

Kidderminster's Land Clubs

By Nigel Gilbert

1. INTRODUCTION

Land clubs (or 'land societies', the two terms are used interchangeably) have made a substantial contribution to the growth of Kidderminster's nineteenth-century streets. They were responsible for creating at least twenty-one new streets and extending four others. Presumably they were successful in other towns. Yet these societies have been little studied and have been looked upon as no more than a footnote to the history of building societies.¹ Even this scant attention is sometimes distorted by an undue preoccupation with a short period from the late 1840s, when politicians saw what were known as "freehold land societies" as a means of enabling working men to qualify for the vote. In fact there is a long history of land clubs as a vehicle for the creation of building plots. Members were not generally established entrepreneurs, but were mostly a mix of skilled workers, craftsmen and small independent traders such as publicans. In Kidderminster this story runs from the 1820s into the 1880s, with a postscript in the 1890s. It is a provisional story. Because of an evidential problem discussed below, the precise number of clubs may be much greater than we know and may always elude our grasp.

Land societies and building societies

The function of a land club was to purchase a piece of land, which it divided into plots for allocation and sale to its members. The purchase was made by means of a fund established from members' regular subscriptions, which continued until the mortgage on the land and any other debts were fully paid up. The plots were often large enough to take several terraced houses, but the building of such houses was not the business of the land club. Once a member had purchased his plot, he was free to do with it as he liked. He might postpone development or sell his plot at a profit. Sometimes it would take decades before a house was built on a land club plot. A building society, on the other hand, had as its main objective 'to enable members to own houses'.² In fact, the first of the town's known societies was a building society.

The Summer Place Society was formed in May 1822 when its seventeen members signed the rule book. We know that it was a building society because the rules provided for a committee to be chosen of three persons "to purchase land and to erect houses". A stone on the central house with the date 1822 shows that building proceeded immediately. A conveyance of the land was subsequently made by the owner of the land, Lord Foley, not to the society, but to two of its members, Charles Farrar and James Aitken, who mortgaged the property for £3000. They were acting as trustees for the society. Farrar and Aitken were both spinners, the latter based in Lancashire. It may be that without them this society would not have been possible. The society was probably wound up around 1835, when individual owners were shown on the poor rate lists for the first time.³ Of the sixteen houses six were owned by Aitken and five by Farrar. The likely explanation is that they had purchased the

shares of members for whom the financial commitment had proved too much. There is some evidence of this process in the later land clubs.

A fundamental distinction is to be made between terminating and permanent societies. A terminating society was set up with an established group of members paying regular subscriptions to build up a fund. It would be wound up when the purpose of the society was achieved and its debts paid. All the nation's early societies were terminating. A typical lifespan for a terminating building society was ten to fifteen years. For a land club, untroubled by the extra expense of building, the period required for its activity was much less.⁴

It was not until the middle of the nineteenth century that the idea took root of a permanent building society with new members constantly joining and others leaving. In Kidderminster the first of such societies were formed in 1851. By this time the nature of building societies had changed to the type of organisation which exists today. Their business was the lending of money for the purchase or building of house and they no longer built houses as the Summer Place Society had done. Indeed, any building society registering under the Act of 1836 was prevented from owning land.

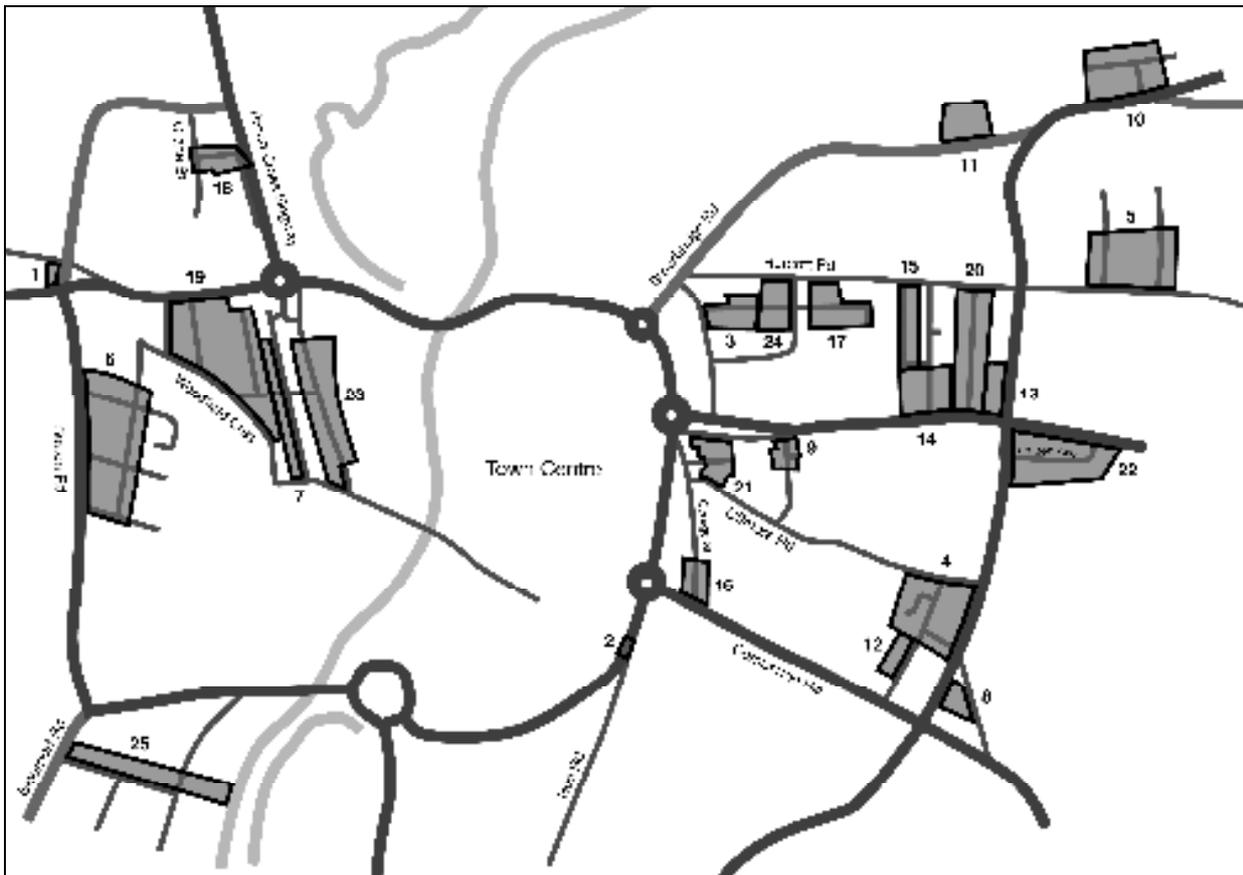
The land societies of Kidderminster were all terminating, their scope limited to the dividing up of a particular piece of land and the disposal of the plots. However, as we shall see, some land club members aspired to build their own home on their plot, and many of them lacked the personal wealth to do so. In the case of the Kidderminster Freehold Land Society (KFLS), established in 1849, this was fully recognised, and two years later its leaders set up a permanent building society to back up their activity by advancing loans to its members. Similarly, another new permanent building society was linked to the formation of the Park Street Land Society in the late 1870s.

2. LAND SOCIETIES BEFORE 1849

In 1849 a newspaper identified three land clubs, distinguishing them from individual business enterprises. The *Worcestershire Chronicle* highlighted the St George's Land Club, noting that the Closes and Constitution Hill were 'formed in a similar manner'.⁵ The number of persons owning small quantities of land round the town tended to thwart attempts to open up land for development and there was a lack of building leases. Thus men of no great means joined together in an enterprise which none of them could take on as individuals. The *Chronicle* named developments which we might rule out as clubs. "In other places enterprising individuals have bought a piece of ground suitable for building purposes, and retailed it to others at a profit averaging 1s a yard. Sutton Common, New Wood Street, York Street, Lark Hill, and many other places were built in this manner."

The naming of Constitution Hill, south of the town on Hoo Road, indicates that it was the work of men who saw themselves as part of the agitation for advancing voting rights beyond the aristocracy and the gentry. According to Ebenezer Guest, "during the early Reform Law agitation a building syndicate was formed and purchased the steep sloping ground which they called Constitution Hill. It was speedily covered with houses."⁶ The poor rate lists first refer to it in November 1827, when 23 houses were listed.⁷ There is no other evidence, and that for the Closes is similarly scarce. The land concerned lay on an old lane called Crabtree Closes, now known as Radford Avenue,

and the work involved the creation of a cul-de-sac, now the lower part of Baxter Avenue. Again we rely on Guest, who tells us that a club “bought the land from Long Acre to the lane and laid it out for building.”⁸ Seventeen houses appeared on the poor rate list in 1838,⁹ and more terraced houses were added in the next few years. For some of the significant players the society was simply an investment. Both John Silk and John Hampton, named by Guest as leaders, are listed on the 1843/44 electoral register by virtue of their houses and land at Crabtree Closes, but neither lived there. Silk, who had built four houses, lived in Manchester, while Hampton, who was the manager of a carpet factory, lived at Vicar Street. Despite this we do see, as in other societies, that one or two working men became home owners. Two carpet weavers, Joshua Curtis and Shem Moorby, were revealed as such by the 1843/44 and 1847/8 electoral registers respectively.



(map design: David Gilbert)

The Land Clubs of Kidderminster (in approximate chronological order)

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|---------------------------|------------------------|-------------------|-----------------------|
| 1 Summer Place (Bldg Soc) | 2 Constitution Hill | 3 The Closes | 4 St George's |
| 5 Greenhill (KFLS) | 6 Sutton Common (KFLS) | 7 Wood St (KFLS) | 8 Chester Lane (KFLS) |
| 9 Leswell Street | 10 Royal Oak | 11 Stourbridge Rd | 12 Lorne St |
| 13 Welcome Guest | 14 Shrubbery | 15 Hurcott Rd | 16 George St |
| 17 Bird Lane | 18 Alma | 19 Woodfield | 20 Avenue Rd |
| 21 Leswell | 22 Chester Road | 23 Park St | 24 Baxter St |
| 25 The Larches (failed) | | | |

The St George's Land Club is likely to have been formed in early 1838. A document survives which shows that it consisted of 29 subscribing members who are named.¹⁰ This is the largest known membership of any of the societies except for KFLS. In January 1839 the club purchased nearly ten acres of land on the south side of Love Lane (now Offmore Road) and bounded on its east side by Chester Lane (now Chester Road North). However, the society was not a party to the conveyance. Instead two of

its members, Rev. William Villers of Spennells and the Kidderminster builder Henry Herring, purchased the land for £1025 on behalf of them all as trustees. Most of the purchase money was a loan of £900. Another surviving document showed that in July 1841 one member, the bricklayer James Weaver, had already begun building two houses even though no conveyance had yet been made to him. These were on the east side of the newly created street later known as Lorne Street.¹¹ Another early builder was Rev. Villers, who by 1843 had built eight houses, which is believed to be the row of neat terraced cottages on the north side of Villiers Street.¹² Building on some of the plots did not take place for many years.¹³ Nevertheless, by the time of the 1851 census about 50 houses had been built, although only four names from the original 29 members can be found as occupants there.

Evidence given by Deeds of Conveyance

The search for societies in this early period has confronted us with the evidential problem that they were not named as parties to deeds. Their existence was hidden behind the names of trustees. The reason for this was that in law land clubs had no corporate identity or legal personality.¹⁴ If we are lucky they might be otherwise mentioned in a legal document.¹⁵ Unfortunately there is sometimes only the most obscure of clues to show us that a land society was at work. Identification of them in this article inevitably must be provisional.

The mode of purchase in the case of the St George's club was typical for land societies. The land was conveyed at an early stage to trustees who immediately raised money by way of a mortgage loan. In time the loan was paid off by members' subscriptions. However, another procedure is revealed in the records of some of the later clubs. Here no conveyance is made to the trustees. Instead, there is an agreement for sale made by the vendor with the trustees including provision for payment by instalments. Ultimately, upon completion of the payments, the vendor then made individual conveyances to the members.¹⁶ It was a method which left more control with the vendor and exposed society members to losses if they could not keep to the agreement. This was probably the fate of a club at St John's, which was noted by the 1849 *Chronicle* article "One of these clubs has been an unfortunate speculation for the members; they purchased a small piece of land near St. John's Church for 1s 10d per yard, and were to pay for it by monthly deposits; some of the members felt dissatisfied, stopped payment, and the more active members lost their deposit money, about £40, together with their crop, manure, etc."

3. KIDDERMINSTER FREEHOLD LAND SOCIETY

The Kidderminster Freehold Land Society was formed in July 1849. It had a larger and more complex organisation than any of the town's clubs which preceded or succeeded it. James Taylor, leader of the Birmingham Freehold Land Society, addressed a public meeting in Kidderminster on 30th October 1849¹⁷, and there can be little doubt that the town's own society was influenced by that of Birmingham, which was set up to create new voters sympathetic to the Liberal cause.¹⁸ The society had 34 members by the time of that meeting, where a further 30 shares were taken, and fortnightly subscriptions started on 13th November.¹⁹ Between January and July 1851 the society made a series of four purchases of land at Greenhill, Sutton Common, Wood Street and Chester Lane.

This Society differed from the others in the town by recruiting members on a gradual basis. By June 1850 the Society had grown to 112 members. By the time of a public meeting in January 1851 a fund of £645 had been established. Thirteen new shares were taken, and the rules were altered so that ‘interest is to be charged on the borrowing and paid to the lending members’.²⁰ This further differentiated KFLS from all the other Kidderminster societies which neither lent to nor borrowed from members. Details given by Ebenezer Guest in August 1851 confirmed that members were taking ‘advances’ from the Society, and their plots were conveyed to them subject to a mortgage.²¹ All the other societies conveyed plots to its members only when the money due was fully paid up. It was a logical step to exploit the financial structure they had created by setting up a long-term organisation to fund the building of houses. The Kidderminster Freeholders Permanent Benefit Building Society was established on 5th September 1851. Members made fortnightly subscriptions of 5s for 12 years for a share worth £105 to enable them to purchase or erect a dwelling house, and the advance was to be secured by way of a mortgage to the society.²² Undoubtedly, the creation of this permanent building society entailed the winding up of the land society, which purchased no further land.²³

The evidence suggests that many of the KFLS plots were taken by the lower middle classes or small businessmen content to let their asset appreciate and sell later at a profit.²⁴ Building on these sites took place gradually over many years. The 1859 Broadfield map of the town showed an erratic pattern of building, with no houses at all in Batham Street, for example. At Sutton Common, in the streets laid out around Franchise Street, there were at most 17 householders at the 1861 census. However, at Chester Lane a row of houses seems to have been more or less complete by 1857, although the poor rate lists show that for the most part the original KFLS members had sold on their plots for others to do the building work.²⁵ This means that the political significance of KFLS should not be overstated.²⁶ It was certainly dominated by Liberals, but it failed to create many new voters. Ebenezer Guest, who in his diary credits himself as the founder of the society and became its secretary, admitted in August 1851 “as a vote making machine, I think the importance of these societies greatly exaggerated”. He added that they “gratify that longing to possess landed property, which is felt by all classes.”²⁷ He further indicated the real nature of the club by proudly naming seven members of the society who had already sold their plots at a profit. Finally, we have only to look at the electoral registers to see how few obtained the vote by joining the society. Of the 93 names of members allocated plots on the land purchased by KFLS, 16 were already on the register for 1848/9. By 1852/53 28 were registered, but of these only nine were there by virtue of the land they obtained through the society. There was little change thereafter. In fact the 1858/9 list contains only 26 of these names.²⁸ We have to conclude that for the most part the purpose of membership was simply an investment in land.

4. OTHER SOCIETIES 1849-54

At this time the so-called freehold land societies very much held the nation’s attention.²⁹ This undue focus waned within a few years.³⁰ Meanwhile there was a continuing land club tradition, and we know of three societies operating in Kidderminster at the time of KFLS. We have no name for one which created a small cul-de-sac off Leswell Lane which was to become Leswell Street. Guest described the

formation of a “building club”. The terraced row Leswell Place contains a date stone for 1851, but some plots were not built upon for many decades, suggesting that the nature of the organisation was a simple land club. A copy of a plan of the plots with the names of their owners has survived.³¹ Another society contemporaneous with KFLS had, according to the *Chronicle* article of 1849, purchased twelve acres at Broadwaters for £1800. Undoubtedly this was the Royal Oak Land Club, which was referred to by Guest in another of his articles. The name appears also on a surviving note dated 1851.³² Its importance was recognised by Noake, who wrote of it in the same terms as KFLS.³³ The land was a field called Forge Piece, which was developed to include the new Pitt Street. Plots began to be sold in 1851, and in the next few years many of the fifty or so houses shown on the 1885 OS map were probably built.³⁴ The third club at Stourbridge Road has only one documentary reference. A map of Kidderminster Borough c1855, which was evidently produced for a drainage scheme, has a note along the north side of the road that the land was purchased by a land society in 1854.³⁵ The first houses were probably erected about 1858. The 1885 OS map shows that ten of the eleven plots had been built on.

The information available concerning those involved in these three clubs reinforces the point that members were largely drawn from working class or lower middle class people. At Leswell, the two purchasers of the land in 1845 were George Clark, a wool sorter and William James Godwin, a shoemaker. They mortgaged the land immediately and in total were to borrow £940.³⁶ Presumably they were trustees for the society. At Broadwaters, the three officers of the club who signed the receipt were a factory labourer, maltster and publican.³⁷ The three men who purchased the land in Stourbridge Road included a forgerman and a shoemaker.³⁸

5. THE HEYDAY OF LAND CLUBS 1870-84

There is a gap of fifteen years or more before the next known land club was to be formed. The population of the town declined by a quarter as the carpet industry struggled to adapt to the new power loom. It was not until the late 1860s that there was a recovery.³⁹ Noake referred to the emptying of cottages and the downfall of rents in Kidderminster as workpeople left during the 1850s. He estimated that 200 houses had been pulled down and not many were being built. The best tenants had removed to the suburbs created by the Broadwaters society (that is the Royal Oak Land Club) and the Freehold Land Society.⁴⁰ The recovery led to the heyday of the land club movement in the town, and we have identified thirteen clubs during this period. We are fortunate to have copies of the rules of five of them, all following a standard format with some differences of detail.⁴¹ The influence of the temperance movement is absent, and the Lorne Street, Welcome Guest, Shrubbery, Bird Lane and Avenue Road clubs met at the Railway Train Inn, the Land Oak Inn, the Vine Inn, the Harp Inn and the Seven Stars respectively. Nevertheless, the rules disclose a tight disciplined structure. There were fines for failing to inform the secretary of a change of address, for falling behind with subscriptions (usually six months), and for not being up to date with subscriptions at the AGM.

The use of a ballot to allocate plots seems to have been abandoned. Only the Lorne Street rule book provides for this procedure, and this was the first club to be formed in this period, probably in 1870.⁴² The others laid down a procedure for the allocation of plots to the highest bidder. This purchase money is usually referred to as an addition

to the original cost of the allotment. (The Avenue Road rule book is the only one to specify this cost at 1s 9d per yard.) The advantage to the member who bid highest was that he was getting his plot early and was getting the plot of his choice. On the other hand his additional payment went into the general funds of the society and at its close any money left unspent was distributed among all the members according to his number of shares. The regular subscription level was usually set at 10 shillings every four weeks, although the members of the Lorne Street society paid a relatively high 7s every two weeks. In addition members had to pay their share of any interest due on the loan used to purchase their society's land. No conveyance was made to members until they had paid all dues and demands to the society. The rules provided for early payment by members. Thus in the case of the Bird Lane society conveyances were made to individual members between 1879 and 1882.



Part of the row built on the Lorne St club's land. Some uniformity is provided by a strict building line, but otherwise the houses display a variation in design typical of land clubs.

Another significant omission from the rules was a procedure for withdrawal by a member. The only option for one struggling to keep up the payments was to sell his share, and all the rules required him to make an expenses payment to the society, usually of two shillings. Also other members were to be given first refusal to buy the unwanted share. The Bird Lane papers disclose the possibility of a large number of transfers. Of the 33 original signatories only thirteen eventually had plots conveyed to them, five of whom were weavers. The founding group may have contained other working class members, who were unable to maintain their subscriptions, and they transferred their shares to twelve new members who took conveyances. These new names included George Law, contractor, Hannah Heath, haberdasher, Thomas Philpot, gentleman, and Robert Wilkinson, law clerk. The latter built a pair of houses on Hurcott Road by the 1881 census and he was later to take a leading role in the Woodfield Society. This process may have affected the Lorne Street society. Fourteen members signed the rule book, but only four of their names appear as owners in the nearly complete row of houses shown in the 1879 poor rate list.⁴³

Leadership and Members

The officers of these societies included a President, who acted as chairman, a treasurer and secretary. A committee ran the clubs' affairs and among them were the trustees. The latter were usually members, but not always. Their duties were to be entrusted with the securities and funds of the society. The evidence suggests that Kidderminster's clubs were well run by its management committees. Yet land clubs had a poor reputation, as mentioned in 1882 by William Moore the secretary of the Bird Lane Society at their winding up dinner. He said that they had heard that in former days in other parts of the country land clubs had been "managed in a very disgraceful manner", adding that "in this town there had been a happy immunity from such maladministration."⁴⁴

Trustees seem to have been of no greater social standing than the members. Occasionally they were very well known and important men in the town, such as the physician, William Roden,⁴⁵ and the carpet manufacturer, John Brinton, in Avenue Road and Park Street societies respectively. More typical was the Shrubbery club whose trustees were a confectioner, forgerman and plumber. Those of the Hurcott Road society were a postman, carpet weaver and innkeeper. The Bird Lane trustees were two carpet weavers and a dyer. The same was true of the officers. William Moore was a carpet weaver and his president was a warp dresser.

It has been suggested above that the membership of the earlier land clubs was a mixture predominantly drawn from the working classes and lower middle classes. This pattern is repeated in the records of this later wave of societies, one of which was particularly explicit in appealing to the working classes. The surviving copy of the Lorne Street rules shows that the club was originally entitled Working Man's Land Club. Printed on the front as their motto is a line from Byron: "Know ye not who would be free, themselves must strike the blow." The small Baxter Street society, which purchased just over an acre of land on the west side of Long Acre in 1881, had a typical mix. There were four carpet weavers, two plumbers, a builder, a painter, a carpenter, a loom tuner, a licensed victualler, a leather currier, an iron worker and a county court bailiff.⁴⁶ The OS map surveyed in 1883 shows nine terraced houses already built. Also typical was the Welcome Guest club. Members included three victuallers, three carpet weavers, two widows, a forgerman, an accountant, a boot and shoe maker and also a doctor, William Roden. Some plots lay empty for many years. Only two names of original members can be found living in the area at the 1881 census. One of these was the carpet weaver, William Yates, who lived at 1 Oak Place in Birmingham Road, confirming again that a working man could become a home owner through a land club. It was true that in the main land clubs united men of modest means. This was extravagantly recognised at the Bird Lane club's dinner to celebrate its winding up. The solicitor, Frederick Burcher, who had sold the land to the society and was chairing the event, said "although he had himself been a gainer by the sale of the land now owned by the club, every member had also been a gainer, so that the advantage had been mutual. They were all in the truest sense working men, and therefore a fellow feeling made them wondrous kind."

Profiteering

Frederick Burcher has been described as a 'land profiteer' by Chas Townley. He clearly saw land clubs as a business opportunity. In 1880 he purchased land for £350 which he agreed to sell to the Baxter Street society a few months later for £525, but it is his dealings with the Bird Lane society which have excited attention.⁴⁷ The club agreed to purchase land containing over five acres from Burcher in June 1876 for £1748 9s. This seems to have given him an extraordinary profit, because he purchased the land three days previously for £950. Yet we know that Burcher enjoyed cordial relations with club members and presided over their final dinner together. Available comparisons show that his profit level was not as extraordinary as it first seems.

The price of land was expressed in terms of shillings and pence per square yard. Burcher wanted 1s 5d (or 1/5) per yard, but settled eventually for 1/4 per yard. He had purchased at just under 9d per yard, so his profit seems to have been around 7d per yard, which was substantial but much less than the profit of one shilling on every yard entrepreneurs were making in 1849. Townley is doubly critical of Burcher because he assumed that he made more money by taking fees for his legal work including the conveyances. In fact, in the agreement for sale Burcher committed himself to executing the conveyances free of expense except for stamp duty. Also, the plans for the Bird Lane society required laying out an extension of Baxter Street and presumably Burcher carried that cost. Finally, it is clear that the eventual price paid for their plots by the Bird Lane members was relatively low. Most paid about 1/6 per yard, though some paid 1/8 and one paid 1/9. This compared with prices of 1/7, 1/9, 3s and 2s for plots sold in the same period by the Hurcott Rd, Avenue Rd., Woodfield and Park Street societies respectively.⁴⁸

There is no doubt that Burcher took great care to safeguard his position. The method chosen for the land transaction was an agreement for sale between Burcher and the three Bird Lane society trustees. This provided for an initial payment of £100 and then instalments of £50 every quarter. No conveyance was made to the trustees. Instead Burcher held the land himself until the time came to make conveyances of individual plots directly to the members. The method used by Burcher, which he used for the Baxter Street society also, probably strengthened his hand in case of default over the payments. A similar procedure was followed by the Shrubbery Land Society which in 1873 agreed to purchase land from Mrs Lydia Wodehouse. In 1876 she joined in a conveyance to William Arnold, innkeeper at the Vine Inn where the society met, who erected four neat semi-detached houses in the early 1880s.⁴⁹ Today his work and that of other club members is striking for its quality, including that of the retired hairdresser, Henry Morley, who by 1879 had built a terrace of four houses known as Viola Place.

Other societies adopted the more usual method of purchasing the land subject to a mortgage. These included in 1877 the Avenue Road Land Society, whose three trustees borrowed £3500. By 1880 plots were being sold and houses built of a very high standard, including a new home for one of the trustees, Dr. William Roden.⁵⁰ The Woodfield Estate Land Society also began with a mortgage. The initial conveyance was to David Corbet and Edward Broadfield on 28th December 1876. They mortgaged the land for £3000 on the following day.⁵¹



Part of the high quality development of club land on the west side of Shrubbery Street, showing from the left the work of William Arnold and Henry Morley.

Two distinctive Societies

The Woodfield society was unusual amongst the town's clubs in its size and structure. It was described as 'pretentious' by Ebenezer Guest for some reason.⁵² According to Guest, its secretary was Robert Wilkinson, almost certainly the law clerk who was a member of the Bird Lane club. The impression is of a highly professional, ambitious and well-organised society, which may be the key to Guest's description. On 15th June 1878 the land was passed to the society subject to the mortgage of £3000. This was remarkable occurrence for being the only known instance of a Kidderminster land society being a party to property deeds. This was possible because it had been set up as a limited company, thus giving it legal personality. For good measure, it registered under the Industrial and Provident Societies Act 1876. In both these respects it was unique among Kidderminster's clubs.⁵³ The sheer scope of its activity probably encouraged it to use the available regulation. On 29th June 1878 the land was again mortgaged to secure the further sum of £3345. This represented a level of borrowing which was unusually high, but it is likely that the second loan was needed to pay for the laying out of five new streets, being Peel Street, Cobden Street, Crescent Road and Woodfield Crescent, and Plimsoll Street.⁵⁴

As usual with a club, building waited for a few years and the OS map surveyed in 1883 showed perhaps 26 out of 92 plots with houses on them. By that time building was well underway and the poor rate list of 1887 list shows about 140 houses on these streets. They all survive today, consisting mostly of well-built terraced houses, with a few bigger houses along Woodfield Crescent. The list includes nineteen owner occupiers who also owned other adjacent houses. It is likely that these names included a nucleus of original club members, and there is a healthy working class element,

including four carpet weavers in Cobden Street.⁵⁵ The unusually long duration of the club reflected its high borrowing. It was dissolved on 17th December 1887.

The Park Street Land Society was also distinctive. Park Street had been a cul-de-sac off Bewdley Street since the 1830s, and the society extended it down to the cemetery. The report of a public meeting in 1877 makes clear that the initial conception was of a building development, with three rows of houses to be erected and offered to working men through mortgages from the Kidderminster Mutual Benefit Building Society.⁵⁶ Three promoters of the scheme, John Brinton, John Stooke and Edward Morton were directors of that building society.⁵⁷ The scheme did not proceed as planned, probably because there was difficulty getting enough working men to take the risk of signing up to the scheme which committed them to mortgage payments for over thirteen years. In the end a land society was organised and the building plots were sold individually around 1882-84, when a number of houses were built. The deeds clearly state that plots were sold as lots of the Park Street Land Society, although the conveyances were made by Brinton, Stooke and Morton, presumably as trustees of the society.⁵⁸ Were it not for these deeds we might not know of the existence of the Park Street society. The same is true of the Alma Land Club named in a deed of 1878.⁵⁹ This club developed Bennett Street and part of Crane Street. Another poorly documented club is the Leswell Land Society. The sole evidence for its existence is a plan of its land dated February 1877.⁶⁰ It incorporated the south side of Leswell Lane stretching across to Love Lane (which was renamed Offmore Road in the 1880s). In between was a new street called Fair Street East (later Findon Street).

6. CONCLUSION

The evidence from Kidderminster suggests that the early 1880s was the swan song of the land club movement. We know of no other society since that time, except the Larches Land Club which had its origins in 1892 and was a failure.⁶¹ There was not the same shortage of building land in the town. Kidderminster's population had barely increased between 1881 and 1891. The club was formed to develop the extreme south-west end of Sir Thomas Lea's Larches estate bounded by Northumberland Avenue, and ironically on the opposite side of that road lay the Foley Park Building Estate where many building plots lay undeveloped from the early 1880s.⁶² The club seems to have been properly established after a meeting in August 1893 with members paying 10 shillings a month, still after many decades the standard land club subscription. An AGM was held on 29th June 1894, but in July the club had to report to Lea that although they had twenty members who regularly paid, the purchase could not be completed unless more members joined. Finally the club was wound up in July 1895 having failed to achieve its object. That seems to have been the end of the land club era as far as Kidderminster was concerned. Further research may well reveal previously unknown clubs. Indeed, immediately after I thought I had completed this article, I have discovered two more at George Street and Linden Avenue.⁶³ Other possible locations are at Cherry Orchard, Farfield and New Road, but it is unlikely that any will postdate the early 1880s. The societies we have mentioned made a considerable contribution to opening up building land in 19th century Kidderminster. Their members, or the purchasers of their plots, built hundreds of good quality houses, most of which survive today. They did this in the main without help from the rich, the churches and those in authority. They were ordinary people, but their effort was extraordinary.

Appendix

Suggested list of societies. All of these are thought to have been land societies with the exception of the first at Summer Place, which was a building society. It is possible that Constitution Hill was also a building society.

Name, year of formation	Location and new streets created	Strength of evidence
Summer Place Society 1822	Summer Place, Blakebrook. All except three houses of the row survive.	Certain. Copy of society rules in library.
Constitution Hill c1826	Hoo Road, on its sloping west side, on town side of Vicarage Crescent. Completely demolished.	Uncertain, based on newspaper articles and circumstantial evidence.
The Closes c1837	New street, now Baxter Avenue, created off Radford Avenue, and some houses still stand on its north side.	Uncertain, based on newspaper articles and circumstantial evidence.
St. George's Land Club 1838	Corner of Chester Road North and Offmore Road. Villiers St and Lorne St created.	Certain. Declaration of Trust survives in Record Office.
Kidderminster Freehold Land Society 1849	Four pieces of land at Greenhill, Sutton Common, Wood Street and Chester Road North. New streets created were Batham Rd, Turton St, Hume St, Franchise St, Holman St, and Talbot St. Also Wood St was extended.	Certain. Many detailed newspaper articles.
"Leswell Street" – name unknown c1849	Created Leswell Street.	Uncertain. Newspaper art. and plan suggest club.
Royal Oak Land Club c1849	Broadwaters. Created Chapel Hill and Pitt Street.	Certain. Newspaper art., book by Noakes etc.
"Stourbridge Road" – name unknown 1854	North side of Stourbridge Road. Line of houses intact.	Uncertain. Only reference is note on a plan c1855.
Lorne Street Land Club 1871	West side of southern half of Lorne Street. Line of houses intact.	Very strong. Draft copy of rules survives.
Welcome Guest Land Society 1872	Corner of Birmingham Road and Chester Road North. Mostly intact.	Certain. Copy of rules and plan in Record Office.
Shrubbery Land Society 1873	South half of Shrubbery Street, which was extended to Birmingham Rd.	Certain. Copy of rules and plan in Record Office.
Hurcott Road Land Society c1875	Off south side of Hurcott Rd, west of Shrubbery Street. A track marks the spot, but no building took place.	Certain. A collection of papers is in Record Office.
George St. Land Society c1875	Extension of George Street into Comberton Hill	Very likely based on newspaper reports.
Bird Lane Terrace Land Society 1876	South side of Hurcott Road. Baxter Avenue extended.	Certain. Rules, plan etc held in Record Office.
Alma Land Club c1876	Bennett St and extension of Crane St	Certain. Named in deed.
Woodfield Estate Land Society 1876	Created Peel St, Cobden St, Crescent Rd, Woodfield Cresc. and Plimsoll St	Certain. Named in deeds.
Avenue Road Land Society 1876	Created Roden Avenue (initially known as Avenue Rd.)	Certain. Rules held at Record Office.
Leswell Land Society c1877	Between Leswell Lane and Offmore Road. Findon Street created.	Certain. Plan of land in Record Office.
Chester Road Land Society c1878	Created Linden Avenue in the corner from Chester Rd into Birmingham Rd	Fairly certain from newspaper reports.
Park Street Land Society c1880	Extended Park Street.	Certain. Named in deeds.
Baxter Street Land Society 1881	South side of Long Acre between Hurcott Rd and Baxter Avenue.	Certain. Collection of papers in Record Office.

The Larches Land Society 1893	Intended to develop land on east side of Northumberland Av. The club failed and did not complete purchase.	Certain. Collection of papers held in store by Bewdley Museum.
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Footnotes

Many references are made to reports of the Historic Kidderminster Project (HKP). The project has collected evidence from property deeds held by members of the public and Wyre Forest District Council. The reports are available at Worcester Record Office, Kidderminster Library and on the Kidderminster Civic Society website at www.kidcivicsoc.org.uk.

¹ See for example Seymour J. Price, *Building Societies: Their Origin and History*, (1958), pp49-52.

² E. J. Cleary, *The Building Society Movement*, (1965), p13.

³ WRO, BA4766/5.

⁴ See Cleary, op. cit. note 2, p23 and Price, op. cit. note 1, p102. The small Baxter Street society, whose land occupied under two acres, bought its land in May 1881 and was wound up in August 1884. (WRO BA5278/14) On the other hand the Woodfield society, which purchased 15 acres, needed at least nine years of operation before winding up in December 1887. (HKP report no. 767)

⁵ *Worcestershire Chronicle*, 26.12.1849.

⁶ *Kidderminster Shuttle*, 29.7.1905. Guest's words suggest that this club might have been a building society. He further suggested that much of this development was pulled down in the late 19th century. The site was finally removed by the building of the ring road in the early 1970s.

⁷ WRO BA4766/3.

⁸ *Kidderminster Shuttle*, 13.5.1905.

⁹ WRO BA10470/174. A row of houses on the north side of the street survives today.

¹⁰ WRO BA 10470/40. This document, dated August 1840, was a declaration of trust.

¹¹ WRO BA 5278/40. Villers was the incumbent at St. George's church.

¹² WRO BA 10470/180. It is unfortunate that the street name plate mis-spells Villers' name.

¹³ See HKP reports nos. 483, 484, 487, 492 and 493 by Agnes Owen. These also show that conveyances were made to some members in March 1843.

¹⁴ Even building societies were not to be given incorporation until the Act of 1874.

¹⁵ A deed concerning property on Hurcott Road names The Avenue Road Land Society as owning adjoining land. The deeds of 120 Park Street contain a conveyance of 1884 by John Brinton, Edward James Morton and John Stooke, which describes the land as lot 13 of the Park Street Land Society's estate. See HKP reports 763 and 778 respectively.

¹⁶ This was the case with the Baxter Street, Bird Lane, Hurcott Road and the Shrubbery societies. On the latter, see HKP Report 776.

¹⁷ *The Freeholder*, 1.6.1850.

¹⁸ The Birmingham society registered as both a building society and a friendly society, probably in December 1849. See J. Ewing Ritchie, *Freehold Land Societies: Their History, present Position and Claims*, (1853), available in Birmingham Central Library. It is likely, therefore, that the Kidderminster society did also. If so, it differed in that respect from the main body of the town's clubs, which showed little interest in registering as such and enjoying the benefits of registration. These included relief from paying stamp duty on transfers of shares and reduced conveyance costs.

¹⁹ Ebenezer Guest, *Extracts from an old Diary XI*. Available Kidderminster library ref: L942.441

²⁰ Berrows Worcester Journal, 30.1.1851.

²¹ Berrows Worcester Journal, 21.8.1851. It is possible that the committees of the other clubs might have considered special cases where an advance could be made from the funds. The only evidence of this is a note by James Weaver seeming to suggest that the committee of the Royal Oak Land Club had agreed to make him such an advance. See WRO BA5278/58(i).

²² WRO BA5278/81. The use of a building society to back up a land society followed the Birmingham model. See Cleary, op. cit., p51.

²³ The idea of permanent building societies was introduced in 1845. See Cleary, op. cit. note 2, p47.

Confusingly, a second building society with a similar name was set up in Kidderminster, also in September 1851. This was the Kidderminster Permanent Benefit Building Society, which survived into the late 20th century. Its history is in Kidderminster library ref: L332.3209. See also *Worcestershire Chronicle*, 6.8.1851.

²⁴ See HKP Reports 751, 755, 756, 772 and 773.

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- ²⁵ WRO BA10470/206. These houses still survive on the east side of Chester Road North stretching south from Chaddesley Road.
- ²⁶ Chas Townley, *Kidderminster's Revolutionaries*, available at Kidderminster library, ref. L942.441, or as a website. I owe a great debt to Chas for his pioneering work on the town's land societies. In retrospect, however, the title is unduly emphasising their political radicalism.
- ²⁷ Berrows Worcester Journal 21.8.1851
- ²⁸ After the Reform Act 1832 male householders in the boroughs in a property with an annual rental of £10 had the vote. In the counties a freeholding of only 40 shillings (or £2) was sufficient. The latter applied to the Chester Lane site which was just outside Kidderminster Borough.
- ²⁹ See J. Ewing Ritchie, op. cit. note 18. Ritchie was a committed supporter of the political aims of the freehold land societies. See also Thomas Beggs, *Freehold Land Societies*, (1853), available at Birmingham Central Library. He doubted that the political aims could be achieved.
- ³⁰ Cleary, op. cit. note 2, p53, suggests it was over by the mid-1860s.
- ³¹ *Kidderminster Shuttle*, 1.7.1905, carries the Guest article. The copy of the plan is held by HKP member Bob Millward, whose work on this club I have followed.
- ³² See *Kidderminster Shuttle*, 25.3.05 for Guest article. For the note, see WRO BA5278/58(i).
- ³³ John Noake, *Noake's Guide to Worcestershire*, (1868), p221.
- ³⁴ I am grateful to HKP member Agnes Owen for this opinion based on her studies.
- ³⁵ The map is available on microfilm in Kidderminster Library or at Worcester Record Office.
- ³⁶ See WRO BA10470/58 and BA5278/58.
- ³⁷ Agnes Owen has derived this information provisionally from study of Forge Piece transactions.
- ³⁸ See HKP report 762.
- ³⁹ Nigel Gilbert, *A History of Kidderminster*, (2004), p113 *et seq.*
- ⁴⁰ John Noake, op cit. note 33, p222.
- ⁴¹ For Lorne Street rules, see WRO BA5278/48. Although this is a printed copy, it is littered with many crossings out, as if it was a draft. For the Welcome Guest club, also see WRO BA5278/48. For the Shrubbery club, see WRO BA5278/32. For the Bird Lane club, see WRO BA5278/14. A copy of the Avenue Road club rules has been given to HKP.
- ⁴² Ritchie, op. cit. note 18, observed that there had been doubt about the legality of balloting.
- ⁴³ WRO BA10470/230.
- ⁴⁴ *Kidderminster Shuttle*, 26.8.1882.
- ⁴⁵ William Roden lived nearby at Morningside on what is now Chester Road North. He took care to use the society to extend this estate and to buy a plot where he built a fine new house for his last years. He was a member of the Welcome Guest society for similar reasons.
- ⁴⁶ WRO BA5278/14.
- ⁴⁷ Chas Townley, op. cit. note 26.
- ⁴⁸ Much information on the price of land has been obtained by HKP from members of the public who gave access to their property deeds. See for example HKP reports 767, 774, 777 and 778.
- ⁴⁹ HKP report no. 776.
- ⁵⁰ HKP reports nos. 774 and 775. Avenue Road was renamed Roden Avenue.
- ⁵¹ Our knowledge of the Woodfield society is derived mainly from deeds shown HKP by current property owners. See HKP reports 767 and 768.
- ⁵² *Kidderminster Shuttle*, 9.9.05. Perhaps in 1905 at the age of 83 Guest might have still felt a strong personal attachment to the memory of KFLS. He would have been irritated by the Woodfield society naming one of their streets after the Liberal M. P. Richard Cobden, who had been one of the leading advocates for creating voters through the freehold land societies.
- ⁵³ The Companies Act 1856 created limited liability for shareholders in a company, opening up the possibility for land societies to use such a company to hold land instead of trustees. This option was immediately used by the National Freehold Land Society to create the British Land Company. See Cleary, op. cit. note 2, p52. Industrial and provident legislation applies to societies dealing with land. It is beyond the scope of the present essay to properly examine why the vast majority of Kidderminster's land societies took no interest whatsoever in registering under legislation for various types of society.
- ⁵⁴ There is little evidence about the cost of laying out streets. The notes for the failed Larches club estimate a cost of £1380 for streets and this did not seem to include drains. Very roughly, the proposed streets for the Woodfield estate must have been over twice the length of those for the Larches.
- ⁵⁵ WRO BA10470/231.
- ⁵⁶ *Kidderminster Shuttle*, 7.7.1877.
- ⁵⁷ See, for example, advertisement in *Kidderminster Shuttle*, 18.2.1882.
- ⁵⁸ HKP reports 777 and 778.

⁵⁹ HKP report 726.

⁶⁰ WRO BA7876/26. This land was taken from the grounds of Leswell House.

⁶¹ The information here is from papers in a bag held at the Rushock store which contains what is left over from the old Kidderminster museum. I thank staff at Bewdley museum for giving me access.

⁶² Nigel Gilbert, *op. cit.* note 39, pp124-5. See also HKP report 761.

⁶³ For George St, see *Kidderminster Shuttle* 11.12.1875. My thanks go to Barbara Wilkinson for drawing my attention to this. For Linden Avenue, see *Kidderminster Shuttle* 27.4.1878.