# One hundred and thirty years of benevolence

Please send any ideas for feature articles for consideration to:

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It is hard to believe that this year the British Dental Association will be celebrating its 130th birthday! Among the organisation's many laudable accomplishments over the years, one aspect in particular stands out as worthy of a mention: the Association's continuous support for the Benevolent Fund.

Since the British Dental Association's inception in 1880, the Association has witnessed the British dental profession go from strength to strength, and has had to adapt to countless bureaucratic upheavals and exciting scientific developments. Thankfully, its ongoing support of the Benevolent Fund, founded two years after the BDA itself, has remained unchanged. Despite the high quality of life enjoyed by most members of the dental profession in the 21st century, the need for a safety net for those who have fallen on hard times is still essential today.

By the mid-nineteenth century there was no unity, organisation or code of ethics for the dental profession. Despite the country's dramatically increasing number of dentists, there was no control to prevent malpractice and incompetence within the industry. Some of the leading practitioners of the time responded to this issue by forming the Dental Reform Committee, which in 1879 called for a nationwide meeting to establish the BDA, with Sir John Tomes as its first President in 1880.

# The early days

At that time it was common practice for trade and professional associations to sponsor their own mutual aid organisation to assist their members with debts arising due to illness or old age. This was particularly prudent in the Victorian era, given that a system of state benefits and support did not yet exist. Members of each occupation would look out for each other by forming small local benevolent associations, some of which continue to

provide their members with vital support to this day, such as the Norfolk and Norwich Benevolent Medical Society.

In its earlier days the BDA Benevolent Fund focussed its energies on the ill and incapacitated, and on reducing poverty in old age. Similarly to other occupations of the time, dentistry was still an exclusively male profession in the late 19th century and many of the Fund's earliest beneficiaries were the widows of dentists. This need continued and increased after the First World War.

#### Continuing co-operation

Today, the BDA and the Benevolent Fund continue to co-operate, supporting dentists and their immediate dependents.

For the benefit of everyone, it is vital that charities are able to work together with others in a similar field to provide the vulnerable with seamless protection. The Benevolent Fund co-operates widely with charities such as the Dentists' Health Support Group (DHGS), in helping to rehabilitate dentists suffering from drug or alcohol addiction. In this case, the Fund's role is to offer financial support to the practitioner's family, and to help with the cost of any residential treatment needed. Help can be in the form of an interestfree loan, so that the dentist can repay the cost of their treatment when they get back to work.

It is not only the British Dental Association that has offered the Fund its wholehearted support through the years. We should not forget that the entire dental profession has made substantial contributions for the benefit of their colleagues suffering misfortune, all of whom are grateful for their peers' generosity.

Thanks to the foresight and generosity of previous generations, the Benevolent Fund is in the fortunate situation of having accumulated an endowment to help fund its work. However, at present the Fund's annual charitable expenditure exceeds its total income from investments and donations. It is the continuance of donations and legacies to the Fund that will ensure our successors have access to the help they need in the future.

## Changing demographics

Since the BDA established the Fund, the demographic of beneficiaries has certainly changed. Nowadays, applicants for assistance are much more likely to be of working age, rather than retired. Today's beneficiaries may suffer from stress or mental illness, or need help as a result of an accident or physical illness. Changes in society, as well as specific pressures affecting dentists today, are mirrored in the Fund's work in the 21st century.

For example, in 2008 45% of applicants were female, reflecting the increase in female dentists. The changing make up of the profession is also reflected in the age of the Fund's beneficiaries, as in the same year, 35% of new applicants were under the age of 40. The rising costs of living and an ageing population will all place extra demands on the Fund's resources. It seems today that saving for a pension is low on young dentists' list of financial

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priorities, which is particularly worrying given the profession's shift towards private dentistry. Those working in the NHS will be rewarded with a generous pension upon retirement, but those who do not will have to plan carefully for the years ahead. Perhaps in thirty years' time the Benevolent Fund will find itself spending more on the relief of poverty in old age – precisely one of the reasons it came into existence originally.

Anniversaries are a cause for celebration, and to mark the occasion, what could be better than to thank all of the Fund's Trustees, past and present, who have self-lessly put so much of their time and effort towards helping others? Undeniably, there is still much work to be done, but we believe we should take this moment to celebrate the kindness and generosity of all those who have supported the charity throughout its existence, and also to celebrate those dentists who have managed to overcome their various difficulties with the Fund's help.

It would be wonderful to live in a society where charities such as the Benevolent Fund were unnecessary. However, even

the most optimistic of us must resign ourselves to the fact this will probably never happen in our lifetimes. So, may the BDA and the Benevolent Fund continue their long and happy partnership together in years to come. Here's to the future!

For more information about the Fund please call Sally Atkinson on 020 7486 4994 or email dentistshelp@btconnect. com. All enquiries are considered in confidence. The BDA Benevolent Fund is a registered charity no. 208146.

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