The AGM meeting is this Thursday 28th September at the Ventures doors open from 7.00 pm. For a 7.30 pm Start.

The speaker is Janet (Jan) Pick "Cached in The Attic" by Janet Pick. The story of the Crofts and Assinder letters.

This will be the last meeting to be held at 7pm. In future meetings will be at 11 am on Mondays

#### Thrift Radiates Happiness.

#### Birmingham's Municipal Bank and Eldred Hallas, Birmingham's First Labour MP

The bank sprang from an idea by Neville Chamberlain who was Lord Mayor of Brum at the time, as a means of raising funds to support the war effort. He consulted a lot of people including Eldred Hallas, leader of the Birmingham Municipal Employees Union, and succeeded in getting the full Council to back the scheme in April 1916.

The plan was that deductions of small savings amounts directly from workers' wages could be deposited in the bank. Parliamentary approval was needed and eventually an Act was passed but only on a temporary basis until a time three months after the end of WW1. The Birmingham Corporation Savings Bank opened on Sept 29<sup>th</sup> 1916. Eldred Hallas was an effective and vigorous campaigner, visiting factories and encouraging workers to join the bank. He also designed the coupon scheme.



Deposits in the bank were made by means of coupons paid to the workers as part wages, or purchased from employers. These coupons, with gummed backs, were placed on a card until the value of one pound or over was represented, when the card was brought to the head office of the bank, and the value entered as a deposit in a bank book. At first, coupons of the value of one shilling only were

available, but to meet the demands of depositors, coupons of other denominations were subsequently introduced

# Balsall Heath Local History Society Gazette

# **SEPTEMBER 2023**



Telephone: 07565 194822 Email: info@balsallheathhistory.co.uk Web: www.balsallheathhistory.co.uk www.thelostchildren.uk Facebook: Balsall Heath Local History Society and lostchildrenproject

Membership of the Society costs £12 a year. Membership runs from January to December each year and application forms are available on the website. Fees at meetings are: £1 for members and £3 for visitors. Meetings are held at St Paul's Venture, Malvern Street at 11:30 a.m. Refreshments will be served from 11 a.m to 11:20 a.m.

#### Coming soon

Monday 23rd October 11 am for 11.30 am start a talk by lan Binnie from the Moseley Local History Society entitled "Moor St Station to the Dardenelles. Birmingham soldiers in the Gallipoli campaign" The Bank was immediately popular and after the war Neville Chamberlain pressed for a new law which led to the opening of The Birmingham Municipal Bank on 1st Sept. 1919. Within a year it had over 40,000 open accounts and 17 local branches.

The first permanent branch to be opened was at Sparkbrook. The Bank procured a shop unit at 163 Stratford Road, and this was used as temporary premises for the daily branch that commenced operations from September 1st 1919. The Bank then purchased the greengrocer's shop adjoining and the reconstructed premises were formally opened by Neville Chamberlain on July 25th 1921.

The Bank also made an early start in Balsall Heath. On Sept 1<sup>st</sup> 1919 the address was 148 Mary Street where the Church Centre now stands. The front room of a terrace house was used with opening hours of Monday, Friday, and Saturday evenings from 18:00 to 19:30. These hours were increased in 1920 but the place was much too small and inconvenient.

By 1922 they had moved to specially adapted premises at 526 Moseley Road, a building still there today as the Bangladesh Islamic Social Centre. At this time Eldred had moved from Kings Heath to live nearby at 5 Edgbaston Road in Balsall Heath and he officiated at the opening of the branch in September 1922. By now he had also become Birmingham's first Labour MP and was a distinguished local personage.

At the opening he said,

" Those who took part in the formation of the Bank looked further ahead than the end of the war. They visualised the possibility of the establishment of a permanent Bank which would be the means of inducing the population to subscribe to their own funds for the purpose of financing their own public institutions and Municipal services at a profit to themselves. The success of the permanent Bank has been such that one in every ten of the entire population of the city is a member of the Bank."

He added that the Balsall Heath branch already had 2,500 members.

The branch was extended in 1927 because of its success in attracting new customers and by now the bank was expanding throughout the city with branches and a quarter of a million accounts and a House Purchase Department had been set up to assist working-class people who wanted to buy their own homes.



Almost all branch premises before the Second World War had a similar appearance, both externally and internally, that would have made them instantly recognisable to depositors moving to a new district. The frontage faced with white Hollington stone, surrounded windows with screens of lead lights whose glass was engraved with the Bank's key logo, which included the words " Security with Interest", a slogan intended to inspire confidence.

In May, 1922, at the instigation of the late Eldred Hallas, a scheme of saving using home safes was introduced, to encourage children, and even adults, to accumulate small sums until it was convenient to visit to the bank. It was immediately popular.



The safe was a strongly-made steel receptacle with a slot at one end for coins which could not be taken out again. It was issued in a locked condition, and as the key belonging to the safe was kept at the bank, the depositor was protected against the temptation to obtain the coins without visiting the bank.

Eldred Hallas died in 1926 . In recognition of his contribution to the founding of the bank, a memorial plaque was placed in the Balsall Heath branch. His grave is in Brandwood End Cemetery.



His obituary included this comment:

"The full extent to which Birmingham is indebted to Mr Hallas in connection with the Municipal Bank cannot be estimated. Mr Hallas possessed a brilliant mind which was always seeking further spheres of usefulness for the Bank; his oratorical efforts were invaluable in starting the Bank in 1916. He had a magnificent voice for public speaking; he could, and did, sway thousands. Day after day, night after night, he addressed gatherings of workers, explained the scheme, and exhorted them to "save now and smile afterwards."

#### Growth and amalgamation – the Bank after 1945

Balsall Heath branch was one of the Bank's properties seriously damaged by bombing during World War II, particularly resulting in the residential accommodation being made unusable. A contract for the extensive remedial work was entered into in January 1948. The top floor of the premises were removed. As a result, the rather splendid upper facade was lost.

In the thirty years after the war the Bank expanded, increasing the services it offered. But in 1973 a radical review of its operations meant that savings banks were rationalised, reducing their number from 70 to 17. Birmingham Municipal Bank eventually became the Birmingham TSB in 1976, ceasing to operate as a department of the local authority. At that point there were seventy branches in Birmingham and the immediate vicinity, 400,000 active accounts, and local citizens' savings of some £140 million. The merger of TSB with Lloyds Bank in 1995 saw the abandoning of the Head Office building in Centenary Square; by then it was plainly too small to accommodate all the administrative functions of a large national organisation

These magnificent headquarters, which the Society visited in July this year, were officially opened in 1933 by Prince George. Inscribed in stone in the Banking hall are two important messages, "Thrift Radiates Happiness " and "Saving is the Mother of Riches." The building has been restored and is now "The Exchange", run by Birmingham University. The grand banking hall houses a coffee bar, open to all, a fitting use of this important part of Birmingham's heritage. Val Hart

Much of this information is from the excellent website: <u>www.bmbhistory.org.uk</u>.

Here you can also see images of the first branch in Mary Street & the Opening of the Moseley Road Branch.

Important message for Balsall Heathan's everywhere.

Both of these images of the Moseley Road Baths and Library buildings can be found in Val Hart's book ' Balsall Heath A History. A perfect illustration of their importance to this place and its people.



In origin, they were the reward for the ratepayers of Balsall Heath agreeing to the inclusion of the district within the city area of Birmingham. Who could argue that they have not been important to us all ever since? We have come close to losing baths this century. But now its future is assured, the story behind that is one of the people's successful endeavours to turn that fate around is simply remarkable.

The story is written for us by an old friend, Joe Holyoak. whose work we have been honoured to publish previously.

## A Huge Investment in Balsall Heath's Future

The doors of Moseley Road Baths will close on October 2nd. If I had written this sentence in say, 2010, it would have been really bad news. It would have meant that Birmingham City Council had overruled all the local opposition, and closed the baths forever because it could not afford the huge bill needed to repair the building to keep it safe to swim in.

But writing this sentence in 2023 means that actually, it is very good news. The closure is temporary, in order for contractors to move in to begin work on Phase 1 of a £32m development scheme that also includes Balsall Heath Library next door. It will eventually result in a wonderful community resource for the neighbourhood, in about 2029.

How has this transition come about? The key event was the agreement by the City Council in 2018 to grant a license to a recently formed charity, to take over part of the building, and manage swimming there. (To give the charity its full name, the Moseley Road Baths Charitable Incorporated Organisation, or the CIO).

The CIO has been managing swimming since then, with the City Council retaining ownership of the building. The CIO formed alliances with some important and influential bodies, who were also supporting the continuation of swimming in this important historic building. Chief among them was the National Trust, and also Historic England, the government's adviser on historic architecture, and the World Monuments Fund, an international body based in New York.

Together, these organisations comprise what is called the Coalition, which is making the ambitious plans for the building's future. The Coalition also includes the Friends of MRB, who were the main opposition to the City Council's proposed closure earlier this century. Most remarkably, I think, the Coalition includes the City Council itself. The hugely successful campaign to save the baths has turned the Council through 180 degrees. From being the enemy, the Council is now a significant ally.

It is contributing millions of pounds to the project, which are ring-fenced despite the Council's current debts. Most of the money for Phase 1 is from the government's Levelling-Up Fund, which granted £15.5m for the baths in 2021. Phase 1 is due for completion in 2025. It is hoped that Phase 2 will largely be paid for with money from the National Heritage Lottery Fund.

The Coalition's application to the Lottery has successfully passed Stage 1 of the process. This has enabled an interim payment which has funded the employment of a lot of new staff at the baths, who have created a number of community-based initiatives in the building in addition to swimming. During the closure, many of these will continue across the street in the Old Print Works.

Phase 1 of the development project will see external repairs and improvements to roofs, the conversion of parts of the washing baths to new uses, the replacement of the outdated baths plant and services, the insertion of a new mezzanine floor in the library, and the making of an internal connection between the library and the baths.

The big move will come in Phase 2, when Pool 2, the one currently in use, will be drained, and Pool 1, known as the Gala Pool, will replace it as the location for swimming, supported by all the new energy-saving plant. Pool 2 will be boarded over, to become an all-purpose space that can be used for concerts, film, theatre, and almost anything you care to name.

Writing as someone who became a member of the Friends of MRB many years ago and took part in the earlier campaigns against the City Council's closure plans, it is sometimes difficult to believe that we have succeeded to the extent that we have. Years ago, it seemed very unlikely. The temporary closure is regrettable but unavoidable. We can look forward to eventually having two improved and expanded buildings which will provide all sorts of wonderful opportunities for the citizens of Balsall Heath.

Joe Holyoak



It's not hard after reading his work that Joe has taken us to the very heart of this story. That has shown us that things could have worked out very differently.

It is time we told the rest of the world that the Baths will close only to open again for a wonderful future.

It will have aged again and that will only have the effect of being cherished all the more.

J.F.

### Heritage Week in Balsall Heath

Readers of this Gazette will have been well aware of the now-established annual Heritage Week in Birmingham. This year the significant dates were Friday 8<sup>th</sup> to Sunday 17<sup>th</sup> of September. There were over 100 events taking place all over Birmingham, with a chance to explore the city's buildings and outdoor spaces. Discover the city's cultural and industrial heritage and take part in many live activities such as workshops and cycling or walking tours.

Balsall Heath Local History Society staged an exhibition highlighting its cultural heritage by way of stories and pictures of the people who lived and or worked there over the years.

The society's applauded 'Lost Children Exhibition' was also on display. It is an event that brings much comment about its excellence and its informative nature with its 'power to enlighten` on a subject the world needs to know about.





The above picture taken at the Ventures Malvern St venue gives some idea of the extent of the

Lost Children Exhibition. During the week prior to the Malvern St. staging, it had been at the Gap Café at the Old Print Works building opposite Moseley Road Baths (MRB). The visitor's book available at both venues recorded comments:

- A very informative exhibition and very sad. "
- "A wonderful exhibition that really gives you the feel of the experiences of some of the children."
- "Thanks for putting this together. It gives us an insight into what their families went through. So important that this history is remembered, and lessons learned."
- "Never knew about this"
- "Excellent exhibition and presentation"

**Of the Balsall Heath cultural heritage exhibition it was said:** "I really enjoyed the exhibition last weekend and look forward to receiving further details regarding the group (The History Society).

Among others, these extensive display boards were on view at the Venture Malvern St venue. Val Hart & Jim Fitzpatrick





#### Other Events

October is Black History month and Birmingham will be holding events to celebrate this. Most likely to be of interest are the exhibition of Vanley Burke photographs and a talk by Miranda Kaufman on "The people enslaved by Lady Sarah Holte". Details of these events and more can be found at https://www.blackhistorymonth.org.uk/listings/region/west-midlands/birmingham/