a relation, probably the son, of the secretary of the Felon Association.

III

The editor of the *Stockport Advertiser* was not the only person to realise that existing cattle clubs were unlikely to meet the threat of cattle plague which then loomed in late 1865. There were four possible solutions: to create new clubs; to increase subscriptions and reduce liability; to merge with other societies so as to increase the financial base and spread risk; to enlist outside help, preferably from the government. All four were considered and tried.⁴⁵ The *Advertiser's* comments were made in response to a proposal that a new fund should be formed for the Borough and, on 2 December 1865, The *Chester Chronicle* had reported that another meeting had been held at Chester Castle 'for the purpose of determining whether [the Great Boughton Union Cattle Plague Association] should commence operations forthwith, and in the extent of its being agreed upon, to appoint inspectors for each township in the district'. The directors

⁴¹ *Chester Chronicle*, 23 Dec. 1865.

⁴² D. Sylvester and G. Nulty, *The Historical Atlas of Cheshire* (1958), pp. 34–8.

⁴³ S. Matthews, 'Our Suffering county', *Trans. of the Lancashire and Cheshire Antiquarian Soc.* 96 (2000), pp. 106–8.

⁴⁴ C. Stella Davies, *The Agricultural History of*

Cheshire, 1750–1850 (Chetham Society, third ser., 10, 1960), p. 104.

⁴⁵ For discussions of compensation, see S. Matthews, 'Who's to Pay? Cheshire attitudes towards paying for the Cattle plague of 1865–66', *Trans. of the Historic Society of Lancashire and Cheshire* 152 (2003), pp. 79–100.

were apparently intending to extend their cover to rinderpest (as indicated by the association's title) and it was reported that a neighbouring but unidentified society which had agreed to admit claims for loss by rinderpest had decided to reverse its decision so as not to impede the new proposal. Whether the association started to function has not been discovered, but if it did offer protection against rinderpest, its funds would soon have been exhausted.

Apart from attempts to start new clubs, officers of other societies saw the plague as a serious threat and tried to improve their finances. Officers of the Whitchurch Mutual Insurance Club, just over the border in Shropshire, tried to remedy some of their Club's failings. On the 23 December 1865 the *Chester Chronicle* reported that the society undertook to authorise the slaughter of all stock 'as was fit for food' – one hopes they meant uninfected cattle – and make good any losses incurred. In return, members were asked – obliged perhaps – to sign a document 'which would make payment binding on them, instead of, as at present, the affair being a matter of honour'. Finally, noting that the County (Shropshire) society had already failed, they proposed to extend their area southwards to include the Wem Union. This would have broadened the membership base, but at the same time, led to greater exposure with more cattle. At a meeting of the Great Boughton Union Mutual Cattle Insurance Association (apparently not the same body as the proposed cattle plague association), new measures were introduced to raise an extra £1,200, which, with the existing balance of with £639 6s. od. in the bank, would provide a fund of over £1,800 before claims.⁴⁶ Against this, the society was responsible for 6384 cattle. Even at liability of £7 per head, they only had to lose 250 cattle, four per cent, and they would be in serious trouble. Actual losses were to be much higher.

In Cheshire, the emphasis upon locality made some people suggest that if the greater landowners could be brought into the associations or clubs, they could provide enough of a fiscal base to make them secure. At the same meeting of the Great Boughton Union Mutual Cattle Insurance Association, the Chairman, Mr P. S. Humberston, reported the committee's thoughts in their efforts to put the society on a more permanent footing.

They believed that it would add permanence to the society if landowners contributed some portion of the calls which their tenants might be called upon to pay. The committee thought it would contribute to the permanence of the society if such arrangement were made; and that it would be evidence of the good feeling that exists between landlords and tenants in the difficult position in which they were now placed, while it would be a considerable relief to tenants and an inducement to them to insure.⁴⁷

In practice, this was generally what happened, for many landlords, the Westminsters, Crewes, Cholmondeleys, Leighs and Warburtons, all assisted their tenants, either directly or indirectly, through the cattle clubs.⁴⁸ Their contributions lead one to question Stead's view that landlords did not share risk with their tenant farmers.⁴⁹ Whilst it is true that they did not do so on an

⁴⁶ *Chester Chronicle*, 23 Dec. 1865.

⁴⁷ *Ibid.*

⁴⁸ For evidence of disagreement see, S. Matthews, 'The Cattle Plague in Cheshire, 1865–6', *Northern Hist.* 38 (2001), pp. 115–7 (though the inference drawn may have

been too harsh) but for one landlord who was pilloried in the local press for being unreasonable, see *id.*, 'Who's to pay?', p. 97.

⁴⁹ Stead, 'Risk management', p. 334.

annually recurring basis, many provided an insurance of last resort either at times of general disaster or when a particular tenant fell into unexpected but justified difficulties. On 9 December 1865 the *Chester Chronicle* reported that 'J. Tollemache Esq., met the farm tenantry at host Richard Stockton's, Bunbury, and made an encouraging offer to all who were insured against the Cattle Plague, promising them 25 per centum on all losses they might sustain, and more where he thought it required'. He was eventually to write off over £7,000 from the south Cheshire rent roll: almost a third.⁵⁰ In reality, the loss was such had expenditure not been drastically reduced, Tollemache's income for the plague year would have been reduced to that from his estates in the east of the county.⁵¹ That said, landlords and their agents were not foolishly tolerant in their treatment and in normal years the Peckforton estates rarely show year end arrears or remissions of more than a few hundred pounds out of a nominal rent roll of £20,000.

Lord Crewe's estate scheme was an exception to the underfunding: it had, as Manock put it, 'a guarantee fund of some £3,000 and risks small'. It may have been unique, but even its resources proved to be inadequate.⁵² Even the considerable funds available to the tenants on the Crewe estates had to be supplemented in a manner which reflected the character and determination of Lord Crewe. He had his own problems, for Crewe Hall had burnt down in March 1866. Despite that, he guaranteed support to his tenants and this was warmly appreciated by them. The compensatory provisions of the Cattle Diseases Prevention Act of February 1866 were not retrospective, so to compensate farmers who had lost stock before that date, Crewe pooled the money available in the existing cattle club with a generous contribution of his own by way first, of a rent remission and then £3 per cow lost, and then, through his agent, Edward Martin, he compensated qualifying tenants at £5 per cow for every beast lost before the Act was passed. The balance of the fund was used to buy new stock once the plague was over.⁵³ At Tabley, Lord de Tabley circulated a letter among his tenants setting out what subsidy he was willing to pay and ending, like Crewe, with the expectation that the money would be used to restock and to improve their farms.⁵⁴ Others contributed on a modest scale, like Egerton Leigh at High Leigh, who in a letter to Warburton at Arley detailed the £83 he had given the last rent day to four tenants to compensate them for the 107 animals that they had lost before the Act came into force and for which they would otherwise receive nothing. That was in addition to rents remitted and a promise to one tenant of another £50 the next rent day.⁵⁵

Although some landlords did contribute directly, many must have found that their ability to assist was limited by reduced rental incomes and increased rates so that they had little cash to spare. Even those with substantial incomes might have to economise, so that the estate accounts show that for the plague year Tollemache slashed estate expenditure from £13,300 to £5,500. A few had incomes sufficient to weather all storms, like the Marquis of Westminster, who contributed £5,000 to the county relief fund in addition to the £3,000 he had directly given to his tenants by March 1866.⁵⁶

⁵⁰ Peckforton estate accounts, CRO, DTW 2477/A/10/8–11.

⁵¹ CRO, DTW/2477/A/10/8–10.

⁵² *Chester Chronicle*, 23 Dec. 1865.

⁵³ R. Speake (ed.), *Bartholmew, the story of an estate village* (1995), pp. 150–1.

⁵⁴ Matthews, 'Our Suffering County', pp. 101; for Tabley, CRO, DLT 2173/137/7.

⁵⁵ Matthews, 'Our Suffering County', pp. 19–20.

⁵⁶ For Tollemache, CRO, DTW 2477/A/10/9–12; for Westminster, *Stockport Advertiser*, 16 Mar. 1866.

V

We may now turn to an example of how a society functioned: there is no reason to suppose that it differed greatly from any other and may be taken as typical. The Cholmondeley Cattle Society's records have survived in the Cholmondeley estate archive deposited in the Cheshire Record Office, written in a handsome ledger which also contains the accounts of the earlier Cholmondeley Felon Association founded in 1824.⁵⁷ It was obviously too good a volume for its blank pages to be wasted but there may be more than economy in the choice to re-use a volume which had previously served the same group of tenant farmers for another purpose. Various supplementary records have survived, notably some annual bundles of 'chitties' from 1860 to 1873 on which the numbers and values of each farmer's livestock were recorded. These retain little more than curiosity value, as the figures were copied into the main ledger.

The club was established in 1850 as a Friendly Society with an impressive initial deed, containing 55 clauses, which was lodged with the Registrar of Friendly Societies and certified as such by him. It is not clear whether it was then run as a Friendly Society or lodged its accounts with him but it does not appear in any of the Registrar's lists up to 1868–9. It is likely that the inconvenience of conforming to his regulations was a disincentive for it to remain in his care and that the preparation of its rules in accordance with the Friendly Societies' Acts was intended to give respectability and probity. At the time of its foundation, the legislation was unsuitable for cattle insurance and the maximum cover of £200 was too low.

Initially, membership was restricted to the tenants of the Marquis of Cholmondeley, although it was later extended to farmers in Eccleston in 1860 (which brought three new members) and to the tenants of Lord Henry Cholmondeley in 1862. Although 108 people originally put their names down, the initial list of subscribers contained 58 names plus the Marquis and membership fluctuated between 50 and 60 until numbers increased to 89 after the admission of Lord Henry's tenants.

The accounts set out the subscription rate, the income generated and the expenditure year by year but the record comes to a stop in 1865, jumps over 1866, and recommences in 1867 with the 1865 balance in hand. The club was then reconstituted in 1867 as a mutual society with a much simpler set of rules with only fifteen clauses, which were set out in a printed booklet. This may seem odd, as the opportunity then existed, under 1866 legislation, to operate as a Friendly Society without the restrictive financial limits that had previously applied.⁵⁸ The 1866 Act not only raised the financial limits for cover but enabled subscriptions to be recovered at law, thus overcoming what the Registrar described as a restriction 'detrimental to the advantageous operation of the statute'.⁵⁹ The following year another society was formed, 'The Cholmondeley Cow Club Friendly Society', although it was not in fact registered as one. This was open to cottage tenants and cover was limited to two cows and one calf per cottage, with an entrance fee of 1s. 6d. per cow and modest subscriptions of 1s. a quarter thereafter. This also had a printed set of rules and shared a treasurer with the bigger society. The cover provided by both societies was against Pleuro-pneumonia alone. In the Club, cattle plague and 'murrain'

⁵⁷ CRO, DCH/VV/1.

⁵⁸ 29 Vict. c. 34.

⁵⁹ BPP, 1866, (406), XXXIX, (401), p. 16.

(something of a catch-all term) were specifically excepted.⁶⁰ The exclusion of cover for foot and mouth was less serious that might seem, despite the outbreak in the years up to 1871, for both farmers and veterinary surgeons recognised that it was not a fatal disease and caused little loss of animals.⁶¹

The society was run on a hand-to-mouth basis as may be seen from the select years' accounts presented in Table 3. It was concerned with short term income and liabilities with no attempt to create a reserve fund or to introduce the members to the idea of paying a regular premium. Cover provided was low: initially £6 was paid per cow, but this rose to either £7 10s. or £10 in 1861, and £9 until the end. When they had money, the officers paid against valid claims: if they ran out, they levied more money. After raising an initial £92 os. 1d., by a subscription rate of 2d. in the pound insured, and another two calls for 2d. in 1851, it ended 1851 £42 into the red, largely as a result of the claims for 34 cows, most from one farmer who lost 21 animals. Vet's fees and the solicitor's bill for setting up the club were the other major expenses. Despite this initial loss, subscription rates were reduced to 1d. in 1852. Fortunately, there were few claims and the end year balance was £3. By 1854 the subscription rate was increased to 5d., putting the society well in the black. There was no charge the next year and so matters continued with rates varying from ½d. to 3d. and year end balances never exceeding £100. When the crisis came in 1866 the club had reserves of £77 16s. 2d. It was noted that 1865 had been an expensive year, but even allowing for that, the balance brought forward from 1864 was only £71 3s. 2d. Although the admission of Lord Henry's tenants boosted membership, the rate was reduced to 1d. for 1864 and 1865 so the influx of new members had a smaller effect upon income than they might have done. The Club saw another minor crisis in 1872 when at the year end it was £16 over-spent, but the Marquis stepped in with a donation of 2d. per cow, £13 11s. 0d. which, with a rate which raised £91 14s. 0d., put the club back on a sound footing.⁶² In fact, thereafter, it never raised a rate but in the absence of substantial claims, survived on entrance fees and, later, bank interest.

Table 4 gives for selected years the numbers of members, the numbers of cows and bulls insured and the value of the stock. There was a trickle of new members to balance departures and from 1852 they were charged varying entrance fees in a tacit recognition that there ought to be annual subscriptions. The club initially gave cover for stock valued at £11,040, rising to £12,219 in 1857, and it remained at about that level throughout its life, declining sharply towards the end when there were only twenty members, insuring 421 cows and 14 bulls. Their value was not given, but since a rate had not been levied for many years, that hardly mattered. In the society's last years there was very little activity, and its demise was probably provoked by legislative changes in the last years of the nineteenth century. These reflected greater

⁶⁰ In the 1864 Committee report we read that 'the disease known by the names of Aphtha, Aphthous fever, murrain and feet and mouth disease, be omitted from the schedule to the Cattle Diseases Prevention Bill'. BPP, 1864, (431), VII, (235), p. ix.

⁶¹ *Report of the Veterinary Department for 1871*, BPP, 1872 (C. 619) XVIII, (619), p. 10.

⁶² The Cheshire gentry seem to have been anxious to

promote or preserve their cattle associations and clubs and made contributions when needed. As an example, when the Peckforton club was founded, Tollemache promised £10 'to the funds of the society for every 2s. 6d. per head, paid by members on the stock insured'. CRO, DCH/CC/21; undated but probably contemporary with the Cholmondeley society.

TABLE 3. Cholmondeley Cow Club: income and expenditure (selected years)

1851/2	Balance b/f £102 1s. 8d. 2 rates @ 2d. = £196 3s. 4d. Total £298 5s. 0d.	Loss of 3 cows @ £6, £210 0s. 0d. Fees for 'opening' 31 cows, £3 17s. 6d. Lanceley, expenses, 2 @ 2s. 6d. (another vet?) 5s. 0d. Setting up expenses (non recurring) £42 0s. 3d. Closing deficit c/f £42 2s. 5d. Total £298 5s. 2d.
1861/2	Balance b/f £13 19s. 6d. 3 calls @ £130 5s. 2d. = £390 15s. 6d. Total, £404 15s. 0d.	7 cows @ £7 10s. 0d. = £52 10s. 0d., 7 cows @ £9 = £63 0s. 0d. Closing balance c/f ££289 5s. 0d. Total £404 15s. 0d.
1862/3	Balance b/f, £289.5s. 0d. Subscriptions, £283 0s. 2d. Total £572 5s. 2d.	Cattle lost £477 10s. 0d. Closing balance c/f £94 15s. 2d. Total £572 5s. 2d.
1865/6	Balance b/f £65 12s. 0d. 1d. rate + entrance fee new members, £26 14s. 4d. ^a Total £92 6s. 2d.	Loss of one cow, £9 0s. 0d. Mr Broom salary, stationery etc., £6 0s. 0d. Closing balance c/f £77 16s. 2d. Total £92 16s. 2d.
1867/8	Balance b/f £77 16s. 2d. [No subscription raised] ^b Total £77 16s. 2d.	1 cow (Thomas Shone) @ £8 0s. 0d. 1 cow (Thomas Shone) @ £12 0s. 0d. Printing rules, £1 13s. 0d. 3 cows (Mr Holbrook) @ £6 = £18 0s. 0d. 2 cows (Mr Holbrook) @ £8 = £16 0s. 0d. Mr Broom, salary, use of room and stamps, £2 18s. 0d. Closing balance c/f £19 5s. 2d. Total £77 16s. 2d.
1876/7	Balance b/f £104 12s. 6d. Entrance fees £ 8s. 0d. Total £108 0s. 6d.	Vet's fees 10s. 6d. Secretary £2 15s. 0d. Closing balance c/f £104 15s. 0d.
1880/1	Balance b/f £110 13s. 11d. Interest £1 13s. 7d. Total £112 7s. 6d.	Secretary £2 15s. 0d. Dodd [?room hire?] ^c 10s. 0d. Printing circulars 5s. 0d. Closing balance c/f £108 17s. 0d. Total £112 7s. 6d.
1906	Terminal balance b/f £24 10s. 0d.	

Source: CRO, Cholmondeley papers DCH/VV/1.

Notes: ^a This applied to Frodsham tenant farmers. Membership was extended to tenant farmers of the Marquis or Lord Henry, on the Frodsham estate by resolution of 25 January 1865. There was no charge for other members.

^b The annual meeting provided for the admittance of one new member upon payment of the entrance fee of 10s. and a rate of 15s. and another at 5s. and 2s. Both appear as members but there is no record of their having paid.

^c A notice of a meeting reveals that Dodd was formerly at the Castle Inn, where meetings of the Club had previously been held. CRO, DCH/CC/19.

intervention by central government starting with measures for control, but leading to those for compensation. In the Contagious Diseases (Animals) Pleuro-pneumonia Act of 1890, central government itself took over the responsibility for paying compensation from central funds,

TABLE 4. Cholmondeley Cow Club: membership and number of animals insured (selected years)

	<i>Membership</i>	<i>Cows</i>	<i>Bulls</i>	<i>Value (£)</i>
1851	58	1134	Not given	11,040
1859	57	Not given	Not given	7732
1865	77	1896	33	c. 11,295
1867	71	970	21	Not given
1876	82	1926	54	Not given
1880	73	1659	52	Not given
1906	20	421	14	Not given

Note: All figures exclude the Marquis of Cholmondeley and his 2000 cattle.

Source: CRO, DCH/VV/1.

and this made effectively cattle clubs redundant, even though there was still no commercial insurance.⁶³

The initial rules must have needed some improvement to prevent abuse. Two amendments were passed, the first on Thursday 24 January 1861 when it 'It [was] unanimously agreed that no Farmer's bills to be paid by the Society without a certificate from one of the Directors'. The next year, it was twice resolved (on 27 January and 10 February 1862) that if Pleuro-pneumonia were found

two inspectors to be notified; they to examine and if satisfied issue certificate entitling member to compensation; cattle then to belong to society; inspectors to sell cattle & society to keep proceeds; cattle to be sold only for slaughter; inspectors to check that they are not sold on in other markets but only in a large public market like Liverpool or Manchester; they shall not in any case be sold as human food but only as food for wild beasts or dogs.

These provisions were similar to those in other clubs, such as Rule XIII of the Peckforton club, and were intended not only to prevent a fraud upon the club but to prevent the sale of infected meat for human consumption. This was not a new issue but someone, possibly the Cholmondeley agent, or the Marquis himself, endeavoured to prevent it. It happened elsewhere during the plague, and in one early and extreme episode, at Henbury near Stockport, a farmer was caught selling putrid meat to a Manchester butcher. The sale was uncovered by an alert policeman at Broken Cross and the newspaper report makes revolting reading for the carcasses had been buried in accordance with the regulations and then later disinterred for sale.⁶⁴

We can see that for many years before 1865–6 the club was well able to meet the needs of the farmers on the Cholmondeley estate. There was no apparent need to build up a massive reserve and even if any tenant had failed to pay his subscription, it would not greatly matter: the chances are that the Marquis' land agent would have pressured him into conformity anyway.

⁶³ Ministry of Agriculture, Fisheries and Food, *Animal Health, A Centenary, 1865–1965* (1965), p. 160; Abigail Woods, *A manufactured plague*, p. 19. It is ironic that in 1893, when government accepted full financial responsibility, Cheshire was still paying off the thirty-year loan

raised in 1866, when the government had refused direct aid.

⁶⁴ *Stockport Advertiser*, 13 Oct. 1865. See evidence given by Gamgee to the Select Committee of 1864, BPP, 1864, (431), VII, (235), QQ. 201–22.

The power of the agent as go-between for landlord and tenant must never be underestimated. The result, though, was that in 1866 the club had no reserves to face the looming disaster. It was simply not designed to face that sort of world – one in which whole herds died rather than single animals – and the absence of any records for the plague period is testimony to the disruption that it caused. But we must be clear on the cause, for the failure for that period is not due to enormous claims that had to be met, for Rinderpest was not an insured disease: it simply reflected the fact that for an eighteen-month period, Cheshire's rural economy collapsed. Despite its failure – rather its irrelevance – in that crisis, the society must have been seen to have performed a useful service for it was re-formed and continued to perform a valuable role. For the rest of the decade foot and mouth was a problem, but a society run on an amateur basis was adequate to face the comparatively small losses arising from that, ensuring the society's survival, albeit in decline, until 1907. By then, the 1890 legislation had removed its purpose, as implied by a copy of a standard letter to members, which is pinned in the final page. The substantive part read:

In the present state of the law, the object for which the Cholmondeley Mutual Cattle Assurance Association was formed, no longer exists.

It is proposed not to renew the Insurance at Lady Day next, and to divide the small balance remaining between the Cholmondeley Cottagers Cow Club and the Cholmondeley Nursing Association.

Objections were invited but apparently there were none.

VI

Cattle associations, in their various forms, were a logical alternative to the failed provision of commercial insurance policies, and fitted well with the Victorian ethic of self-help: the same spirit which spawned other mutual societies, such as those for the detection and arrest of felons, burial clubs and smaller friendly societies all designed to serve the needs of a localised community. One such, chosen at random, was the Timperley Free Gardeners Friendly Society, which in 1865 had capital of £290 for its 124 members: not big business, but serving a local purpose and not related to the wider world outside.⁶⁵ The cattle associations, more than most, depended upon the co-operation of the whole locality, for farming activities and particularly livestock pasturing were so much intermingled that individual independence was impossible. Their membership was limited by tenancy or region: at Cholmondeley and Peckforton by being tenants of the Marquis or Lord Henry, at Nantwich and Great Boughton by living in a defined location. Membership of the Bridgwater society was open to those who lived within the territory of the Bridgwater Union. Members of the Sowe and Spaxton company was more restricted for (with one exception) they had to hold their cattle west of the River Parrett and within ten miles of Nether Stowey church. More often than not the local landowner gave the lead, either by promoting a parish or township society, or directly by running the fund as an estate interest. It was not by chance that Henry Lord Taunton was allocated the first share in

⁶⁵ *Report of the Registrar of Friendly Societies*, BPP, 1866, (406), XXXIX, (406), p. 90.

the company, although he was not the biggest shareholder. At Peckforton the Treasurer was Tollemache's agent, Mr Thomas Cawley, whilst at Crewe it was his counterpart, Mr Martin. In this, as in so much else, the localisation of county government at parish and township level meant that the local gentry had to take the lead. It was not only their right, it was their obligation and it may be that the decline of these local forces can be directly related to the growth of the county and borough as administrative units in the later nineteenth century.

For all their faults of amateur management and short-sighted fiscal policy, these societies were sufficient to fund the normal losses of cattle rearing. That they either failed or became irrelevant in 1866 is testimony to the exceptional impact and terrible character of the epidemic of rinderpest that swept most of the English counties and Cheshire far more than any other. Once that was over, they resumed their older role until the government gradually assumed responsibility, first for the elimination of virulent diseases like Pleuro-pneumonia, and later for payment of compensation. In Cheshire that role does not seem to have been filled by Insurance Friendly Societies even after the 1866 Act. This may seem surprising, for in his report of July 1866 the Registrar of Friendly Societies noted that if the mechanism of Friendly Societies had been available, much of the hardship might have been avoided especially as it extended cover to all livestock, not just cattle.⁶⁶ The evidence from Cheshire is that few if any societies took the opportunity that the legislation gave, for three years later, in 1869, the Registrar did not list any Cheshire society whose title suggests that it was concerned with livestock.⁶⁷

Why was this so, given that Cheshire had suffered so much? In reality, existing Cheshire institutions had served the Cheshire farmer adequately. Local arrangements in which the people were known and in which risks could be easily calculated were preferred to larger ones where there could have been economies of scale and a wider spread of risk, though more unknown factors and a more distant, possibly professional, management. As it was, the increased county rate fell largely upon other shoulders. It was paid by the towns and by the landlords (since tenants could deduct it from their rents). In addition, their landlords had borne a large part of the cost, both by direct subsidy and by waiving rents for the duration, in effect providing a form of crisis insurance. The heartache and the immediate loss had to be borne by the farmers. No one looking at, for example, John Sutton's day-by-day record of the destruction of his herd can mistake his pain, but ultimately compensation was provided, for the rural economy had to survive.⁶⁸ The farmers' reluctance to try new measures was vindicated, in a way, by the absence of any similar epidemic in the following years. There was foot and mouth which affected large numbers of cattle in the years up to 1871, but livestock deaths were negligible, amounting to just under 1.5 per cent and the cost could easily be met by landlords, by traditional local schemes, or from farmers' capital.⁶⁹ That assurance, matched by a natural conservatism, was

⁶⁶ *Ibid.*, p. 16; 29 Vict., c. 34.

⁶⁷ The National Archives catalogue records three cow clubs registered after 1866: Brompton (TNA, PRO, FS 15/753), Hunmanby (FS 15/1590), Wem (FS 15/1938) and one cattle association, at Soham, Cambridgeshire (FS 15/1842).

⁶⁸ The cattle plague book of John Sutton of Moston 1866, CRO, SF/MOSS/1, cutting from the *Chester*

Chronicle, 3 Sept. 1955.

⁶⁹ BPP, 1872 (C. 619), XVIII, (629), p. 10. The passage reads, 'Up to the passing of the Contagious Diseases (Animals) Act 1869, up to the end of 1871, we have received information of 92,162 outbreaks of foot and mouth disease, of which 1,344,625 animals were attacked. Of these only 1.136 per cent died, 0.327 per cent were killed, and 98.537 per cent recovered'.

probably the reason why there was no rush to explore the benefits of commercial insurance. The old ways were familiar, if not better, and there was little reason to change. It may also be that the shadow of The Agriculturalist lay over the whole question of insurance. After the failure of the company, it was, as noted before, over thirty years before commercial insurance became freely available once again.⁷⁰ Resistance to change was made more sustainable by factors such as poor veterinary skills and unselective breeding. The former were so inadequate in 1865–6 that most associations relied upon the skills of the farmers themselves but veterinary skills and authority gradually increased. By the end of the century pedigree cattle breeding was becoming a concern of the wealthy and influential who brought new attitudes to bear.⁷¹ Such developments eventually encouraged accident insurance although paradoxically, the increasing role of government in directing epidemic control, and with it the obligation to pay compensation, removed much of the incentive to insure against total disaster.

⁷⁰ Cockerell and Green, *Insurance Business*, p. 84.

⁷¹ Woods, *A manufactured plague*, pp. 14–15.