

**C DSCT                      Records of the Hull and District Credit and                      1901-2013**  
**Check Traders Association**

**Accession number:** 14/07

**Historical Background:** The 1880s saw the development of life insurance schemes accessible for the majority of the UK population for the first time. This required the payment of premiums which were collected weekly by agents calling on customers. From this, a number of agents began to work with customers and local shops providing a service whereby goods could be obtained by customers through the agent who would then pay the shop, after subtracting an agreed discount. As this type of trading became more popular, so there would inevitably be some defaulters. As a consequence in 1890, 4 Hull insurance agents, S.T. Moore, J. Appleton, H. Selby and J. Dixon, met in a coffee shop on Story Street to pool information for their own protection against bad payers and to try and prevent debtors from over committing themselves. This would later develop into the Masters and Agents Protection Society as they were joined by other agents from Hull. In addition, they were joined by agents from Grimsby and other parts of Lincolnshire, until they went on to form their own association.

This type of trading became very successful. Shops would provide customers with a printed document, the 'credit token', which would later become known as the 'check', for an agreed maximum amount and could be used in an approved shop the customer wished to use. In 1902 the organisation changed its name to the Hull and District Credit Traders Association (H&DCTA), and began to develop contacts with traders and similar associations across the country. In 1911 it was proposed the association should have its own office and full time secretary. P.A Blow became the first secretary, although it took until 1928 for the H&DCTA to acquire their own premises, Walmsley House on Spring Bank, which it retained until the 1990s. 1942 saw the H&DCTA work with the National Check Traders Federation to oppose the move by Hugh Dalton, President of the Board of Trade, to introduce the Check Control Trading Order which, if implemented, would effect the livelihood of the H&DCTA's members. The end of World War 2 saw a boom in check trading but a dispute between members and some stores in Hull would cause some serious damage. In 1949, the association changed its name to the Hull and District Credit and Check Traders Association (H&DC&CTA).

The late 1960s saw a rise in demand for cash loans for customers which resulted in the formation of consortia, both local and national, to meet the demands. These included groups such as Polycheck and Multicheck, with a national consortium being formed, Keycheck. In addition the H&DC&CTA was able to support members as various Consumer Credit Acts would introduce new rules and regulations. However during this period membership of the association began to dwindle, from some 160-170 members in the 1960s to approximately 50 in 2013. As a result the decision was made to wind up the H&DC&CTA with many members opting to join the national trade organisation.

The H&DCTA also had close links with the National Check Traders Federation, later renamed the National Consumer Credit Federation (NCCF), which was founded in Hull in 1927 before eventually moving to Sheffield.

**Custodial history:** Records created as part of the normal business activity of the association and deposited by Pamela and Stephen Chapman, both active within the organisation.

**Description:** Minutes, annual reports, accounts, credit agreements, campaign folders, letters, shopping guides and lists, programmes of events, photographs.

## Hull History Centre: Records of the Hull and District Credit and Check Traders Association

### Arrangement:

C DSCT/1	Minutes	1901-2001
C DSCT/2	Annual General Meetings and Annual Reports	1936-2007
C DSCT/3	Operational records	1946-1993
C DSCT/4	Financial records	1952-1976
C DSCT/5	Reports and correspondence	1941-2013
C DSCT/6	Events	1985-2007
C DSCT/7	Publications	1951-2007
C DSCT/8	Letters and reports of the National Association of Moneylenders	1970-1974
C DSCT/9	H&DCTA and the NCCF	1988-2002
C DSCT/10	Photographs	1957-1980
C DSCT/11	Signs, plaques and stamps	c.1970s-1990s

**Extent:** 6 boxes

**Related material:** A number of Hull and District Credit and Check Traders Association (H&DC&CTA) booklets from 1964-1966 are located within the Hull Museums collections. Within the records of the Board of Trade and the Department of Trade and Industry at The National Archives at Kew are responses from the National Check Traders Federation and the National Consumer Credit Federation to various government proposals.

**Access conditions:** Access will be granted to any accredited reader, except for C DSCT/1/1/11 which is closed at the request of the depositor until January 2032

<b>C DSCT/1</b>	<b>Minutes of the Hull and District Credit and Check Traders Association (H&amp;DC&amp;CTA)</b> Includes attendance record and complaints books 14 volumes	<b>1901-2001</b>
<b>C DSCT/1/1</b>	<b>H&amp;DC&amp;CTA minute books</b> 11 volumes	<b>1901-2001</b>
C DSCT/1/1/1	Minutes of the H&DCTA Minutes of weekly, annual and committee meetings  1 volume	28 Feb 1901- 26 Jul 1907
C DSCT/1/1/2	Minutes of the H&DCTA Minutes of weekly, annual and committee meetings 1 volume	2 Aug 1907- 23 Oct 1914
C DSCT/1/1/3	Minutes of the H&DCTA Minutes of weekly, annual and committee meetings 1 volume	27 Jan 1927- 7 Jun 1929
C DSCT/1/1/4	Minutes of the H&DCTA Minutes of weekly, annual and committee meetings 1 volume	14 Jun 1929- 26 Jun 1931
C DSCT/1/1/5	Minutes of the H&DCTA Minutes of weekly, annual and committee meetings 1 volume	6 Jan 1933- 1 Jun 1935

Hull History Centre: Records of the Hull and District Credit and Check Traders Association

C DSCT/1/1/6	Minutes of the H&DCTA Minutes of weekly, annual and committee meetings 1 volume	19 Feb 1937- 26 Aug 1938
C DSCT/1/1/7	Minutes of the H&DCTA Minutes of ordinary meetings, annual general meetings and executive meetings 1 volume	4 Nov 1938- 14 Jun 1940
C DSCT/1/1/8	Minutes of the H&DC&CTA Minutes of weekly, annual and committee meetings 1 volume	4 Feb 1949- 23 Nov 1956
C DSCT/1/1/9	Minutes of the H&DC&CTA Minutes of ordinary meetings, annual general meetings and executive meetings 1 volume	30 Nov 1956- 12 Feb 1960
C DSCT/1/1/10	Minutes of the H&DC&CTA Minutes of ordinary meetings, annual general meetings and executive meetings 1 volume	19 Feb 1960- 17 Sep 1965
C DSCT/1/1/11	Minutes of the H&DC&CTA Minutes of ordinary meetings, annual general meetings and executive meetings Item closed at the request of the depositor until January 2032 1 volume	29 Jan 1992- 25 Apr 2001
<b>C DSCT/1/2</b>	<b>Minute book of the Hire Traders Section of the Hull and District Credit Traders Association</b> Includes H&DC&CTA annual meeting and reports from 21 Apr 1955-27 Apr 1961, the 65 <sup>th</sup> -71 <sup>st</sup> meetings 1 volume	<b>1 Feb 1939- 20 Sep 1939</b>
<b>C DSCT/1/3</b>	<b>H&amp;DC&amp;CTA attendance record and complaints books</b> 2 volumes	<b>1960-1991</b>
C DSCT/1/3/1	H&DC&CTA attendance record book 1 volume	18 Mar 1960- 15 Aug 1968
C DSCT/1/3/2	H&DC&CTA complaints book Executive council reference purposes only 1 volume	18 Mar 1966- 10 Dec 1991
<b>C DSCT/2</b>	<b>Records of the Hull and District Credit Traders Association (H&amp;DC&amp;CTA) Annual General Meetings (AGM) and Annual Reports</b> 12 bundles	<b>1936-2007</b>

Hull History Centre: Records of the Hull and District Credit and Check Traders Association

<b>C DSCT/2/1</b>	<b>H&amp;DC&amp;CTA AGM and Annual Reports</b> 10 bundles	<b>1936-2012</b>
C DSCT/2/1/1	H&DC&CTA AGM and Annual Reports With gaps. For the 46th, 62nd, 64th, 67th and 68th meetings 1 bundle	17 Mar 1936- 17 Apr 1958
C DSCT/2/1/2	H&DC&CTA AGM and Annual Reports For the 70th, 71st, 72nd, 73rd and 74th meetings 1 bundle	21 Apr 1960- 7 May 1964
C DSCT/2/1/3	H&DC&CTA AGM and Annual Reports For the 75th, 76th, 77th, 78th and 79th meetings 1 bundle	6 May 1965- 1 May 1969
C DSCT/2/1/4	H&DC&CTA AGM and Annual Reports With gaps, and for the 85th, 86th, 87th, 90th and 91st meetings 1 bundle	15 May 1975- 28 May 1981
C DSCT/2/1/5	H&DC&CTA AGM and Annual Reports For the 92 <sup>nd</sup> - 96 <sup>th</sup> meetings 1 bundle	20 May 1982- 22 May 1986
C DSCT/2/1/6	H&DC&CTA AGM and Annual Reports For the 97 <sup>th</sup> -101 <sup>st</sup> meetings 1 bundle	14 May 1987- 23 May 1991
C DSCT/2/1/7	H&DC&CTA AGM and Annual Reports For the 102 <sup>nd</sup> -106 <sup>th</sup> meetings 1 bundle	21 May 1992- 22 May 1996
C DSCT/2/1/8	H&DC&CTA AGM and Annual Reports For the 107 <sup>th</sup> - 111 <sup>th</sup> meetings 1 bundle	30 Apr 1997- 23 May 2001
C DSCT/2/1/9	H&DC&CTA AGM and Annual Reports For the 112 <sup>th</sup> -117 <sup>th</sup> meetings 1 bundle	22 May 2002- 24 May 2007
C DSCT/2/1/10	H&DC&CTA AGM and Annual Reports For the 118 <sup>th</sup> -122 <sup>nd</sup> meetings 1 bundle	7 May 2008- 9 May 2012
<b>C DSCT/2/2</b>	<b>Minutes of annual meetings of the H&amp;DC&amp;CTA</b> For the year ending 28-29 Feb and includes the president's letter to members 3 bundles	<b>1957-1972</b>

Hull History Centre: Records of the Hull and District Credit and Check Traders Association

C DSCT/2/2/1	Minutes of annual meetings of the H&DC&CTA For the year ending 28-29 Feb and includes the president's letter to members 1 bundle	1957-1961
C DSCT/2/2/2	Minutes of annual meetings of the H&DC&CTA For the year ending 28-29 Feb and includes the president's letter to members. Except 1965 1 bundle	1962-1967
C DSCT/2/2/3	Minutes of annual meetings of the H&DC&CTA For the year ending 28-29 Feb and includes the president's letter to members. Except 1971 1 bundle	1968-1972
<b>C DSCT/3</b>	<b>Records relating to the operations of the Hull and District Credit and Check Traders Association (H&amp;DC&amp;CTA)</b> 1 volume 4 items 11 bundles	<b>1946-1993</b>
C DSCT/3/1	List of businesses operating within the H&DCTA Folder of shop members (Kalamazoo system), with addresses, dates and the credit % terms offered. Occasionally gives date when the business closed or will close. 1 volume	1946-1984
<b>C DSCT/3/2</b>	<b>Agreements between the H&amp;DCTA and businesses taking part in the scheme</b> 11 bundles	<b>1949-1993</b>
C DSCT/3/2/1	Agreements between business beginning A-B and the H&DC&CTA For Mrs A.L. Ashton (née Fergusson), S. Blank, Dorothea Bell, G.N. Bell & Sons (Hull), Benson Shoe Ltd, Messrs. Len Beck, H. Bush, S.M. Bass and B.S. Menswear 1 bundle	6 Dec 1949- 24 Feb 1989
C DSCT/3/2/2	Agreements between business beginning C-D and the H&DC&CTA For Chantelle, Cleveland & Sons, Phil Coupland, C. Crowther, Dorian, Dawson's Jewellers and S. Dillon 1 bundle	28 Oct 1951- 30 Jan 1978
C DSCT/3/2/3	Agreements between business beginning E-F and the H&DC&CTA For Eddies, Estelle Fashions, A.V. Ellis, Raymond Ellis Decorations, Eagle Star Insurance, Furmans (Hull), the Fishing Basket and Harry Fenton 1 bundle	25 Jun 1953- 12 Aug 1993

Hull History Centre: Records of the Hull and District Credit and Check Traders Association

C DSCT/3/2/4	Agreements between business beginning with G and the H&DC&CTA For the Gladesmore Group of Companies, Glyn Francis, E.A. Gale and Gloria Gaye Ltd 1 bundle	14 Feb 1966- 5 Oct 1983
C DSCT/3/2/5	Agreements between business beginning H, I, J and L and the H&DC&CTA For John Ford Menswear, the Hat Shop, Harper Shoes, Henry Hirds, Carl Hammond, La Bamba Fashions and Frank Ledger 1 bundle	28 Nov 1953- 1 Jul 1990
C DSCT/3/2/6	Agreements between business beginning M-N and the H&DC&CTA For A.R. Moore (Joans) Ladies Hairdressers, C. Matheson & Son, Milletts, Nancy's and Joseph Norris & Sons 1 bundle	6 Jan 1951- 14 Sep 1973
C DSCT/3/2/7	Agreements between business beginning O-P and the Hull and District Credit and Check Traders Association For Olympic Sports & Hobbies, The Olive Branch, Paulini, Premier Army Stores, H & M Plant, Raymond M. Potter and Prem 1 bundle	1 Jan 1959- 31 Mar 1987
C DSCT/3/2/8	Agreements between business beginning with R and the H&DC&CTA For R&D Decor, Rich Rags, Rainbow Fashions, Regal Tailoring (Hull) Ltd, Regis Record Centre, Rosebys and Mr. Robert 1 bundle	22 Feb 1971- 1 Feb 1990
C DSCT/3/2/9	Agreements between business beginning with S and the H&DC&CTA For Small World, Sunline Venetian Blind Centre, Singer Sewing Centre, Smiffy's Fashions, A. Sultan, Stylistics, G.F. Stocks, Shoefayre, Sportscraft Models and Solus 1 bundle	29 Sep 1953- 1 Mar 1984
C DSCT/3/2/10	Agreements between business beginning with T and the H&DC&CTA For Top Floor Carpets, Coates' Toy Shop and Television T.S. 1 bundle	12 Nov 1959- 26 Jul 1984

Hull History Centre: Records of the Hull and District Credit and Check Traders Association

C DSCT/3/2/11	Agreements between business beginning V, W and Y and the H&DC&CTA For Vicky's Army Stores, D. Wright (Electrics), Noel White, West Riding Wallpaper Co. Willingham's Motor Engineers, WYCO and Y.D.M. 1 bundle	4 Nov 1951- 14 Mar 1974
C DSCT/3/3	Records relating to agreement whereby members of the Hull and District Credit Traders Association will cease trading with various companies 3 items	1948-1949
C DSCT/3/3/1	Agreement whereby members of the Hull Credit Traders Association will cease trading with Hammond's, Baldons, Willis Brothers and Ansteys. Signed and witnessed 1 item	30-31 Jan 1948
C DSCT/3/3/2	An endorsed agreement whereby members of the Hull Credit Traders Association will cease trading with Hammond's, Baldons, Willis Brothers and Ansteys. Signed and witnessed 1 item	1 Mar 1948
C DSCT/3/3/3	Agreement whereby members of the Hull Credit Traders Association will cease trading with Hammond's, Baldons, Willis Brothers and Ansteys. Signed and witnessed 1 item	28 Oct 1949
C DSCT/3/4	Blank Hull and District Credit and Check Traders Association spare time agents agreement form 1 item	c.1960s
<b>C DSCT/4</b>	<b>Financial records of the Hull and District Credit and Check Traders Association</b> 9 items 3 bundles	<b>1952-1976</b>
<b>C DSCT/4/1</b>	<b>Financial statements of the H&amp;DC&amp;CTA</b> 9 items	<b>1952-1976</b>
C DSCT/4/1/1	H&DC&CTA financial statement 1 item	29 Feb 1952
C DSCT/4/1/2	H&DC&CTA financial statement 1 item	28 Feb 1961
C DSCT/4/1/3	H&DC&CTA financial statement 1 item	28 Feb 1962
C DSCT/4/1/4	H&DC&CTA financial statement 1 item	28 Feb 1963

Hull History Centre: Records of the Hull and District Credit and Check Traders Association

C DSCT/4/1/5	H&DC&CTA financial statement 1 item	29 Feb 1964
C DSCT/4/1/6	H&DC&CTA financial statement 1 item	28 Feb 1965
C DSCT/4/1/7	H&DC&CTA financial statement 1 item	28 Feb 1974
C DSCT/4/1/8	H&DC&CTA financial statement 1 item	28 Feb 1975
C DSCT/4/1/9	H&DC&CTA financial statement 1 item	29 Feb 1976
<b>C DSCT/4/2</b>	<b>Income and expenditure account balance sheets of the H&amp;DC&amp;CTA</b> For year ended either the 28 or 29 Feb 3 bundles	<b>1955-1968</b>
C DSCT/4/2/1	H&DC&CTA income and expenditure account balance sheets For year ended either the 28 or 29 Feb 1 bundle	1955-1959
C DSCT/4/2/2	H&DC&CTA income and expenditure account balance sheets For year ended either the 28 or 29 Feb 1 bundle	1960-1964
C DSCT/4/2/3	H&DC&CTA income and expenditure account balance sheets For year ended either the 28 or 29 Feb 1 bundle	1965-1968
<b>C DSCT/5</b>	<b>Reports and correspondence of the Hull and District Credit and Check Traders Association</b> 4 bundles	<b>1941-2013</b>
C DSCT/5/1	Records regarding the campaign and Manifesto led by Hull Traders Credit Association against the Check Trading (Control) Order of 1942, No.1235 1 bundle	1 Jan 1941- 12 Jul 1943
C DSCT/5/2	AGM report and correspondence of the H&DC&CTA with the Office of Fair Trading relating to a contravention of section 50 (1)(c) of the Consumer Credit Act 1 bundle	18 Feb 1997- 26 Mar 1997
C DSCT/5/3	Reports on the history of the H&DC&CTA 2 items	1990-2013



Hull History Centre: Records of the Hull and District Credit and Check Traders Association

C DSCT/5/3/1	History of the H&DC&CTA Compiled for the centenary celebrations 1 item	1990
C DSCT/5/3/2	History of the H&DC&CTA 1 item	2013
<b>C DSCT/6</b>	<b>Records relating to Hull and District Credit and Check Traders Association events</b> 3 bundles 2 item	<b>1985-2007</b>
C DSCT/6/1	Documents relating to the H&DC&CTA centenary celebrations 1 bundle	18 May 1989- 7 Nov 1990
C DSCT/6/2	Programme for the H&DC&CTA centenary luncheon at the Kenilworth Suite, Kenilworth Avenue, Hull 1 item	24 May 1990
C DSCT/6/3	H&DC&CTA annual dinner and dance programmes With gaps 1 bundle	15 Jan 1992- 23 May 2007
C DSCT/6/4	H&DC&CTA annual luncheon programmes With gaps 1 bundle	19 May 1988- 21 May 2003
C DSCT/6/5	H&DC&CTA poster advertising a Consumer Credit Act seminar 1 item	8 May 1985
<b>C DSCT/7</b>	<b>Hull and District Credit and Check Traders Association (H&amp;DC&amp;CTA) publications</b> 8 bundles 5 items	<b>1951-2007</b>
<b>C DSCT/7/1</b>	<b>H&amp;DC&amp;CTA Shopping Guides</b> 4 bundles	<b>1951-1991</b>
C DSCT/7/1/1	H&DC&CTA Shopping Guides With gaps 1 bundle	1951-1959
C DSCT/7/1/2	H&DC&CTA Shopping Guides 1 bundle	1960-1966
C DSCT/7/1/3	H&DC&CTA Shopping Guides With gaps 1 bundle	1967-1973

Hull History Centre: Records of the Hull and District Credit and Check Traders Association

C DSCT/7/1/4	H&DC&CTA Shopping Guides With gaps 1 bundle	1974-1991
<b>C DSCT/7/2</b>	<b>H&amp;DC&amp;CTA official shopping lists</b> 2 bundles	<b>1951-c.1990s</b>
C DSCT/7/2/1	H&DC&CTA official shopping list 1 bundle	1951-1952
C DSCT/7/2/2	H&DC&CTA official shopping lists Produced by Multicheck Finance Ltd and Keycheck (Hull area) 1 bundle	c.early 1990s
C DSCT/7/3	H&DC&CTA official shopkeepers With gaps 1 bundle	1965-1969
C DSCT/7/4	H&DC&CTA rule books With gaps 1 bundle	Jun 1954- Jun 2007
C DSCT/7/5	Blank application form for membership of the Hull and District Credit and Check Traders Association 1 item	c.1950s
<b>C DSCT/7/6</b>	<b>Copies of 'The Credit Trader', the weekly newspaper of retail credit</b> 4 items	<b>1967-1969</b>
C DSCT/7/6/1	Copy of 'The Credit Trader', the weekly newspaper of retail credit See page 41 relating to Hull 1 item	11 Mar 1967
C DSCT/7/6/2	Copy of 'The Credit Trader', the weekly newspaper of retail credit 1 item	3 May 1969
C DSCT/7/6/3	Copy of 'The Credit Trader', the weekly newspaper of retail credit See pages 12-13 relating to Hull 1 item	10 May 1969
C DSCT/7/6/4	Copy of 'The Credit Trader', the weekly newspaper of retail credit See page 14 relating to Hull 1 item	22 Nov 1969

<b>C DSCT/8</b>	<b>Letters and reports of the National Association of Moneylenders</b> 3 bundles	<b>1970-1974</b>
C DSCT/8/1	Letters and reports relating to the formation of an area association in Hull of the National Association of Moneylenders 1 bundle	4 Aug 1970- 6 Nov 1970
C DSCT/8/2	National Association of Moneylenders letters and reports relating to the Crowther Commission 1 bundle	21 Apr 1971- 6 May 1971
C DSCT/8/3	National Association of Moneylenders letters and reports relating to the Consumer Credit Bill, 1974 1 bundle	29 Jan 1974- 1 Feb 1974
<b>C DSCT/9</b>	<b>Records of the Hull and District Credit Traders Association relating to the National Consumer Credit Federation</b> 2 bundles 3 items	<b>1988-2002</b>
C DSCT/9/1	NCCF conference reports and year books 2 bundles	1988-2002
C DSCT/9/1/1	NCCF conference reports and year books 1 bundle	1988-1996
C DSCT/9/1/2	NCCF conference reports and year books With gaps 1 bundle	1998-2002
C DSCT/9/2	Programme for the NCCF 72nd Annual General meeting held in Hull 1 item	10 May 2000
C DSCT/9/3	Programme for the NCCF 73rd Annual General meeting held in Linton, Wetherby 1 item	1 May 2001
C DSCT/9/4	NCCF Annual Banquet programme at the Palace Hotel, Buxton 1 item	1991
<b>C DSCT/10</b>	<b>Photographs relating to the Hull and District Credit and Check Traders Association</b> 2 items	<b>1957-1980</b>

Hull History Centre: Records of the Hull and District Credit and Check Traders Association

C DSCT/10/1	Photograph of a civic group at the luncheon on the visit of the Queen and the duke of Edinburgh to Hull Alderman Harry Kneeshaw, an active member of the H&DC&CTA was the lord mayor on this occasion 1 item	18 May 1957
C DSCT/10/2	Photograph of the retirement of Millie Carrick, secretary of the H&DC&CTA With 11 other members of the association present 1 item	5 Mar 1980
<b>C DSCT/11</b>	<b>Hull and District Credit and Check Traders Association signs, plaques and stamps</b> 6 items	<b>c.1970s-1990s</b>
C DSCT/11/1	Hull and District Credit and Check Traders Association shop sign 'shopping checks accepted at all times' 1 item	c.1970s
C DSCT/11/2	Hull and District Credit and Check Traders Association door sign 'please knock and enter' 1 item	c.1970s
C DSCT/11/3	Hull and District Credit and Check Traders Association glass centenary plaque 100 years of the association 1 item	c.1990s
C DSCT/11/4	Hull and District Credit and Check Traders Association stamps 3 items	c.1970s