

## **Executive Director's Address**





## TABLE OF CONTENTS

The origins of the Civil Service Benevolent Fund	1
Early years, 1927-1939	3
Other ‘self-help’ civil service societies	5
Fundraising for the Benevolent Fund	7
The war years and post-war hardship	11
The Sanatorium Scheme	14
Changing times, 1960-1992	17
Female employees	20
Later years	21
Public Service Friendly Society (1993)	22



## Origins of the Civil Service Benevolent Fund

The foundation of the Irish Free State in 1922 and the establishment of new government structures created a need for a benevolent society to replace the Civil Service Benevolent Fund (London) which had been in existence since 1886. The necessity for an Irish society was outlined in a letter dated 16 January 1923 from D. M. O'Kelly of the Civil Service Federation (Dublin) to T. B. Hildesley (London), in which he also asked for a copy of the London Fund's rules and list of Irish members.<sup>1</sup> The resulting Civil Service Benevolent Fund, (CSBF) founded in Dublin in 1927, based its structure and methods of operation largely on the British model. Interestingly, the British Civil Service Benevolent Fund owes its existence to a group of Irish Civil Servants who established the 'Dublin Scheme' for widows and orphans of civil servants.

In the early decades of the Free State, there was a great need for a fund such as the CSBF that would help its members in times of unforeseen crisis. High unemployment, deficient healthcare, poor nutrition, substandard housing and lack of sanitation produced conditions where the scant resources of government agencies and charitable organisations could not adequately provide for those in need of relief. Medical care was underdeveloped and frequently expensive, infant mortality was high and over 4,500 persons died each year from tuberculosis.

Times were extremely hard for the elderly and for those unable to earn an adequate wage. Patrick McGilligan, Minister for Industry and Commerce,

remarked in the 1920s that 'people may have to die in this country and die of starvation'.<sup>2</sup> This was especially true of the years immediately after 1922, which saw many persons deprived of their old-age pension after a more stringent means test was introduced in 1924 and when even those who successfully retained their pension, saw the maximum weekly payment reduced from 10s. to 9s.<sup>3</sup>

In circumstances such as these, where the government was unable to provide for its weakest citizens and where inadequate state care for the elderly and the sick caused great hardship, the Benevolent Fund was crucially important for families deprived of the income of their wage-earners through death or long-term illness. Dependants of civil servants were specifically excluded from the state-funded widows and orphans pension introduced in 1935, although Irish civil servants who had served under the Government of the United Kingdom were eligible for membership of the London based, contributory Widows and Orphans Fund established in 1925.<sup>4</sup> In view of the lack of state provision for dependants, service magazines advised that a male employee purchase life insurance 'at as early in life as he can afford it'.<sup>5</sup>

The organisation of the new Fund got underway in 1926, when a Drafting Committee was established. The new fund was launched as *Cumann Cabhairithe do Lucht na Stáit Seirbhíse* (Civil Service Benevolent Fund) and a circular was issued to all Departments, outlining its objectives and inviting

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<sup>1</sup> *Iris Seirbhíse an Stáit*, 1924, pp 14-18.

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<sup>2</sup> Cormac Ó Gráda, *A rocky road, the Irish economy since the 1920s* (Manchester, 1997), p. 91.

<sup>3</sup> Cormac Ó Gráda, 'The greatest blessing of them all, the old age pension in Ireland' in *Past and Present*, vol. 175 (May 2002), 175.

<sup>4</sup> *Iris Seirbhíse an Stáit*, June 1929, p. 24.

<sup>5</sup> *Iris Seirbhíse an Stáit*, Nov. 1929, p. 5.

applications for membership. The rules and regulations drawn up by the Draft Committee were approved at the first meeting of the CSBF held on 10 May 1927. The Civil Service Benevolent Fund came into being, with Taoiseach W. T. Cosgrove as President of its Executive Council. The aim of the CSBF was to provide assistance for

- A. widows and orphans of civil servants
- B. distressed civil servants or other persons employed in a Government department
- C. afford the necessary facilities for members or their dependants to procure specialised medical or surgical treatment
- D. subscribe to funds of approved Orphanages, Asylums, Hospitals, Convalescent Homes, Sanatoria ... for members, widows and orphans

The Irish Fund considered that it should receive some consideration from the existing Civil Service Benevolent Fund (London), as members had contributed to the British fund prior to the creation of the Irish Free State. However, all efforts of the Irish CSBF to persuade London to apportion a share of its assets came to naught. The London Fund wished the Irish venture well and stated that it would not accept any new members from the Irish Free State. It would, however, assume limited responsibility for its former members.<sup>6</sup>

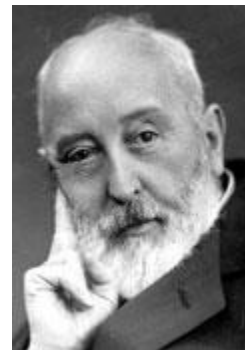
The first chairman of the CSBF was Sir Joseph A. Glynn, LL.D., a native of Gort, County Galway, who was Chairman of National Health Insurance Commission. Sir Joseph was active in Catholic organisations and was President of the St. Vincent de Paul; his best-selling biography, *A life of Matt Talbot*, has been translated into thirteen languages. In 1933 he stepped down as Chairman, but accepted the office of Vice-Patron and was succeeded as

chairman by John B. Hughes (Registry of Deeds).



Sir Joseph A. Glynn, first chairman of CSBF.

The first patron of the Benvolent Fund was Timothy Healy, the first Governor-General of the Irish Free State, who held the position from 1927 until his death in 1931. This man, a native of County Cork, had played a significant role in the downfall of Charles Stewart Parnell in 1890.



Timothy Healy (1855-1931), First Governor General of the Irish Free State, Patron of CSBF, 1927-1931.

Subscriptions to the Fund were paid twice yearly, in May and September, and initially contributions came in very slowly. This improved after Ernest Blythe, Minister for Finance, reluctantly agreed to allow subscriptions to be deducted from salary. In total, £656 was collected from 2,143 civil servants in

<sup>6</sup> CSBF, *Annual Report*, 1927, p. 4.

1927, supplemented by another £137 raised as donations and through fundraising. J. L. Graves (National Health Insurance Commission (three guineas) gave the largest contribution (three guineas), while at the other end of the scale 47 persons gave one shilling. As Figure 1 shows, the greatest number of annual subscriptions were between three and four shillings.

As contributions were made at the rate of one shilling for every £50 salary (0.1%) the bulk of contributions was received from persons earning between £150 and £175 a year. Monies raised by subscriptions were supplemented by donations from the ‘Civil Service Sports’ and the ‘Department of Agriculture and Technical Instruction Benevolent Fund’, proceeds of two fund-raising concerts, and by a donation of three guineas from the minister of each government department. Life membership, available on payment of ten guineas, was availed of by a small number of senior officials.

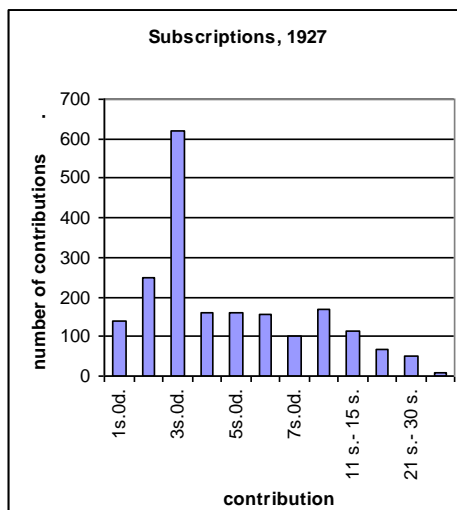
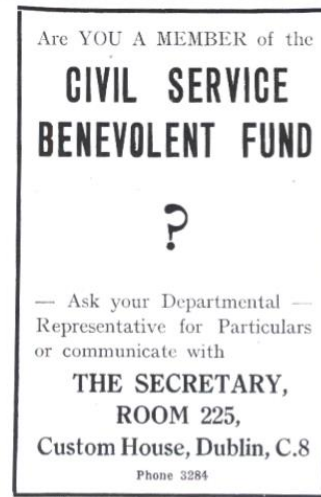


Figure 1, Subscriptions, 1927

The Benevolent Fund was welcomed by existing civil service organisations. *Iris Seirbhíse*, the journal of the Civil Service Federation told its readers that ‘its sphere of usefulness was

tremendous’ and confidently reported that ‘the Fund had come to stay’ and regularly urged its readers to join.<sup>7</sup>



Advertisement in *Iris Seirbhíse an Stáit*, July 1928

## EARLY YEARS, 1927-1939

### Benefits of membership

Under the rules of the Fund, assistance was available to civil servants and their widows and orphans to relieve distress, to provide access to specialist medical treatment and to provide for the costs of institutional care such as were provided in an orphanage or a sanatorium. Grants were assessed by a Committee of Management which met the third Tuesday of each month. This was comprised of ten representatives from various government departments. It was recommended that applications be accompanied by observations and recommendations of a Council member from the claimant’s department and in difficult cases, applicants were sometimes invited to present themselves for interview. Meetings are still held on the third Tuesday of each month, but applicants are no longer asked to appear

<sup>7</sup> *Iris Seirbhíse*, June, Dec. 1928.

before the full committee but are interviewed instead in a more discreet and tactful manner.

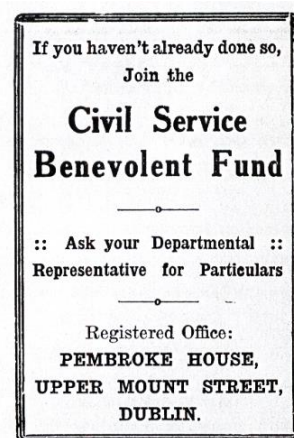
Sixteen requests for assistance were received during the Fund's first year and grants were given in five instances, four of which involved hardship incurred as a result of illness. Applications were numbered sequentially starting from 1927. In one case (No. 11), the CSBF paid the cost of sanatorium treatment – a practice which would feature significantly in the dealings of the Fund until the mid 1950s. In another case (No. 13), the fund assisted a member whose wife died and who was left with four young children and was 'financially embarrassed' as a result of medical and funeral expenses. The first annual report tantalisingly told that 'two of the children were adopted by the Fund for the time being and arrangements were being made to place them in a good home'. Unfortunately, these children are not mentioned again in the Fund's records.

Grants were received with gratitude, one recipient was 'deeply grateful – the grant will enable me to carry on', while another 'would not have got the treatment but for the grant so promptly received from the Fund'. Prior to the establishment of the CSBF, it was hoped that a fund might be established with defined rates of benefit for widows and orphans, and that monies would be distributed 'a matter of right, not of grace'.<sup>8</sup> Defined rates never became a reality, owing to the finely balanced finances of the Fund.

Payments towards widows and orphans comprised a large portion of grants, for instance, 51 children of deceased members under 16 years of age were

assisted in 1939. £25 was granted annually from 1929 to 1935 for school fees of a deceased Executive Officer's child (No. 66), £10 was granted for the education of children of a late member (No. 42) and £8 was given to the widow of a member to purchase an outfit for her child who was admitted to the O'Brien Institute, a Christian Brothers Orphanage, in Marino (No. 52).<sup>9</sup>

A grateful mother (No. 666) who received £36 between 1936 and 1938 told the Committee that her daughter had obtained a position in an accountants office 'I wish to thank you most sincerely for paying for her education at [an unidentified] College. The knowledge that she had three years' college training helped her gain the position'.<sup>10</sup> Monies were sometimes paid for the upkeep of children in residential care. The widow of an Executive Officer (No. 338) received £28 per annum from 1934 to 1938 which paid 'to keep the boy at the Orphanage to complete his secondary education, after which he will go to a seminary where the expenses of his further education will be taken over.'



Advertisement in *Iris Seirbhíse an Stáit*, Sept. 1927

The number of applications for assistance grew over the first few years

<sup>8</sup> CSBF, *Annual Report*, 1927, pp 8-9; *Iris Seirbhíse*, 1924, pp 17-18.

<sup>9</sup> CSBF, *Annual Reports*, 1928-39.

<sup>10</sup> CSBF, *Annual Report*, 1938, p. 4.

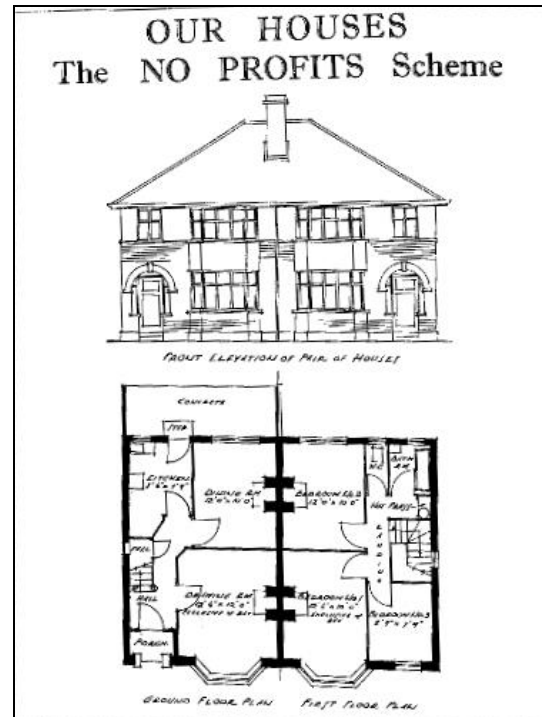


of the Fund's existence. Sixty-two requests were received in 1932 and 49 grants made, totalling £715 1s. 9d. The following year the Fund distributed more than it took in, when receipts amounted to £929 16s. 6d. and grants totalled £1,155 5s. 3d. This included the considerable grant of £100 given to a Minor Staff Officer in acute distress (No. 400). This overspend forced the Fund to draw on some of its reserves, which became a feature of the Fund's finances for the next year or two.

## OTHER 'SELF-HELP' CIVIL SERVICE SOCIETIES

In the early decades of the Irish Free State, people depended on their own resources and on family and friends to provide for life's necessities. A strong sense of community existed in the civil service which gave rise to societies which provided in some measure for their housing, shopping, recreational and medical needs.

The 'Civil Service Housing Society' developed lands at Whitehall for the benefit of its members<sup>11</sup> and the 'State Servants' Public Utility Society', a self-help housing scheme provided housing on a non-profit basis in developing suburbs. In 1934, members of the Utility Scheme could purchase houses in Rathfarnham for £608, which would have fetched over £700 on the open market.<sup>12</sup> In today's terms, this 13 per cent reduction was equivalent to a discount of €65,000 on a €500,000 house.



Rathfarnham houses advertised in *Civil Servant*, Feb. 1934

The **Civil Service Clerical Association** (CSCA) was the officially recognised organisation for staff officers, clerical officers, writing assistants, writing clerks, shorthand typists and typists. It functioned as a social society and as a trade union and throughout the 1940s and 1950s, it acted as a negotiating body, securing improvements in pay and conditions. The CSCA also provided health benefits for its Dublin based members. Treatment at Baggot Street Hospital was free to all CSCA members, and to their families at an annual cost of 5s. Treatment by specified general practitioners was also available for individuals (and families) at an annual cost of 6s. (plus 12s.). By 1951, an extension of hospital benefits<sup>13</sup> resulted in an increase in annual subscriptions to between £2 and £3, depending on grade,

<sup>11</sup> *Iris Seirbhíse*, Dec. 1927.

<sup>12</sup> *Civil Servant*, Mar. 1934, p. 72.

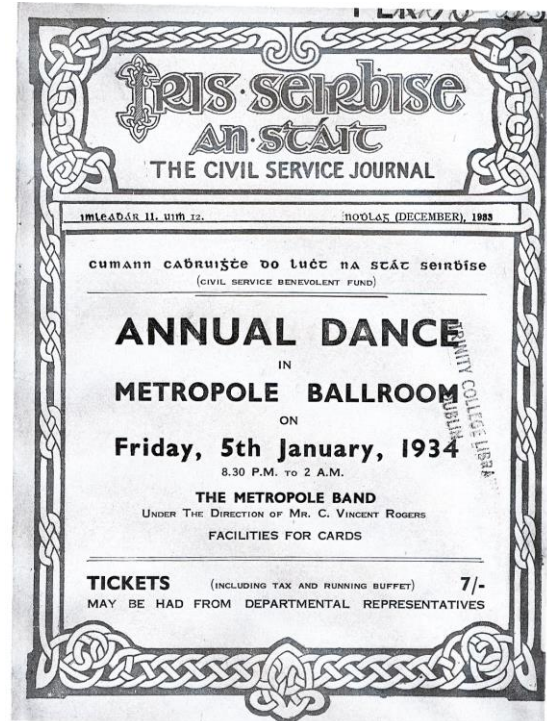
<sup>13</sup> By 1951, the CSCA provided treatment in the following hospitals: Baggot St, Mercers, Adelaide, Eye and Ear, St. Lawrences, National Children's, Sir Patrick Dunn's, Meath and Coombe.

with an additional sum payable for medical cover – 7s. 6d. for single persons and 15s. for married men. In contrast to the Benevolent Fund, the CSCA granted definite rates of benefit, in 1959 hospitalised members received 10 s. per day for the first two weeks and 6 s. per day thereafter, to a maximum of £50 per year.<sup>14</sup>

As membership of the CSCA entitled civil servants to avail of its extensive sporting and social clubs,<sup>15</sup> subscription library and its regular meetings and outings, the CSCA clearly competed with the CSBF for support.<sup>16</sup> In spite of this, its monthly newsletter, *The Civil Servant*, publicised the work of the Benevolent Funds and advised members to join the Benevolent Fund as civil servants received no assistance from the National Health Insurance Scheme.<sup>17</sup> It appears the CSCA was more successful at forging links with the various departments of the service. Its extensive monthly publication served as a newsletter which kept its members informed of ongoing negotiations regarding salaries and conditions, and reported events, detailed recruitments and promotions, published lists of persons seeking inter-departmental transfers, and told of marriages and deaths of service personnel and also promoted the Benevolent Fund.

Individual subscriptions to the Benevolent Fund are difficult to ascertain as they were calculated as a percentage of income in contrast to the flat rate charged by the CSCA. In 1936, the Benevolent Fund received £1,064 in

subscriptions, compared to the £1,620 received by the CSCA. At this time the Benevolent Fund commanded support from 4,036 persons out of a total civil service population of 23,573, or just over 17 per cent.<sup>18</sup> In common with the Benevolent Fund, the CSCA bemoaned the fact that many civil servants did not become involved.



Advertisement on front page of *Iris Seirbhíse an Stáit*, Dec. 1933

In 1928, John B. Hughes (deputy-chairman of the CSBF, 1927-31, chairman 1932-38) proposed the establishment of a Civil Service Provident Fund, to supplement the Benevolent Fund. He distinguished between the proposed objectives of each, explaining that support for a Benevolent Fund entailed helping others in their distress whereas in supporting a Provident Fund, members would be providing for their own needs and those of their dependents. It appears nothing

<sup>14</sup> *Civil Servant*, 1959, p. 109.

<sup>15</sup> Among the CSBA's activities were: Camogie club, handball club, swimming club, hurling club, harriers and athletic club, soccer club, cycling club, table tennis club, debating society, civil service drama society, bridge club.

<sup>16</sup> *Civil Servant*, Apr. 1936, Apr. 1952.

<sup>17</sup> *Civil Servant*, Mar. 1939, p. 105.

<sup>18</sup> CSBF, *Annual Report*, 1936; *Civil Servant*, Aug. 1935, p. 257; Gerard Hughes, *The Irish Civil Service Superannuation Scheme* (Dublin, 1988), pp 37-8.

came of his proposals for a Provident Fund.<sup>19</sup>



John B. Hughes, Registry of Deeds, Benevolent Fund Chairman, 1932-39

The **Civil Service Supply Stores** was another self-help initiative and established at 14 Parnell Square in 1929 to purchase goods on a co-operative basis. Shares in the Stores could be bought for £1, payable in four instalments of five shillings. Initially only food-stuffs were stocked, but soon the stock was extended to include household items.

**CIVIL SERVICE SUPPLY STORES, LTD.**  
5 Lower Abbey Street and 14 Sackville Place, Dublin  
ARE PLEASED TO ANNOUNCE A BIG EXTENSION OF BUSINESS IN THE  
Drapery, Gents' and Ladies' Outfitting, Furniture, Wireless,  
and Fancy Goods Departments  
ENTIRELY NEW AND ENLARGED STOCKS

**DRAPERY:**  
Irish-made Pure Woolen Blankets, Single from 7/6 upwards, Double from 12/6 upwards. Sheets, plain and hemstitched from 5/11 to 22/6 per pair. Rugs, Down Quilts, Bedspreads, Linen and Fancy Table Cloths, Bolster and Pillow Cases, Bath and Turkish Towels, &c.

**GENTS' OUTFITTING:**  
Ready-made Lounge Suits from 52/6. Made-to-Measure Lounge Suits of excellent Irish material from 43/6 to 21/10. Good Quality Overcoats, Art Satin Lined throughout, from 90s. to 125/6. New's Soft and Bowler Hats, Gloves, Scarves, Pullovers, Ties, Socks, Shirts, Pyjamas, Dressing Gowns, Vests, Pants, etc., at Competitive Prices. Boys' Ready-made Suits and Overcoats.

**LADIES' OUTFITTING:**  
Costs and Costumes made to measure or ready-to-wear. Gloves from 7s. 6d. to 18s. 11d.; Umbrellas, 5s. 11d. to 15s. 6d.; Handbags; Silk Stockings; &c. 6d. to 4s. 11d., etc., etc.

**FURNITURE:**  
Handsome Bedroom Suites, First-Class Workmanship, in Oak, Walnut, or Mahogany. Single and Double sizes from 110/6 to 127/10. 6d. and upwards. Chesterfield Three-piece Suites, 112/6 to 142/6. 6d. to 122/6. 6d. Diningroom Suites, Occasional Tables, Arm Chairs, Silver Metal Mirrors, Borth Furniture, etc.

**WATCHES:**  
Clocks, Fountain Pens, Ladies' Handbags, Gloves, Umbrellas, Handkerchiefs, etc.  
All suitable for Christmas Presents.

**WIRELESS SETS:**  
G.E.C., Telefunken, etc., supplied for cash or on the easy payment system.  
**MID-WEST WIRELESS SETS A SPECIALITY.**  
You will Save Pounds if You Get Your Requirements at the Stores

Advertisement in *The Civil Servant*, Dec. 1935

Purchases could be made in person or were delivered to employees' homes, if an order was placed in the Stores box provided in the hall of each department. Male employees were urged to

encourage their wives to purchase their needs.

All we men do is earn our pay, we have little voice, and less share in the spending of it. It is certainly in the interests of us all that our women folk shall fall in with the arrangements now made for the general good, and it is our hope that each and every one of us may remember the necessity for supporting the Stores in his home circle.<sup>20</sup>

## FUNDRAISING FOR THE BENEVOLENT FUND

Fundraising efforts were mounted to supplement members' contributions to the Benevolent Fund. A fundraising 'Smoking Concert', a form of musical entertainment popular in Edwardian era, was held in April 1926, and a Members' Draw was held annually from 1929.

**Cumann Cabhrúisce do Luét na Stáit Seirbhíse**  
(Civil Service Benevolent Fund)

**FIRST ANNUAL DANCE**  
Under the Patronage of their Excellencies  
THE GOVERNOR - GENERAL AND Mrs. McNEILL  
WILL BE HELD IN THE  
**PLAZA BALLROOM**  
On Friday, 4th January, 1929  
THE MEMBERS OF THE EXECUTIVE COUNCIL  
:: HAVE KINDLY PROMISED TO ATTEND ::  
Evening Dress Dancing 8 to 1  
**TICKETS - (Including Running Buffet) - 7/6**  
May be had from any Departmental Representative of the Fund and must be purchased before 4th January. Admission will be limited to Ticket Holders.

Advertisement in *Iris Seirbhíse an Stáit*, Dec. 1928

The first Annual Dinner Dance was held in January 1929. It was enthusiastically promoted and advertised in civil service journals, which further increased the profile of the Benevolent Fund. The *Dublin Evening Mail* of 5 January 1929 published a photograph of the committee at the first Dinner Dance with a detailed report which named those in attendance and described the ladies' attire in detail: 'Mrs Mulcahy in a dress of bois de rose crepe-de-chine; Mrs W.D. Carey in

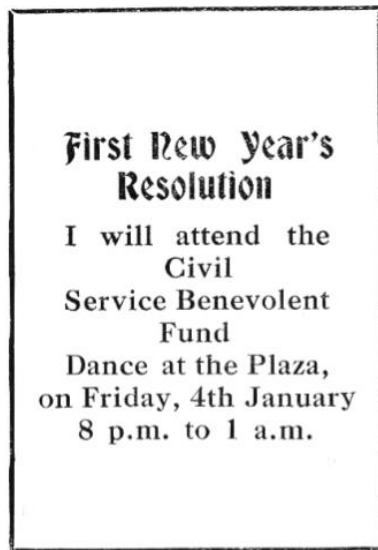
<sup>19</sup> *Iris Seirbhíse*, Oct. 1928.

<sup>20</sup> *Iris Seirbhíse*, Apr. 1929, p. 10.

black georgette with an appliqué of green and silver on the skirt; Mrs Costello in white; Mrs H.P. Boland wore a charming dress of rose coloured velvet, with a georgette petalled skirt; Miss Morgan Byrne a pretty dress of blue georgette; Mrs Bradley a handsome black beaded gown with a black lace shawl...'



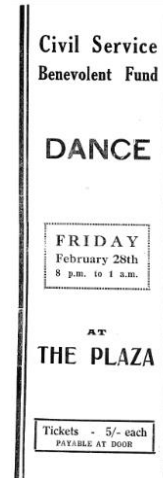
Benevolent Fund Dance in *Dublin Evening Mail*, 5 Jan. 1929



Advertisement in *Iris Seirbhíse an Stáit*, Jan. 1929

The next year's Dinner Dance was disappointing however, only making a profit of £1 10s. It was held on 28 February 1930 in The Plaza and tickets were priced five shillings each which did not include the cost of the buffet. However, the Civil Service Musical

Society donated the proceeds of a concert held on 1 May 1930, which amounted to £41 1s. 6d. and a Members Draw raised £105 15s. 0d.



Advertisement in *Iris Seirbhíse an Stáit*, Feb. 1930

The Benevolent Fund persisted with its Dinner Dances, another was held in the Metropole Ballroom on 1 April 1932, price 6 s. including buffet. This evening proved more profitable, raising £35 10s. was noted in 1935 that the Benevolent Fund Dance was 'the general service social function of the year'.<sup>21</sup> Two fund-raising dances were held the following year, one in the Metropole and one in the Adelaide Hall.



Dinner Dance, *Iris Seirbhíse an Stáit*, Feb. 1936.

<sup>21</sup> *Civil Servant*, Dec. 1935, p. 27.



Concerts by the Civil Service Musical Society provided another regular source of income and also kept the Benevolent Fund in the public eye.

**Cumann Ceoil na Scat-Sheirbhíse**  
(CIVIL SERVICE MUSICAL SOCIETY)  
*The Society's next Concert will be in Aid of the*  
**CIVIL SERVICE BENEVOLENT FUND**  
At the **METROPOLITAN HALL**, On Thursday, 1st May, 1930, at 8 p.m.  
*First Appearance in Ireland of the Celebrated English Tenor*  
Mr. **HUBERT EISEDELL**, of Albert Hall, Queen's Hall & Columbia Record Fame  
**TICKETS**, 3/6, 2/- & 1/- from Council Representatives of Benevolent Fund  
Booking at Messrs. **PIGOTT'S** from Monday, April 7th, 1930

Advertisement in *Iris Seirbhíse an Stáit*, Apr. 1930

**Civil Service Benevolent Fund.**

Arrangements have been made to hold the following Dances in aid of the Civil Service Benevolent Fund:—

**ADELAIDE HALL, WEDNESDAY,**  
**7th OCTOBER, 1936**  
from 8 p.m. till 12 midnight. Admission 2s. 6d., including refreshments.

**METROPOLE RESTAURANT,**  
**WEDNESDAY, 18th NOVEMBER, 1936**  
from 8.30 till 2 a.m. Admission 7s., inclusive of Running Buffet.

It is hardly necessary to stress the amount of good work done by the Fund and it is hoped that everyone possible will attend both Dances.

Advertisement in *The Civil Servant*, Oct. 1936

**Cumann Ceoil na Scat-Sheirbhíse**  
(Civil Service Musical Society)

**Choral Concert**  
*in the*  
**Mansion House**  
*on*  
**Friday, 8th April, 1932**  
*At 8 p.m. (doors open 7.30)*

Schubert's "Song of Miriam"  
*and*  
Irish and Operatic Choruses

*The Musical Society is bearing the entire expenses, and the Total Proceeds will be handed to the Civil Service Benevolent Fund.*

**TICKETS 2/6 (Reserved) & 1/-**

Advertisement for a fundraising concert, *Iris Seirbhíse an Stáit*, Mar. 1932

**Cumann Ceoil na Scat-Sheirbhíse**  
(CIVIL SERVICE MUSICAL SOCIETY)  
PRESIDENTS:  
THEIR EXCELLENCIES THE GOVERNOR-GENERAL & MRS. McNEIL  
MUSICAL DIRECTOR: MR. HUBERT ROONEY

**CONCERT**  
BY  
**CHOIR OF A HUNDRED**  
AND  
**ORCHESTRA OF FIFTY**  
*INCLUDING MEMBERS OF THE*  
**No. 1 ARMY BAND**  
*(By Special permission of the Minister for Defence)*  
IN  
**The METROPOLITAN HALL**  
**Friday, 20th February, 1931**  
*At Eight p.m.*

The Musical Society is bearing the entire expenses and the **TOTAL PROCEEDS** will be handed to the **CIVIL SERVICE BENEVOLENT FUND**

PROGRAMME WILL INCLUDE:—  
**HIAWATHA'S WEDDING FEAST** (COLLETT TAYLOR)  
TENOR SOLOIST—T. GILL WALLIS  
**HAYDN'S FAREWELL SYMPHONY**  
AND PART SONGS BY SIR ROBERT STEWART, VINCENT O'BRIEN, DERMOT McMURROUGH AND MOLYNEUX PALMER.

**TICKETS, 3/6 (RESERVED SEAT); 2/- & 1/- (RESERVED)**  
AT PRINCIPAL MUSIC SHOPS AND CIVIL SERVICE OFFICES.  
BOOKING AT PIGOTT'S

Advertisement in *Iris Seirbhíse an Stáit*, Feb. 1931

The Tánaiste, Sean T. O'Kelly donated a set of medals, prizes for a fundraising football match held in Croke Park in October 1944 which raised £200 and promised to repeat this the following year. Proceeds of a sporting event hosted by the Civil Service Harriers and Athletic Club were donated annually to the Fund, in 1950 this raised £22 10s. and the Civil Service Clerical Association helped organise an annual Members Draw.

**CIVIL SERVICE BENEVOLENT FUND**  
Members' Private Sweep.  
**THE DERBY, 4th JUNE, 1949.**

**Nº 6890 SUBSCRIBERS**

1. Name.....	Address.....
2. Name.....	Address.....
3. Name.....	Address.....
4. Name.....	Address.....

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<b>D 6890</b> C.S. Benevolent Fund. Members' Private Sweep on <b>THE DERBY</b> 4th JUNE, 1949. Quarter Share - 2/6	<b>D 6890</b> C.S. Benevolent Fund. Members' Private Sweep on <b>THE DERBY</b> 4th JUNE, 1949. Quarter Share - 2/6
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<b>D 6890</b> C.S. Benevolent Fund. Members' Private Sweep on <b>THE DERBY</b> 4th JUNE, 1949. Quarter Share - 2/6	<b>D 6890</b> C.S. Benevolent Fund. Members' Private Sweep on <b>THE DERBY</b> 4th JUNE, 1949. Quarter Share - 2/6
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Sweepstakes ticket, 1949

A Members' Private Sweepstake raised £300 for the Sanatorium Scheme in 1947 and £500 the following year. This was initially organised by W. S. Bateman, and in later years by P. J. Reinisch and P. F. Tormey (both Local Government). First prize was £250 and tickets cost 10s. which could be purchased in quarter shares. This evolved into an annual event and increased the annual income of the Sanatorium Scheme by about £350. The Customs and Excise Preventative Staff Association (Lifford) were particularly enthusiastic fundraisers and contributed sums ranging from £100 to £200 each year in the early 1950s.

If the Fund were to be viable, it was essential that large numbers of civil servants be encouraged to join so as to provide a reserve out of which payments could be made. Sir Joseph Glynn believed the Fund should have a reserve fund of £10,000, but by 1939, its reserves only amounted to £2000.<sup>22</sup>

**Better Still !**

It's good to keep your record sound  
And not to tread forbidden ground,  
To bear the flag of right unfurl'd,  
And live unspotted from the world;  
But helping those of weaker will  
To do the same is better still.

It's good to travel life's rough road  
And take your own appointed load,  
And, looking not to left or right,  
Keep plodding on from morn to night;  
But helping cripples up the hill,  
And carrying theirs, is better still.

It's good to earn your daily bread  
And see your loved ones duly fed,  
To live a life of honest work,  
And not a single duty shirk;  
But empty, aching hearts to fill  
With peace and joy is better still.

It's good to think that darkest night  
Precedes a dawn of dazzling light,  
And feel the silver lining while  
The biggest clouds can't dim your smile.  
But join—C.S.B.F.—you will  
Think and feel much better still.

**YOU NEED THE  
Civil Service Benevolent Fund  
NEEDS YOU**

<sup>22</sup> *Civil Servant*, Mar. 1939, p. 105.

The Fund had been heavily promoted in its early years and in 1934 advertisements were placed in civil service journals and a recruitment drive was undertaken to raise membership. Viewed from the twenty-first century, the wording of these advertisements appears questionable. 'Political correctness' obviously made little impact at the time of the Foundation of the Benevolent Fund, evident from the poem 'Better Still' which was published in *Iris Seirbhíse an Stáit* in August 1929.

Representatives of the Fund in each government department were urged to keep a supply of membership forms at the ready and to ensure they were informed of new staff members. The Council of the CSBF was comprised of one or more representatives from each of the government departments, the number varied between 100 and 120 in total. These persons were responsible for promoting the Fund within their departments and attended three meetings a year, in February, May and October, where they were informed of grants awarded.

It was felt that the poor uptake of the Fund in some departments was due to the failure of representatives to actively canvass on its behalf. Although over £15,000 was distributed in grants between the inception of the Fund in 1927 and 1941, a considerable number of civil servants withheld their support.

*Iris Seirbhíse* urged its readers to join, since it was 'in many cases ... a form of insurance'.<sup>23</sup> Each year's annual report expressed disappointment at the poor uptake of the Fund and representatives of the CSBF in each government department were urged to promote membership among new and existing work-colleagues. In 1941, a personal

<sup>23</sup> *Iris Seirbhíse an Stáit*, Marc. 1936, p. 16.

appeal was addressed by the Trustees of the Fund to the non-members among the higher grades, which reportedly met with a considerable degree of success.

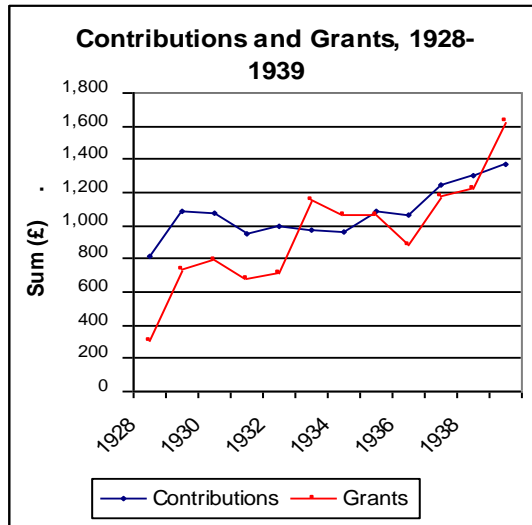


Figure 1, Contributions and Grants, 1927-1939

The Fund acknowledged that most grants were made to more junior members of the service, whose salaries did not provide any margin for savings. It was necessary to enlist as many civil servants as possible as the Fund lost members each year through death, retirement and marriage. It was hoped that an aggressive recruitment drive in 1948 would increase the membership to 10,000. However, as Figure 3 on page 15 shows, membership did not exceed 7,000 until the mid 1970s. By 2005, it almost reached the target of 10,000 (9,906).

## THE WAR YEARS AND POST-WAR HARDSHIP

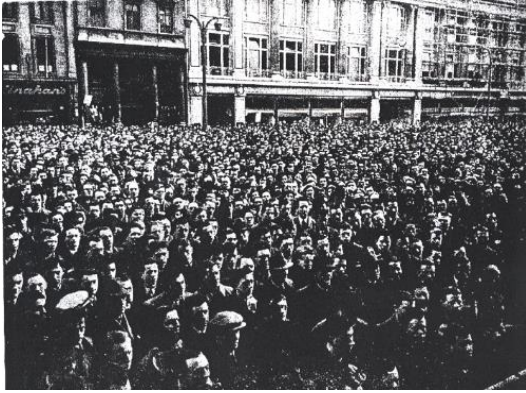
In the years of high unemployment from the 1940s to the 1960s, when many Irish were forced to emigrate in search of work, it might have appeared to many that civil servants were lucky to have such secure positions. The situation was not quite so rosy from the civil servants' perspective, however, as spiralling inflation and the removal of war subsidies on food-stuffs saw their incomes decrease in real terms.

During the second world war and into the 1950s, successive governments refused to increase civil service salaries and pensions in line the rising cost of living, which caused great hardship to both serving employees and those already retired. Civil service pensioners were particularly badly hit until the passing of the Pensions (Increases) Acts of 1956, 1959 and 1960,<sup>24</sup> forcing a large number to rely on assistance from the Fund. The introduction of index-linked pensions in 1964 relieved the finances of many former civil servants and enabled the diversion of funds to other needs.

The high rate of inflation in the late 1940s and beyond also impacted on the standard of living of serving workers. The rate of personal expenditure in Ireland, which had increased by 25 per cent between 1945 and 1950 and continued to rise, was not reflected in wage increases. By the mid 1950s, civil servants and their families had grown increasingly vocal about their decreased purchasing power and by the mid-1950s civil servants were making strident demands for salary increases. May O'Doherty, a civil service activist and a tireless advocate of the Benevolent Fund (deputy chairman 1950-61, chairman

<sup>24</sup> Hughes, *Superannuation Scheme*, pp 8-9.

1962-68), addressed a meeting of the Association of Civil Service Housewives in April 1953, where Mrs. Mary Finn, the widow of a civil servant and the mother of two civil servants informed the audience that the government had left civil servants in a 'daily worsening position'.<sup>25</sup>



Demonstration of civil servants at G.P.O., Dublin, *Civil Servant*, Mar. 1953

Following the public meetings of March and April 1953, the government increased the salaries of civil servants in line with the recommendations of the Arbitration Board. Hardship was further relieved by the introduction of a death-in-service benefit in 1954 and by the indexation of pensions in 1964. A five-day week was introduced in 1965, the lost hours restructured into longer working days with no impact on annual leave, which stood at 18 days for those with ten years' service.<sup>26</sup>

Many impoverished employees and their families relied on the Benevolent Fund for assistance during these years. Hardship caused by inflated prices and fixed salaries was further exacerbated by the high incidence of tuberculosis, as discussed later. Membership of the Fund hovered around 6,000 from 1940 to the mid 1970s, in spite of a huge increase in

civil service numbers from 26,775 (1940) to 57,251 (1975).<sup>27</sup>

Owing to the sensitive nature of its work, the Fund could not relate details of individual cases and found it difficult to encourage young civil servants to join. Its 1956 report told that during the previous 12 months £2,213 had been distributed among 37 widows and 84 orphans; and that 52 cases of distress were relieved by grants totalling £1,626; that nine persons were enabled to obtain specialist medical treatment at a cost of £364 10s. and that £250 had been spent in assisting 8 persons with TB. It acknowledged that if it could publish factual details of its cases, the 'tremendous work' of the Fund would be brought home more forcibly as

among the applications dealt with, there are many cases of human tragedy and misfortune and one would need to know the facts to appreciate fully the immeasurable value of many of the monetary grants and of the relief brought to the members concerned and to their families.<sup>28</sup>

In spite of this strong statement, membership fell by 208 over the following 12 months. It was advised that copies of the annual report should be distributed in every office and members of the Council who did not aggressively promote the CSBF were told they had 'some responsibility for depriving potential members in their offices from receiving the full benefits of membership by failing to recruit ...'<sup>29</sup> However, membership fell by another 104 the following year, and 46 the year after. The Fund argued that it still fulfilled a need, in spite of improving social welfare and health services and showed that it distributed over £6,000

<sup>25</sup> *Civil Servant*, Apr. 1953.

<sup>26</sup> *Civil Servant*, Jan. 1965.

<sup>27</sup> Hughes, *Superannuation Scheme*, p3 37-38.

<sup>28</sup> CSBF, *Annual Reports*, 1956, p. 8; 1961, p. 8

<sup>29</sup> CSBF, *Annual Report*, 1957, p. 10.



annually in the late 1950s. By 1961, thirty five years after its foundation, the CSBF had given over grants totally £100,000 to members and their families. Civil servants were asked to consider

what would many widows with young families have done if the Fund were not there to ease their burdens and relieve their anxieties; to whom would distressed Civil Servants, including some mentally ill, have turned for help to overcome their difficulties?<sup>30</sup>

Some idea of the help given to members may be gleaned from the very few samples of correspondence published. One person (No. 4036) who received £10 in 1963 told that this had ‘... brought a little sunshine into the now ending lives of two lonely people ...’ while another (No. 1987), a widow with young children received £1,760 in grants between 1950 to 1963.

“TOSAÍ MAÍE LEÁE NA h-oibre” ———  
START THE NEW YEAR WELL

**JOIN**  
**The Civil Service Benevolent Fund**  
**NOW**

FULL PARTICULARS  
from your office representative

Advertisement on front page of *Civil Servant*, Jan. 1946.

Many civil servants and former civil servants fell back on the Benevolent Fund during these years of low-pay and high inflation. The Fund frequently appealed for new members in the various civil service journals, outlining the benefits of membership.

**THE CIVIL SERVICE BENEVOLENT FUND**

**THE FUND ASSISTS**

- (1) Widows and Orphans of Deceased Civil Servants.
- (2) Civil Servants in distressed circumstances.
- (3) Members and their dependants requiring specialised Medical or Surgical treatment.
- (4) Members requiring Sanatorium treatment.

*Small subscriptions varying according to salary.*

**GRANTS PAID OUT EXCEED  
£23,000.**

**Are YOU a Member?**

Full particulars from your Departmental Representative, or  
**THE SECRETARY,**  
Room 50A, Custom House,  
DUBLIN.

Advertisement in *Civil Servant*, Feb. 1946.

As in earlier years, the Benevolent Fund was supported by fundraising efforts in the various departments. In 1944, it received the proceeds of the Dept. of Defence's Dance.

**Support the Civil Service  
Benevolent Fund**  
and  
**BUY A TICKET FOR**  
the  
**Department of Defence Dance**  
(Under the Patronage of the Minister for Defence)  
at  
**THE METROPOLE BALLROOM**  
on  
**THURS., 18TH JANUARY, 1945**  
The Metropole Band under the Direction of  
**PHIL MURTAGH.**

-----  
Dancing 9 p.m.—3 a.m.  
Cycle Park at 84 Middle Abbey Street.  
Changing Rooms Available.  
-----

**TICKETS - - 5s. each**  
Obtainable from the members of the Dance Committee.  
-----

**TABLES MAY BE BOOKED AT THE METROPOLE ON  
AND AFTER THE 1st DECEMBER ON PRESENTATION  
OF PAID TICKETS.**  
**PROCEEDS IN AID OF BENEVOLENT FUND.**

Advertisement in *Civil Servant*, Dec. 1944

<sup>30</sup> CSBF, *Annual Report*, 1960, p. 8.

## THE SANATORIUM SCHEME

The high incidence of tuberculosis in Ireland was not seriously addressed until the aggressive campaign of Noel Brown, who was appointed as Minister for Health in 1948. Although streptomycin had been available for some time, the high cost of this antibiotic, combined with the stigma attached to the disease and the hardships imposed by the removal of the patient from the family, discouraged many from seeking early treatment.

Before the onset of antibiotic therapy, TB sufferers were removed from their families and isolated in sanatoria where it was hoped that rest, fresh air and a nutritious diet would effect a recovery. The dry climate of the Alps was considered beneficial and many Irish persons infected with TB were treated in clinics in Switzerland.

For the less well off, this separation entailed considerable hardship for families of sufferers, as the family income was reduced to the maintenance grant of 15 s. a week for the sufferer plus a small sum for each dependant. This prompted many infected persons to delay diagnosis, thereby remaining in the community at large and facilitating the spread of the disease.



Illustration 2 Open air balcony at a mountain sanatorium

Until the establishment of state-run treatment scheme in the late 1940s, TB sufferers were required to fund their own treatment. An Assistant Inspector of Taxes (No. 800), who had received a grant of £30 reported that ‘The doctor gave me an AI discharge ... the progress I made as very fast and thorough ... and without the aid of the Fund I could never have got the treatment I did get’.<sup>31</sup> The CSBF’s provision of monies for sanatorium costs placed increasing pressure on the Fund, requiring a substantial increase in contributions.

It was announced in 1940 that contributions were to be raised by 50 per cent, as the Fund had decided to establish a new Sanatorium Scheme and promised to ‘make arrangements for the speedy admission, as Private Patients, of members requiring treatment to selected sanatoria and to be responsible for all maintenance charges ...’ This occurred in response to the concerns of Dr Dixon, Chief Medical Officer of the Civil Service.<sup>32</sup>

Under the new scheme, members could opt to make a third payment in December to supplement the May and September moieties. This would be lodged to a separate Sanatorium Fund to provide ‘early treatment and relief from financial worries’ for Civil Servants and their families stricken with TB. Members of the Sanatorium Scheme were assured that

The Fund will then undertake the case and arrange for the early admission of the member into an Irish Sanatorium *as a private patient*, and will be responsible for maintenance as long as may be required.<sup>33</sup>

Although limited grants towards sanatorium expenses continued under the

<sup>31</sup> CSBF, *Annual Report*, 1938, p. 5.

<sup>32</sup> *Civil Servant*, June 1940, p. 174.

<sup>33</sup> *Civil Servant*, Sept. 1940, p. 221.

pre-existing scheme, members were urged to avail of this option but not all did. In 1941, the Fund was comprised of 3,924 members 'new-scheme' and 2,270 'old-scheme' or 'white-card' members. The Committee of the CSBF warned that it would not extend benefits from the Sanatorium Fund to those who did not subscribe to the Sanatorium Scheme, publicising a resolution adopted at a meeting in October 1941.

The Council is of the opinion that as a strong recruiting drive was made at the inception of the Sanatorium Scheme, and as particulars appeared in the Service Journals, there is no excuse for eligible officers to plead ignorance of its existence. It is therefore, resolved that Sanatorium benefit in future will be available for applicants who are already members.<sup>34</sup>

Patients with access to the Sanatorium Scheme funds had a higher prospect of recovery as treatment could be commenced soon after diagnosis due to the certainty of funding.



Illustration 3 Open-air ward in an Irish sanatorium

During its first year of operation, the Sanatorium Scheme provided treatment for thirteen persons at a cost of £446 14s. 1d. Eight of these were treated at Newcastle Sanatorium (Royal National Hospital for Consumption), with one each at the Lourdes Hospital in Dunlaoghaire, Peamount, Richmond

Hospital T.B. Annex and Cappagh Hospital. Nine persons out the thirteen returned to health and resumed their positions, prospects for two persons looked hopeful and no mention was made of the outcome of the other two cases.

Although the Sanatorium Scheme continued to receive applications from non-subscribers which it was obliged to decline, some funding was available from the general scheme, which contributed £157 to five persons during 1941, this was generally paid at the rate of a guinea a week.

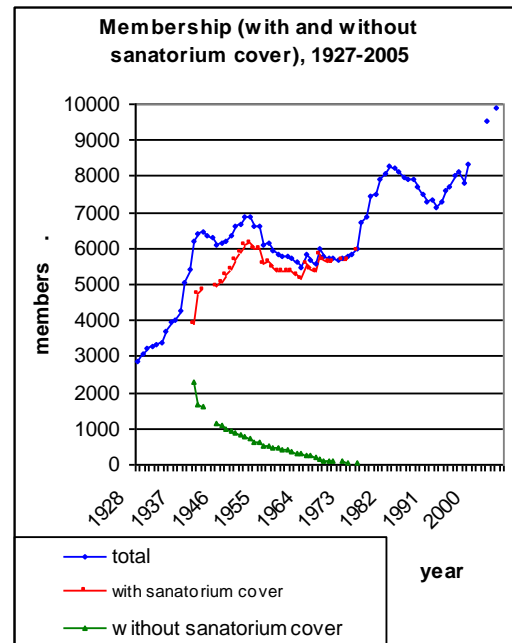


Figure 3, Membership of the Benevolent Fund, 1927-2005

The finances of the Sanatorium Scheme were severely stretched by a higher than expected uptake of its services. For instance in 1941, three colleagues in the same building contracted the disease.<sup>35</sup> The financial situation was further exacerbated by a reduction in income due to the stabilisation of the cost-of-living bonus in the early 1940s. The high

<sup>34</sup> CSBF, *Annual Report*, 1941, p. 7.

<sup>35</sup> *Civil Servant*, Aug. 1941, p. 155.

cost of sanatorium treatment was a 'matter of grave concern' for the management of the Fund and the Committee was pleased to report in 1944 that 200 members had transferred from the 'old-scheme' to full membership under new Sanatorium Scheme.<sup>36</sup>

In 1947, the weekly cost of a private patient at Newcastle Sanatorium was five guineas, which amounted to £273 per annum and the Sanatorium Scheme expended sums in excess of £300 in individual cases. Grants were also paid to members receiving treatment at home and in convalescent institutions. Patients' admission to sanatoria was often delayed, not for want of funds, but owing to a shortage of beds. During 1948, a total of £1,157 was paid to twelve persons, four receiving treatment in Switzerland, two patients in Irish sanatoria, four being treated at home and two who died in the course of the year.

The treatment of TB was revolutionised in the 1940s with the development of Streptomycin, the first antibiotic effective against the infection. In 1949, one sufferer (No. S.85) expressed thanks for his grant of £25 which helped towards 'relieving my immediate commitments particularly due to the high cost of Streptomycin and the fact that my illness is a protracted one'. Claimant No 74 had evidently been treated in Switzerland as he thanked the Fund 'for the financial assistance afforded me during my stay in Davos.'

Immediately after the second world war, the Department of Health introduced an aggressive campaign to eradicate the disease which involved isolation of sufferers, antibiotic treatment, a mass x-ray campaign and the administration of the BCG vaccine to school-children. Under Tuberculosis (Establishment of

Sanatoria) Bill of 1945, treatment was available free of charge in state-funded institutions and a weekly payment for persons suffering from tuberculosis and other infectious diseases was paid under the Infectious Diseases (Maintenance) Regulations which were introduced under the Public Health Act in early 1948.

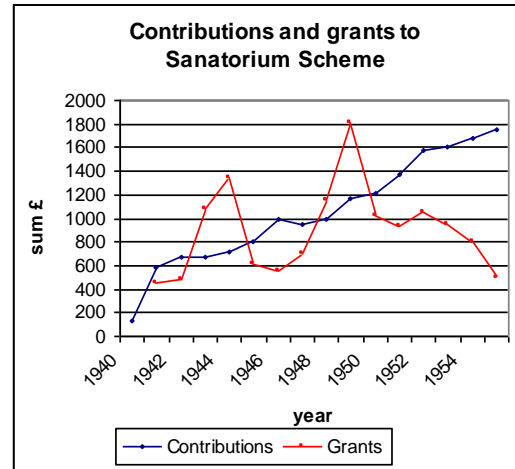


Figure 4, Sanatorium Scheme, contributions and grants, 1940-1955

By the early 1950s, 5,500 beds were available free of charge for TB patients. This aggressive campaign, which was delivered at an average annual cost of two million pounds, produced immediate results and deaths from tuberculosis (per 100,000 of population) declined from 168 in 1947, to 74 in 1951 and to 14 in 1956.<sup>37</sup>

The availability of public beds, coupled with the increased cost of private treatment increased – which had grown to £383 a year by 1950 – prompted the Benevolent Fund to urge its members to avail of state-funded services, which were not subject to a means test. Should

<sup>36</sup> *Civil Servant*, July 1944, p. 151.

<sup>37</sup> C.S. Breathnach and J.B. Moynihan, 'An Irish statistician's analysis of the national tuberculosis problem - Robert Charles Geary (1896-1983)' in *Irish Journal of Medical Science*, vol. 172 (autumn 2003), 149-53; Noel Browne, *Against the tide* (Dublin, 1986), p. 124.



a member be admitted to a hospital, the Scheme would, cover the additional cost of private treatment. Although the Scheme maintained a number of persons in sanatoria into the mid 1950s (in 1952 it provided assistance to 21 persons, one of whom was treated abroad), it appears that the usefulness of the Scheme was eclipsed by the effective system available from the County Boards of Health.

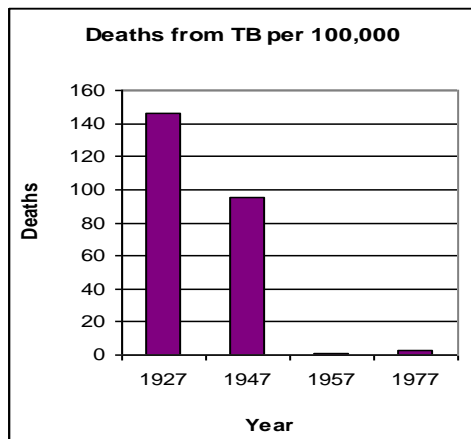


Figure 5, Deaths from TB in the 26 counties, 1927 – 1977

For each year between 1951 and 1956, over 5,000 persons availed of state-run sanatoria, decreasing the demand for privately run clinics. This aggressive approach resulted in an almost total elimination of TB in Ireland by the mid 1950s. Figure 6 confirms that members of the CSBF who contracted TB no longer depended exclusively on the Sanatorium Scheme by 1956. In view of the decreased reliance on the Sanatorium Scheme, it was decided in October 1955 that it should be amalgamated into the general fund. Grants towards the treatment of TB were made into the 1960s, but as Figures 5 and 6 show, these declined markedly from c. 1954. The grant of £25 in 1968 to a member suffering from TB was the last payment of this nature.

## CHANGING TIMES, 1960 -1992

It was clear in the 1950s and 1960s that many Civil Service pensioners and their dependants lived in some degree of poverty and/or loneliness as most had seen the purchasing power of their pension decrease in these years of high inflation, forcing many to fall back on the Benevolent Fund. There was no provision for dependents of deceased civil servants until the introduction of a contributory widows and orphans scheme in 1968,<sup>38</sup> which was funded by a deduction of 1.5 per cent of salary.<sup>39</sup> State-payments were made on an *ex-gratia* basis for those widowed before 1968, an unsatisfactory arrangement which was not remedied until 1986.<sup>40</sup> It appears that the granting of state-benefits to members and their dependants, and the deduction of contributions from salary, reduced the need for the CSBF in the eyes of many civil servants.

Although the number of civil servants employed in central government is difficult to ascertain, the extent of the wider public service is readily available. Some civil servants belonged to smaller, department-based 'self-help' schemes (such as the Rowland Hill Fund run by the Dept. of Posts and Telegraphs) and had no need of the Benevolent Fund. It was estimated in 1936, that 12,000 out of a total of 23,000 civil servants were potential members of the CSBF. Membership at this time stood at 4,000 or 17 per cent of total civil servants. Over the following decades, participation fell from a high point of 24 per cent of the total civil service

<sup>38</sup> Renamed the Spouses and Children's Pensions Scheme in 1984 and was extended to include all children regardless of members' marital status.

<sup>39</sup> Hughes, *Superannuation Scheme*, p. 11.

<sup>40</sup> For further details see Rosemary Cullen Owens, *A social history of women in Ireland, 1870-1970* (Dublin, 2005), pp 307-8.

population in 1940, to 20 per cent in 1950, to 15 per cent in 1955, to 13 per cent in 1965 and eventually levelled out at around 11 per cent.

Possibly due to the provision of statutory entitlements, the CSBF was forced to rethink its objectives. While it has continued to provide funds to those in need, it widened its remit in 1965 to allow grants to 'any group of Civil Servants and/or retired Civil Servants undertaking social work for retired Civil Servants'. The Fund organised a meeting of serving and retired civil servants in the Mansion House on 31 May 1967 to discuss the establishment of an organisation to provide social and welfare facilities for retired civil servants. The Trustees of the CSBF agreed to contribute £1,000 to the newly-formed organisation, the Civil Service Society,<sup>41</sup> further donations were given in 1975 (£3,000) and 1980 (£6,000). The purpose of the new society was to maintain connections between retired persons and their former colleagues so as

to eradicate the old impression that when the office door closed behind someone on the day of retirement, that they were gone and forgotten for evermore by those with whom they had worked for so many years.<sup>42</sup>

In spite of decreased participation among the civil service population, the CSBF continued to receive requests for assistance. By 1969 its operations had grown to the extent that over £15,000 was distributed in grants that year. This increased figure was due, not only to the impact of inflation, but also to an increased number of grants, even in the presence of increased pensions, state-funded care of dependents and free

secondary education. The Fund arranged its grants into four categories.

- A. Widows and orphans of civil servants
- B. Cases involving distress among civil servants
- C. Provision of specialist medical treatment
- D. Payments towards residential care in institutions such as sanatoria.

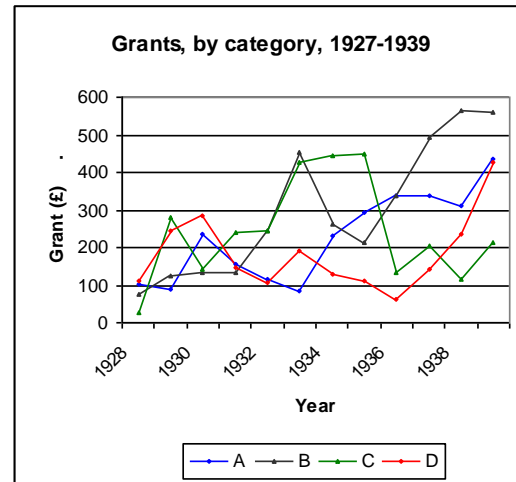


Figure 5, Grants by category, 1927-1939

Figure 5 shows that in its initial years, the Fund awarded grants across all four categories, albeit with an increased tendency towards care of widows and orphans.

However, Figure 6 reveals that with the passage of time, and even after the introduction of the widows and orphans benefits in 1968, applications for assistance in cases involving dependants of deceased members increased whereas those involving distress or poverty and those involving the provision of specialised medical treatment declined. By then, cases involving the treatment of TB had ceased.

The Fund recognised that many widows lived 'a very frugal existence since their husbands died', and had assisted many since its foundation.<sup>43</sup> In 1949, the Fund helped in 23 cases involving widows and

<sup>41</sup> The Civil Service Society ceased operations in 1988.

<sup>42</sup> CSBF, *Annual Report*, 1960, p. 8.

<sup>43</sup> CSBF, *Annual Report*, 1969, p. 8.

orphans at a cost of £684, 50 cases in 1959 (£4,629), 89 cases in 1969 (£13,134) and 103 in 1979 (£32,761). The poverty of many civil service widows into the late 1970s is still remembered by volunteers from the Benevolent Fund who hand-delivered cheques during the five month postal strike of 1979.

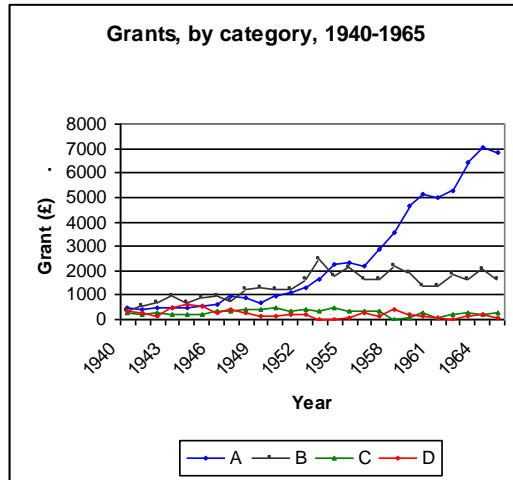


Figure 6, Grants by category, 1940-1965

With a statutory widows and orphans scheme in place, and with free secondary education available throughout the country, it was hoped that the demands on the Fund's resources from this quarter would decline, enabling monies to be diverted to other uses. This was essential if the Fund was to adapt to the changing pattern of needs in the last decades of the twentieth century. Cases involving mental stress were making increased demands on the Fund, often requiring long and expensive treatment. However, as Figure 7 demonstrates, widows and orphans continued to receive the largest portion of the Fund's resources (A), although considerable sums were also spent on the relief of distress (B) and the provision of medical treatment (C).<sup>44</sup>

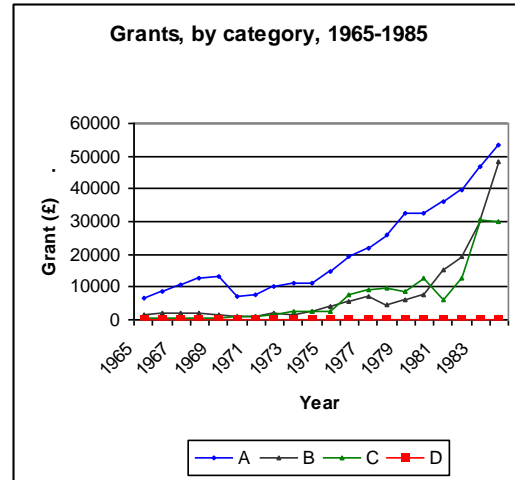


Figure 7, Grants by category, 1966-1985

The large proportion of payments to widows may be explained in part to the need to provide interim funds for the period immediately after bereavement. It was found that in many instances, the deceased had made no will. Suggestions for the drawing up of a will were included in annual reports in the late 1960s and throughout the 1970s, a draft will was included in the annual report for 1977. Payments in respect of sickness also increased, claims often arising in lengthy illnesses when entitlements under various contributory schemes were exhausted. Hardship also arose when claimants were on reduced pay or on pensions, or where service was too short to qualify for a pension.

The volume of grants increased significantly in the late 1970s and early 1980s. Monies distributed grew from an average of £10,000 per annum at the start of the 1970s to £24,394 in 1975. By 1980 this figure had grown to just over £32,000 and by 1985, it had reached the staggering figure of £141,090. (See Figure 8.)

<sup>44</sup> Breakdown of grants by category is not available after 1985.

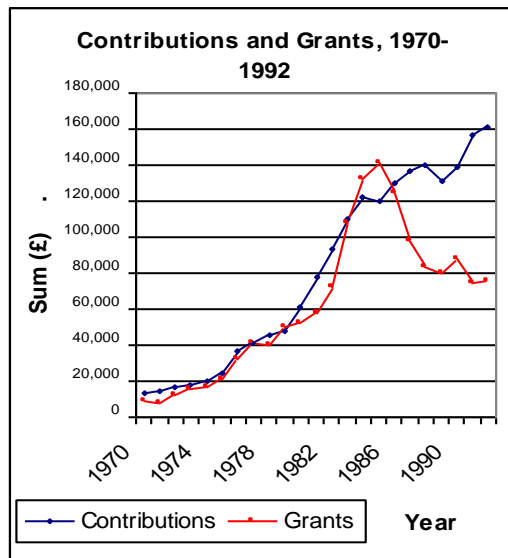


Figure 8, Contributions and Grants, 1970-1992

This was mirrored by a commensurate increase in contributions. Although there was a significant increase in the membership in some departments, others showed a marked decline and the Fund appealed to its Council members to vigilantly promote its uptake. The early 1990s saw a sharp (but short-lived) decline in grants, accompanied by a decline in membership. This downward trend in both membership and outlay would be reversed towards the end of the decade.

## FEMALE EMPLOYEES

In the days before the introduction of equal pay for equal work, women and unmarried men were paid substantially less than married men in the same or similar grades as a result of a marriage-differentiated scale introduced in 1925. Low salaries of female civil servants can also be explained by their deployment at lower grades with significantly less prospects of promotion. For instance, in 1948 the minimum wage for a typist was £150 per annum, while clerical officers earned £167 per annum if they were

women or single men and £199 per annum if married men.<sup>45</sup> Entitlements on retirement provided another gender-based anomaly, whereby females received lower pensions and no lump sum when they left the service. For instance, in 1941, a married Clerical Officer received an annual pension (£188), plus lump sum (£435), an unmarried male Clerical Officer received an annual pension (£167) and a lump sum (£337), while a female Clerical Officer received an annual pension (£147) and no lump sum.<sup>46</sup> This was rectified in 1954 by the Superannuation Act. The disparity between the wages of married men, single men and women was outlawed in member countries of the European Economic Community under the Treaty of Rome, and equal salaries were paid to all workers following Ireland's entry into the EEC in 1973.

Until the removal of the marriage bar in 1973, many females did not envisage a lengthy career in the civil service and consequently, women aged between 17 and 25 years were slow to support the Fund. Young female civil servants were informed that their sedentary occupations left them likely candidates for circulation and digestion problems. They were also warned that 'Prince Charming ... might never come and one might leave Youth strewn on the daily way to the office'.<sup>47</sup> The 1939 annual report claimed that many joined when it was explained that the purpose of the Fund was not for personal gain but to provide money for those in urgent need.<sup>48</sup> In spite of this, it is certain that the large proportion of young unmarried women in the civil service was a significant contributor to the low uptake of the Benevolent Fund.

<sup>45</sup> *Civil Servant*, Mar. 1948, p. 30.

<sup>46</sup> *Civil Servant*, Aug. 1941, p. 150.

<sup>47</sup> *Civil Servant*, May 1939, p. 164.

<sup>48</sup> CSBF, *Annual Report*, 1939, p. 9.





*Civil Servant*, July-Aug. 1954.

May O'Doherty campaigned against the hardships endured by female workers until the wage increases of the 1950s and 1960s. She told a gathering of civil servants demonstrating in demand of salary increases in 1953 that 8,000 female workers lived away from home whose 'budgetary problems were very serious'.<sup>49</sup>



May O'Doherty, Benevolent Fund Activist, 1927-68, Chairman, 1963-68.

<sup>49</sup> *Civil Servant*, Mar. 1953, *Irish Press*, 16 Mar. 1953, *Irish Independent*, 2 May 1953.

Until the mid 1970s, the high turn-over of female civil servants, and the youthfulness of most women employed, generated a body of women who were less likely to require assistance from the Benevolent Fund. A survey of typists conducted immediately prior to the removal of the marriage bar found that most were single women under the age of thirty, the majority of whom were engaged to be married. In fact, only one typist out of every five favoured the removal of the marriage bar, as it also entailed the abolition of a marriage gratuity which had been a particularly attractive feature of Civil Service employment, as outlined by a typist who explained that 'after five years' work you get a marriage gratuity which you don't get in other jobs'. Another typist commented that 'the pay at the moment is good' while a third was impressed by the granting of 'full pay for up to six months if a person is unable to work due to illness'.<sup>50</sup> With favourable conditions of employment such as these, it is little wonder that few women saw the need to support their Benevolent Fund.

## LATER YEARS

It was obvious by the early 1990s that social and economic pressures were impacting hardest on civil servants under the age of 40, who comprised half the Fund's claimants. This was interpreted as an indication of pressures facing the younger segment of the service. In 1992, health issues and illness accounted for 44% of all claims, followed by family difficulties (32%) and mismanagement of income (13%).

<sup>50</sup> Nóirín Ó Broin and Gillian Farren, *The working and living conditions of civil service typists* (Dublin, 1978), pp 25, 89, 99.

In the early 1980s, a time of high interest rates, claims were received from members in financial difficulties. Many had become involved with money-lenders and were subjected to threats and intimidation due to non-payment. The Fund advised these persons to join the Civil Service Credit Union and all members were urged to take out private health insurance as claims had been received from members who had opted for private medical treatment without adequate health cover.<sup>51</sup>

By the early 1990s it was obvious to many who were closely involved in the running of the Benevolent Fund that its structures and operations, established to meet the conditions of the 1920s, needed to change to address the much-altered situation of the 1990s. If the organisation was to continue, this change was essential for a number of reasons. Firstly, the nature of the civil service was changing, with many employees moving from central government to semi-state bodies. Without a change in the structure of the Fund, it was clear that this would cause the potential pool of members to decline markedly over time. Secondly, the operation of the Fund needed the appointment of a full-time dedicated person to oversee its work and to manage the impending changes both in the structure of the Fund and the manner of assistance. Thirdly, the nature of assistance offered by the Fund needed to change, as the needs of its members mirrored Irish society on the eve of the twenty-first century rather than the society of eighty years earlier.

The driving person behind these changes was Pat Fitzpatrick, who had joined the committee of the Fund in the late 1980s. He recognized that a society operated on a voluntary basis was no longer viable

and that the constitution and rules of the Fund, as laid down in 1927, no longer reflected the needs of its members as the Fund faced into a new century. At a well-attended Extraordinary General Meeting in December 1992, changes regarding new objectives for the Fund, a new structure, a new constitution and a new name were adopted by council members. From 1993, the new organisation would be known as the Public Service Friendly Society.

### **PUBLIC SERVICE FRIENDLY SOCIETY (1993)**

The Public Service Friendly Society (PSFS), which was launched in November 1993, incorporated a number of significant changes which reflected the way in which its members' needs differed from those of 1927.



Pat Fitzgerald, first chairman, PSFS.

The development of the Society was directed by Pat Fitzgerald, its first full-time employee. The first change involved the extension of membership to the entire public service, thereby retaining civil servants who had been transferred into semi-state bodies. The second, and most important change, entailed the methods of assisting members in need. The distribution of monies to widows and orphans, and the alleviation of poverty among families

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<sup>51</sup> CSBF, *Annual Report*, 1983, p. 8.

stricken with TB was no longer required. Instead, problems stemmed from unforeseen illness, often related to stress or addition problems, mis-management of income, and increasingly from family break-up.

The Society still provides grants where appropriate, and increasingly distributes repayable loans. However, frequently, under the new Society members with financial difficulties are assisted in managing their income and restructuring their debts. This often entails negotiations with financial institutions (always with the member's permission) and in many occasions debts are significantly written off. In this manner, members retain ownership of their problems but with ample direction and support. Much use is made of the Money Advice and Budgeting Service (MABS), who facilitate a comprehensive overview of a problem and suggest a holistic response. This reflects a change in the objectives of the Society, from grants or donations in time of crisis to the management of underlying problems and the development of long-term solutions. It must be stressed, however, that the PSFS has always been and will always be willing to assist members who find themselves in distress, and that funds are distributed among genuine applicants on an ongoing basis.

The constitution of the PSFS allows for educational grants to disadvantaged members. Although its rules permit investment in a nursing or retirement home for public servants in need, no moves have been taken in this direction.

Further modifications were introduced in 2003 to guarantee transparency and accountability. The older structure of a large council and defunct Branch Committees was replaced by a smaller Committee of Management, a voluntary

body, drawn from the civil service population on a voluntary basis which meets six times a year to approve awards. The role of chairman was altered and a new post of Executive Director be established. Henceforth, the chairman (currently Paul Cassidy) would hold a voluntary position and would chair the meetings of the Committee of Management.

The post of Executive Director was established, who would review and investigate applications and prepare a suggested response for the Committee of Management. The creation of this post fulfilled two criteria. Firstly, it ensured that the proposer of a grant did not constitute part of the awarding committee, and secondly, it guaranteed confidentiality to the applicant, whose intimate details were no longer investigated by a voluntary committee of fellow-workers.

Declan Meagher was appointed the PSFS's first Executive Director in March 2003, Pat Fitzgerald having returned to public service employment. An additional full-time post of Development Officer was established in 1999, which was filled by Michael Stapleton until his replacement by Adeline Meagher in 2004.



Adeline Meagher, Development Officer, PSFS

Carmel Doyle is also employed as a full-time Administrative Assistant. All staff are seconded from their government

departments and all are independent of the Committee of Management but are answerable to it.

In the thirteen years since its foundation, membership of the PSFS has increased from 7,212 (1993) to 9,906 (2006). Its increased income, which arises from the growth in membership coupled with the impact of salary increases, has enabled a huge augmentation in the value of grants awarded. Figure 10 shows that by 2000, the PSFS received and distributed over £300,000 per annum and in 2005, €684,000 was distributed from an income of €650,000.

Since its inception in 1993, the PSFS has relieved hardship occasioned primarily by illness or by family difficulties. For instance in 1994 the Fund assisted a 28 year old mother of two children, who was going through a marriage separation by re-organising her mortgage payments and helping with her legal costs. It cleared the mortgage and helped with the medical costs of a man in his thirties who was forced to retire due to ill health and also contributed to the nursing-home costs of a retired civil servant suffering from Alzheimer's Disease.

The PSFS has experienced a shift in the nature of claims over the thirteen years for which figures are available. Claims relating to illness comprised half of the grants distributed in 1993, while matters relating to marriage and family difficulties comprised less than a third. These positions have now been reversed and grants to relieve family problems comprise the largest proportion of monies distributed by the Society. By 2000, £167,200 was donated to relieve family difficulties, while less than half that sum (£80,500) was spent on cases involving illness. Expenditure on family difficulties has continued to soar, amounting to €260,000 in 2005.

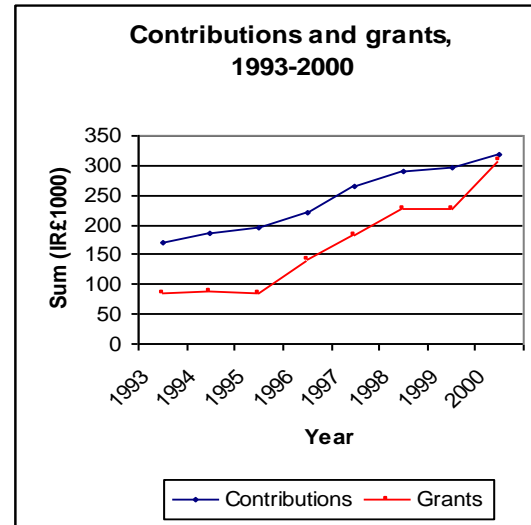


Figure 10, Contributions and grants, 1993-2000

While health and family difficulties comprise the bulk of grants awards, monies are also distributed to relieve hardship caused by bereavement, including assistance with funeral expenses, and to help towards the education of disadvantaged members. The majority of applicants for assistance are aged between 30 and 50, many of whom are unable to cope with unforeseen problems, such as the onset of disease, the birth of a child with health problems, an unplanned pregnancy or the breakdown of a marriage. Each year hundreds of civil servants, encountering situations like these, appeal to their Friendly Society for assistance. Many receive monetary help, and in cases where this is not considered appropriate, advice regarding financial management and restructuring is offered with the PSFS frequently mediating between the applicant and lending institutions.

Throughout the eighty years of its existence, first as the Civil Service Benevolent Fund and later as the Public Service Friendly Society, this organisation has granted assistance to civil servants in times of need, drawing its funding from a large body of



employees who are reassured by the benefits of membership and who feel a shared responsibility towards their fellow-workers. The nature of hardship has changed greatly during its life-span but the nature of individuals remains the same and members continue to find themselves in unexpected and sometimes unpleasant circumstances.

Nowadays the country is not ravaged by tuberculosis, and widows and orphans no longer rely on charity or discretionary payments. However, changes in life-styles and family practices such as the increased incidence of marriage breakdown and the growing number of single parent families pose new challenges for the work-force of today – challenges that the Public Service Friendly Society hope to successfully address.



Frank Daly (Trustee), Pearse Bolger and guide-dog, Whiskey, Declan O'Brien, Executive Director, PSFS.

The €684,000 distributed in 2005 to over 500 public servants who fell on hard times was generated from the subscriptions of the 9,906 members of the PSFS. This amounts to an average monthly subscription of just over €5.

The work of the Society is carried out in total confidentiality and, although the structures of today's organization differ from those laid down at the foundation of its parent, the Civil Service

Benevolent Fund, its aims and ethos are similar. Among its recent beneficiaries are Pearse Bolger, a Clerical Officer in the Department of Foreign Affairs, who unexpectedly lost his sight and Ursula Daly, an Executive Officer in the Department of Education and Science, who survived the double trauma of a marriage break-up and a diagnosis of breast-cancer.



Ursula Daly with Taoiseach, Bertie Ahern

At its inception in 1927, Benevolent Fund was administered from an office in the Custom House. Over the decades since then, it's address has changed many times: 1927-77, Custom House; 1978-87, 26 Harcourt St; 1988-92, Baggot Bridge House, 84 Lr. Baggot St; 1993-98, Irish Life Centre, Lr. Abbey St. It currently operates from 1<sup>st</sup> Floor West, The Plaza Centre, Belgard Road, Tallaght, Dublin 24, where its work is administered by Declan O'Brien (Executive Director) and Adeline Meagher (Development Officer) and Carmel Doyle (Administrative Assistant). Further details are available from its website, [www.psfs.ie](http://www.psfs.ie).

In an ideal world, there would be no need for an organisation such as the PSFS. However, the realists amongst us recognise the shortcomings that surround us. As the PSFS's is totally confidential, the wider civil service may be unaware of the very real benefits effected, as is

clear from the following correspondence and case-studies relating to recent applications.

The following case studies and letters from beneficiaries provide details of from a sample of the 4,600 cases helped by the Public Service Friendly Society between 1993 and 2005.

Case A, H.E.O., male, age 41 (1995)

This married man with three children was forced to retire when he suffered brain damage as a result of a viral infection. His lump-sum payment was used to clear his mortgage. Although he was in need of constant care, his wife was forced to return to work. The fund donated a grant of £400 and an interest free loan of £3,000.

Case B, C.O., female, age 40 (1995)

This mother with two dependent children, fell into serious debt, when her husband left her. The PSFS granted £700 to pay immediate, overdue bills and persuaded a financial institution to substantially write-off her debts.

Case C, male, paper keeper, age 32 (1995)

This man fell on hard times when his wife was forced to give up work to care for their second child who was born with Downs Syndrome. The PSFS granted £500 to this family, who were finding it difficult to survive on a single salary.

Case D, C.A., female, age 50 (1996)

This member was under severe financial pressure as ill health restricted her husband to part-time work, and her son was also unable to work, also due to illness, while she struggled to put another family member through college. The PSFS worked out a financial package to clear her outstanding loans and awarded a non-repayable health and educational grant of £4,000.

Case D, C.A., female, age 35 (1996)

This member, who had three very young children, got seriously into debt when her husband lost his job. The PSFS restructured her finances in conjunction with a Credit Union, and provided £4,500 in grants.

Case E, H.E.O., male, age 52 (1996)

This married man, the father of two teenage children, had long term health difficulties and eventually his marriage broke down. His daughter was affected to the extent that she needed hospital treatment. The PSFS gave financial advice and awarded a grant of over £2,000 to help with his legal costs and towards finding alternative accommodation.

Case F (2005)

Thank you seems hardly enough for such a generous gesture. I must tell you that I went out straight away and bought the final (I hope) piece of furniture that will make life easier for my husband. The renovations are complete and life is so much more comfortable now. He can now shower in his own 'wet-room' and just about everything is at a comfortable level for the wheelchair.

Case G (2004)

I simply do not know what to say – so I'll leave it to a few words. Our undying gratitude to you (and your colleagues) for wonderful response to our application for grant. A thousand thanks for your present kindness and attention. We are just overwhelmed and we are now looking at life in a people positive manner. May the Good Lord bless you and your noble work.

Case H (2007)

Just a line to once again thank you for your help .... Being put in a position of having to keep asking for financial assistance is hard to take at times, but whenever I have spoken to you, you do so much to put me at ease, and you have no idea how much I appreciate that.

Case I (2004)

Please convey our sincerest thanks to the Society's Committee of Management for this decision. This money will go along way to pay for our ongoing expenses for the care of our boy's post bone marrow transplantation.

Case J (2006)

Thank you to all the staff at the PSFS for being there at my time of need, for all your good advice and support. Keep up the good

work. Thankfully now my life is sorted and I can now move on with a sense of serenity and contentment.

Case K (2004)

I got such a pleasant surprise last week when I opened the letter from you enclosing such a generous Christmas grant of €470. I was touched by your remembrance of me and by your great generosity that tears of joy ran down my face.

Case L (2004)

Please convey to the Board my heartfelt appreciation .... It has lifted a tremendous weight off me and has relieved a great worry. It goes some way towards putting the huge difficulties of my recent past behind me and enables me to look forward with greater optimism.

Case M (2004)

I would like to thank the Board for dealing with my request so quickly and in such a compassionate manner, I will keep you updated on my son's progress and am sure that your generous gift will contribute to his progress.

Case N (2005)

You were extremely kind in the way you dealt with my situation. As you know the past few months were very hard for me, you acted quickly, very professionally and with extreme kindness. My thanks to yourself and the Committee for granting me €3,000. I am applying for the balance by way of a Credit Union Loan ... I may within a short while have cleared this debt. This was something I couldn't see 2 months ago.

Case O (2007)

I have been so uplifted by PSFS in times of need and stress in my life. It was through conversations I had with people in your organisation that clarified the problems in my life and helped me to deal with them. Your intervention with the Civil Service Credit Union and your grants to me have helped so much, words cannot explain it. ... I am separated from my husband ... I was overwhelmed with the responsibility of caring for and being the sole parent of my children. I cannot believe how the years

have flown and we have managed to overcome the many obstacles life throws at us from time to time. All my children are wonderful and are doing really well ...

Case P (2007)

The past year has been one of the worst I have endured, and if it hadn't been for the Public Service Friendly Society, and in particular your help Declan, it would have been a lot worse. ... I have a feeling that my job related problems will be sorted out, and once that's done, I can restart the repayment schedule with MABS.

## THE AUTHOR

Miriam Moffitt, a native of County Mayo, has lived in Dublin since the 1970s. She worked as a pharmacist from 1981 and returned to education in the mid 1990s, obtaining an MA and Ph.D. in history at NUI, Maynooth, where she lectures in the Department of History.