

established, the Hearts of Oak Benefit Society has always held a very high place in the Friendly Society world. It is national in its operations. Its membership includes one of Your Majesty's Ministers of State, several Members of Your Majesty's Honourable House of Commons, and a large number of those who hold honourable and responsible positions in the local government of Your Majesties' Kingdom. It endeavours, by mutual combination and effective organisation, to encourage and foster the true spirit of thrift, self-help, and independence, and to assist the industrial community to provide against those periods of sickness or infirmity to which humanity is liable.

Your Majesties' Royal Presence in opening the New Offices, which are rendered necessary by the rapidly increasing membership and the centralised management of this great Society, will undoubtedly promote Your Majesties' Royal desire to stimulate and develop the cause of Thrift, and thereby enhance the welfare of the nation. Never before in history has any Friendly Society been so honoured and encouraged. The gracious condescension which Your Majesties have exhibited on this memorable occasion is, however, but another of the numberless illustrations of Your Majesties' practical sympathy with any rightly directed efforts to improve the conditions of the working class population. Such demonstrations augment that personal affection, and deepen the steadfast loyalty which we, members of The Hearts of Oak Benefit Society, share in common with the millions who so dearly cherish the right to be included amongst Your Majesties' subjects, and we therefore humbly pray that Your Majesties may be graciously pleased to accept our most earnest and grateful thanks, with our heartfelt assurances of loyal devotion and faithful obedience.

To which Address His Majesty was pleased to return the following gracious Answer:—

I thank you heartily on behalf of the Queen and Myself for the loyal Address of welcome which you have presented to Us. It has given the Queen great pleasure to accompany Me on this occasion.

I note with satisfaction the rapid progress which has been made by your Society since its establishment nearly sixty-four years ago. Those responsible for its management are justified in contemplating with a feeling of pride the results which you have described to Me, for it is evident that they can have been achieved only by careful and economical administration. I fully recognise that your Society has exercised an important influence on the prosperity of the working classes.

The encouragement of habits of thrift and foresight and of a spirit of independence and self-help—qualities which conduce in the highest degree to the welfare of the nation—is an object which must always have the deepest sympathy of the Queen and Myself, and We sincerely hope that your efforts may be attended with every success.

*Address presented by the Chief Registrar on behalf of the various Friendly Societies.*

*May it please Your Majesties.*

This Building of the Hearts of Oak Benefit Society, which Your Majesty has graciously consented to open for the work of the Society, is

the outward and visible sign of the great Thrift Movement, which, from small beginnings, has made its effects felt, not only in the United Kingdom of Great Britain and Ireland, but in the furthest parts of Your Imperial Dominions. Millions of good men and true have ranged themselves under its Banners, and have upheld them in times of good report as well as in periods of adversity. Its origin may be traced, in part, to the ancient Trade Guilds of the country—which played a not unimportant part in its history—and partly to the Huguenot refugees, who claimed its hospitality for protection against religious persecution; while the rites and ceremonies—as also the names of the officers—of some of the Orders, show unmistakable traces of Masonic origin.

The funds of these Friendly Societies at the present time amount to fifty and a half million pounds, and the membership to fourteen millions; if, however, all the Registered Thrift Societies—together with Savings Banks—are included, the figures are respectively four hundred and two and a quarter millions of funds and thirty millions of members.

The Contributions of Members of Registered Friendly Societies and Branches amount to upwards of six millions sterling per annum, while the Interest on their invested Funds amounts to two millions. Five millions annually are dedicated to relief in Sickness and payments in old age and at death. One million is expended in various other payments to the advantage of the members, and three quarters of a million, or about ten per cent. of the total receipts, in Management Expenses; the remaining balance of one and a quarter millions per annum being set aside to meet the contingencies of the future.

The function of the Friendly Society has always been and is to succour the sick and afflicted, to help the sufferers and the maimed who fall in the battle of life, and to pour the healing balm of consolation into the bosom of the widow and the orphan.

We pray Your Majesties of Your kindness to accept this Address and with it the assurance of our fealty and obedience. We desire finally to express to Your Majesties our gratitude for this gracious recognition of the efforts of the Friendly Societies in condescending to be present on this auspicious occasion, and to assure Your Majesties that You have no more loyal subjects than are to be found among the brethren of the Friendly Societies' Confraternity.

To which Address His Majesty was pleased to return the following gracious Answer:—

I thank you on behalf of The Queen and Myself for your loyal and dutiful Address.

It has given Us sincere pleasure to come here to-day for the purpose of opening this handsome building, which forms a notable monument of the progress of Thrift amongst the Working Classes.

I rejoice to learn from your Address that the earnest work of the Friendly Societies has achieved such splendid success, and I do not doubt that in future they will show results surpassing even their present record.

I shall always watch with the warmest sympathy the progress of the Friendly Societies, which must form one of the clearest indications of the prosperity of My people.