

# STROUD HOLLOWAY ORIGINAL BENEFIT SOCIETY

FOUNDED  
1875



Register No.:  
1075 Gloucester.

GEORGE HOLLOWAY, Esq.  
*Born June 5th, 1825. Founder of the Society. Died Aug. 20th, 1892.*

## *Opening of New Offices*



HOLLOWAY HOUSE, STROUD.

*SEPTEMBER 20th, 1934.*

*Reprinted from the "Stroud News," September 21st, 1934.*



THE EXTERIOR OF HOLLOWAY HOUSE.

Photo: E. C. Peckham.

# HOLLOWAY HOUSE

## Opening of the New Offices.

### NEW PREMISES DESCRIBED.

#### Stroud Holloway Original Benefit Society's Record of Progress.

Yesterday (Thursday), a few months after it had entered its 60th year, was an epoch making day in the annals of the Stroud Holloway Original Benefit Society, since it was the occasion of the official opening of Holloway House, the handsome new office building erected adjoining the Holloway Institute in Great Western Road.

The provision of new offices has been a long-felt want, and there is no doubt that the housing of the Society—the original of the Holloway movement which has now earned world wide repute—will give general satisfaction not only to its own members, but to members of the great Holloway movement throughout the country.

The opening of the new building, which is described elsewhere in this issue, was appropriately simple. First came a Service of Thanksgiving at Stroud Parish Church, at which the preacher was Canon E. H. Hawkins, who has been Chaplain of the Society practically throughout its existence, then a brief opening ceremony by the Grand Master (Major K. B. Godsell), and then a reception at the Stroud Subscription Rooms, at which the guests included Sir Walter Kinnear, Controller of the Ministry of Health.

## THE NEW BUILDINGS

### HANDSOME ADDITION TO STROUD.

#### Charm and Efficiency.

Holloway House, besides providing an appropriate home for the Holloway Original Benefit Society, forms a handsome addition to Rowcroft and Great Western Road, and in addition effects a definite improvement on the dangerous corner from Russell Street into Rowcroft.

The plans, prepared by Capt. Vernon S. Barnes, F.R.I.B.A., the Society's architect, have met with general approval, and the building has already been favourably commented upon. The structure, the erection of which was entrusted to Messrs. Gardner and Sons, of Stroud, is stone-faced and in harmony with the adjoining Holloway Institute, but not quite so high. The main entrance is situated in Great Western Road, where members and others will be admitted, through swinging doors, to a vestibule. Doors from this vestibule

lead into the hall and general office, which is similar in layout to the modern offices of several other societies.

Business will be transacted at a counter which extends across the whole of the general office, but so situated as to leave ample room for members to file in, pay their subscriptions and leave again. Both the private and approved sections staffs will be accommodated in this main office, which is adequately lighted by a roof lantern, the design of which is in keeping with the remainder of the building. Behind the general office, and separated from it by two glazed screens, are two special offices, one for audit purposes, and the other for the mechanical office equipment, which can thus be used without interference with the business transacted in the main portions of the building, and both these offices will open into a small hall leading to a secondary entrance from Rowcroft. There is also an up-to-date strong room.

#### Chief Secretary's Office.

As already stated, the main entrance, and that which will be generally used, is in Great Western Road, and immediately inside the inner door of the vestibule, and on the right of the general office, is the Chief Secretary's room. This is so situated that the Secretary will be enabled to watch the progress of work in

all departments and will be readily in touch with any members of the staff. Lighting for this office will be provided by a window facing Great Western Road.

#### **The Committee Room.**

On the opposite side of the vestibule is the cloak room and lavatory accommodation, and a stairway leading to the first floor which will extend over one-half of the main building, and be lighted by adequate windows. On this floor is situated the committee room, with a chairman's dais at one end.

The floor of the general office and of the Roweroft entrance is mosaic, of light colour and delicate design, while the remainder of the ground floor is composed of oak blocks. In the committee room a pitch pine floor admirably blends with its handsome surroundings.

#### **Pleasing Interior Decorations.**

The interior scheme of decoration is particularly striking. The colours used are light, in order to obtain the greatest amount of light possible, and the delicate cream, with a slightly darker dado below a light oak surround form a very attractive scheme.

Much could be written about the many interesting features of the building, the blending of the walls with rich bright woodwork, the pleasing appearance and effectiveness of the central lantern; the excellent artificial lighting arrangements, the imposing stairway, and the appropriate character of the committee room, but it must suffice to say, that down to the smallest detail, the greatest care has been exercised, and all concerned have every reason to be proud of the success of their handiwork.

As with the building, so with the furnishing. Every item has been carefully selected for its combination of appropriateness and efficiency. The main office is completed with modern oak desks for the staff, while the Secretary's room contains a special desk of oak.

The committee room floor is covered with a heavy pile carpet, in which blue is the predominating colour, and is furnished with a solid oak table, the top of which is lined to tone. A handsome chair and seats for the committee members, also of solid oak and upholstered, completes a scheme which is both pleasing and appropriate.

#### **An Interesting Portrait.**

The large oil portrait of the Founder of the Society, the work of Mr. Charles Sansome, of London Road, Stroud, which has hung for so many years in the hall of the Holloway Institute, has been entirely re-conditioned, and now hangs in the main office opposite the entrance, while in the committee room is a large photograph of guests, officers and members of the Society taken at the Jubilee Fete in 1925, and a small autographed portrait of Mr. George Holloway, M.P.

The building is electrically lighted throughout, and great care has been taken with the important question of artificial illumination. Although the equipment in this direction is quite orthodox, it has been carried out with the same efficiency which marks other details of the building, and provides a good example of the charm of modern fittings. All the switches are flush with the walls, and the handsome Heliopsis and Briflax fittings, in keeping with the style of the building adds a distinctive touch.

On a pedestal in the entrance hall is a bust of Sir John E. Dorington, which was secured by the Society many years ago through the good offices of Mr. E. Armitage. This is, we believe, a copy of the sculpture by Goscombe John.

#### **Efforts of the Past.**

The building of these new apartments, within 60 years of the foundation of the Society, is indeed a tribute to the fore sight and energy of many who have assisted its progress. A long line of grandmasters who have possessed both enthusiasm and vision, capable and equally keen officers, a succession of efficient Chief Secretaries; all these, combined with the loyalty of the staff, of the Committee, and of the Branch officers have been features which have aided the Society in the extension of its growth and influence, and Stroud, the birthplace of the Holloway movement, at last can boast of the possession of premises which are a fitting home for the Original Holloway Society.

The completion of the building is one more step towards that great future which Sir Thomas Davies, the founder of the Cirencester Society, prophesied at the Stroud Society's 50th anniversary, when he said:

"I shall not live to see it, but many of the younger ones present will no doubt be alive when the centenary of the Society is observed. I think you will see that one of the foremost benefit societies if, not the foremost, in the county will be the one connected with your own town of Stroud, and your greatest citizen, Mr. George Holloway."

#### **THE CONTRACTORS.**

Gardner and Sons (Stroud), Ltd., have carried out their task to the entire satisfaction of the architect and all concerned. The site was not the easiest to deal with, and the preparations below ground level occupied some little time. The foundation stones, one by Mr. G. A. Mathews, a grandson of the Founder, and one by Major W. J. Paley Marling, the Senior Past Grandmaster, were laid on January 25th, and since then the expediency with which the work has been carried out by Messrs. Gardner has been freely commented upon.

## The Society's History Outlined.

### BIRTH OF A GREAT MOVEMENT.

#### STROUD'S PROUD POSITION.

The opening of the new offices is an appropriate occasion on which to recount briefly the history of the Society, founded by the late Mr. George Holloway, M.P., and with it the growth of the Holloway system, of which it was the alma mater.

The Stroud Holloway Original Benefit Society was founded in 1875. His efforts were ably seconded by Mr. H. F. A. Davis, a well-known local solicitor, Mr. Edward Hulbert, a former editor of the "Stroud News" and Mr. H. J. Brewer. A year or so later in 1878 the Right Hon. W. E. Forster (of 1870 Education Act fame), offered two prizes for essays on a friendly society that should act as a savings bank and thus provide, in addition to usual advantages of friendly societies, sick pay and medical attendance, a means of providing somewhat for old age. One of these prizes was secured by Mr. George Holloway.

On March 15th, 1875, Mr. Holloway presided over a meeting of some fifty gentlemen held at the Badbrook Hall, and at this gathering the establishment of a Society was decided upon and some 42 intending members enrolled. The first Grand Lodge was held on April 5th, 1875. Mr. Holloway being elected Grandmaster and Treasurer, and Mr. Hulbert secretary, Mr. H. F. A. Davis acting as solicitor. At the close of Lodge the membership stood at 50 shares.

Thus Stroud had the honour of becoming the birthplace of a scheme which has since revolutionised friendly society development, and the progress of the system has been so maintained that at the moment Holloway Societies exist all over the country, and the membership of these affiliated to the National Union of Holloway Societies total 328,941 (Parent section) and 212,969 (State section).

At the third Grand Lodge of the Original Society, Doctors Cooke, Nash and Partridge were appointed surgeons to the Society. Other officers were also elected, and Sir John E. Dorington, Bart., M.P., Major Fisher and Mr. Edward Jenner Davies consented to act as Trustees.

On May 3rd, 1876, the Society was registered as "The Borough of Stroud Working Men's Conservative Association Benefit Society, and ten years later was re-registered, in consequence of a Parliamentary re-distribution of seats, as The Stroud or Mid-Gloucester Working Men's Conservative Association Benefit Society. In recent years the title was again changed, and the organisation was appropriately titled "The Stroud Holloway Original Benefit Society"

#### Early Changes.

The first ten years brought several changes in the person of office bearers. Mr. Edward Smith became solicitor in 1873, and on his death in 1885 he was succeeded by Mr. R. E. Stuart, who will thus shortly celebrate the completion of half a century's valuable work with the Society. In 1877 Mr. Brewer succeeded Mr. Hulbert as secretary, an office he held until December, 1893, when he resigned. Mr. Henry Smith was appointed as his successor, but after a very short tenure of office, was removed by death in the summer of the following year. On October 12th, 1894, Mr. Charles Bennett, who had previously been schoolmaster at Cainscross Schools, was appointed to the office in which he continued until his death in September, 1919, when he was succeeded by Mr. Cameron Dix, who has since been able to introduce many of the improvements initiated by Sir Thos. Davies, of the Cirencester Society, and incidentally, like Mr. Bennett, a former Stroud schoolmaster, he having been engaged at Eastcombe Schools for some years. Mr. Dix, also, shortly after taking over the office, inaugurated an entirely new system of book-keeping which greatly simplified the work of the head office and branch secretaries. A few years after he came to Stroud, Mr. Dix became Hon. Secretary of the National Union of Holloway Societies.

The Founder, Mr. George Holloway, died on August 20th, 1892, and in accordance with a wish expressed on his death bed, he was succeeded, as Grandmaster and Treasurer by Mr. James Smith, of Woodhouse.

The original offices of the Society were at Badbrook, but in August, 1894, they were moved to 22, Russell Street, part of the premises now occupied by Boots, Ltd., and in 1896 to their present place in the then newly opened Conservative Club.

#### The First Twenty-One Years.

During the first 21 years of the Society's existence the highest dividend was £1 17s. 2d. (the first year), the lowest £1 5s., and the average £1 8s. 8d., and a retrospect published in the Society's twenty-first year, gave the following indication of the growth which followed the introduction of the Holloway principles.

"Besides our own and other kindred Societies in Mid-Gloucestershire (including Women's), also the well-known large and flourishing Societies in Gloucester and Cirencester (each with numerous branches), it has been found that Societies based upon our principles have been established at Birmingham, Bristol, Cardiff, Renfield (Northampton), Berkeley, Canada (Grand Trunk Railway), Cricklade, Dudley, Great Barrington, Guildford, Louth, Swindon, Taunton, Temple Guiting, Thornbury, North Wiltshire and West Wiltshire. There are reasons for supposing this list is by no means complete."

The next important event was the introduction of National Health Insurance in 1912. Its successful administration has resulted in many desirable and popular additional benefits being available for insured members of the Society.

#### THE JUBILEE.

To celebrate the attainment of the Society's jubilee a monster fete was held at Farmhill on August Bank Holiday, 1925, which attracted 15,000 members and friends, who were heartily welcomed by the Grandmaster, Mr. H. W. Holloway. Congratulatory speeches were delivered by Sir Frank Nelson, M.P., Sir Thomas Davies, M.P., Mr. Percy Rockliffe (London), Rev. E. H. Canon Hawkins and Mr. E. Jenner Davies (senior trustee).

In 1933 the site of the new office, "Holloway House," was purchased, and the erection of the new building was commenced.

The ceremony of laying the two foundation stones was performed by Major W. J. Paley Marling, J.P., and Mr. G. A. Mathews in January, 1934, when silver trowels were presented to them by the Grandmaster, Major K. B. Godsell. The large assembly included representatives of Holloway Societies throughout the country, and the various local public bodies.

The new building, which stands as a permanent memorial to the Founder of this great Friendly Society movement, was completed in August, 1934.

The Society's balance sheet at the close of 1933 shows there were: 7,601 members (males), whose accumulated savings amounted to £254,977, and a reserve fund of £15,880. The year's contribution income was £13,422, and £6,324 was paid in sickness benefits.

The Society has recently established Women's and Juveniles' Sections, which promise to be as successful as the Men's Society, as well as new branch lodges.

#### THE SOCIETY'S GRAND MASTERS.

The Grandmasters, since the foundation of the Society, have been as follows: Geo. Holloway (founder), 1875-6; Sir John E. Dorington, Bart., M.P., 1877-1880; E. J. Davies, 1878; J. C. Strudwick, 1879; Clement Ritchie, 1881; E. Kimber, 1882; G. Heath, 1883; Jas. Smith, 1884-5; A. J. Morton Ball, 1886-7; J. E. Falconer, 1889-9; G. J. Holloway, 1890-1; A. R. Grieve, 1892-3; A. T. Playne, 1894-5; M. B. Bell Marshall, 1896-7; G. W. Godsell, 1898-9; W. J. P. Marling, 1900; M. H. Grist, 1901-2-3; Col. W. Capel, 1904-5; W. J. P. Marling, 1906-7; J. U. Godsell, 1908-9-10; S. G. Jones, 1911-12-13; G. A. Mathews, 1914-17; Geo. W. Godsell, 1918; G. A. Mathews, 1919; E. Armitage, 1920-21; H. W. Holloway, 1922-25; Col. J. R. Morton Ball, 1926; G. H. Pavey-Smith, 1927; R. E. Stuart, 1928-29; T. E. Sanders, 1930-31; Major K. B. Godsell, 1932-34

## Church Parades.

#### A WONDERFUL RECORD.

Besides providing many benefits for its members, and by its savings bank principle, ensuring the possession of a substantial life sum at retiring age, there is another sphere in which the Society has performed an invaluable service, namely its support of Stroud Hospital by means of its church parades. These were inaugurated during the lifetime of the Founder, by Canon E. H. Hawkins, and since that time the Hospital has benefited to a very considerable extent each year. As an instance it may be mentioned that in 1896, the first time in which the results of parades was referred to in the annual balance sheets, a total of £55 1s. 6d. was secured from parades held at Stroud, Chalford, Eastcomb, King's Stanley and Stonehouse. By 1901 the total receipts increased to £83 1s., to which Stroud contributed £32, and in 1909, the £200 total was exceeded for the first time. The years 1919 and 1920 also created new records, the totals for those years being £303 and £422 respectively. Since then, owing to the trade depression which followed the immediate post-war boom, and more particularly to the introduction of the Hospital Contributory Scheme has resulted in a gradual decline, the total for the year 1933 being £123. It is hoped, however, that the efforts of the members for the local Hospital will be maintained, as even at its present level, the contribution to the Hospital's finances is a very material one.

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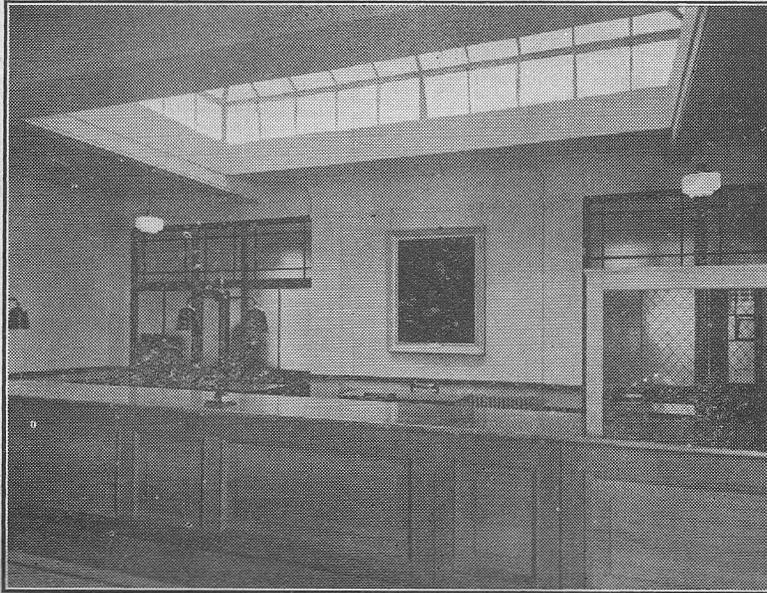
## THANKSGIVING.

#### AN IMPRESSIVE SERVICE.

The Service of Thanksgiving, held at Stroud Parish Church, was largely attended by officers and members of the Holloway Original and kindred societies, representatives of the Stroud Urban and Rural District Councils, the Stroud General Hospital, the Medical Profession and many others.

The service was conducted by the Rev. G. F. Helm, and opened with the singing of the National Anthem. The special lesson, taken from 1. Corin. xiii., was read by Major G. T. Craik, and, following the singing of "City of God," prayers were offered by the Vicar, the large congregation joining in the General Thanksgiving.

The address was given by Canon E. H. Hawkins, M.A., an original member of the Society and its Chaplain for many years.



MAIN OFFICE AS SEEN FROM ENTRANCE.

Photo: E. C. Peckham.

#### CANON HAWKINS'S ADDRESS.

Taking as his text the words: "Honour all men; love the brotherhood; fear God; honour the king" (I. Peter ii., 17), the Canon said:—

Mr. Grand Master, Wardens and Brothers,—

Will you accept a few words from me, and I should like my very first words to be these: I heartily congratulate you on your success, with equally earnest prayers for peace and prosperity in the days to come. The key-note of this service is a beautiful one: that of thanksgiving. You have been working hard, building beautiful premises, beautiful in themselves, and further than that, an outward and visible sign of wonderful prosperity.

For close on 60 years I have watched the growth of your Society. Well do I remember when its capital was a very few thousand pounds, and in those long ago days when it reached £10,000 people exclaimed that it was richer than the dreams of avarice. To-day the capital of the Society is over a quarter of a million pounds.

#### Secrets of Success.

What is the secret of that wonderful success? Amongst other reasons I will briefly mention three. One is that it is due, beyond words at my command, to our Founder, who, without stint gave time, energy and his great commercial ability to the advancement of the Society. He is at rest to-day, but he lived long enough to see that he had not lived in

vain; that his Society was prospering wonderfully. To-day Holloway Societies are known far and wide, entirely due to the efforts of George Holloway, the Founder.

Another reason for the success of your Society is that its officers, paid and unpaid, are doing their very best. They have but one motto, and none could be better: "Each for all and all for each." That is splendid. Your Society is a society of good companions. It is a great motto, realised in word and deed.

Then thirdly your officers and committees are doing their best; men of understanding, and men of commercial experience are looking after your financial interests with the same care and attention as they give to their own private concerns. They are guided by a very sound rule: "Safety first." There are no wild cat schemes in their hearts or on their hands.

#### Society's Aim and Purpose.

And, then, what is the aim and purpose of this great Society? Provision for sickness and old age. Above the pain and suffering which are the heritage of humanity, there is the other side—many of us know it well—the awful expense of illness. But you are helped by your savings and by your Benefit Society. Thank God for it.

Then old age. It comes, that day when it is "down tools." The sight is failing from the eyes, knees are feeble, and hands are weak, work is a toil and you do it no more. Then you sit by the fireside in

your own home, at peace with the world, and, I trust, with God. Soon the mourners will be going about the streets; you feel your spirit is passing into the great unseen, and the wife and the mother soon to be widowed, the children soon to be orphaned, with the blessing of God, thanks to your self-denial, will not be in want. Thank God for that. You have made some provision for them and for your old age. You can live in your own home, for be it ever so humble, there's no place like home. Believe me when I say this, I am not forgetting the land of my birth when I say it, there is only one England in the wide, wide world, the greatest, best and freest of all countries under God's sun.

"Honour all men." You are doing that by your presence and your alms. At this service I shall be privileged to stand at the Altar steps and receive your gifts from you, and present them to God, for your Stroud General Hospital. The Hospital needs and deserves your very best

"Love the Brotherhood." Surely if words mean anything, that phrase does not stop at the brotherhood of man, but, if it means anything at all, refers to the Fatherhood of God

Fear God. But love Him also with all your heart and soul. Honour Him with your gifts, your prayers and your lives.

Honour the King. Of course you do. He deserves it. He is the best.

During the singing of the hymn, "Now thank we all our God," a collection was taken for the Stroud General Hospital, and subsequently a special prayer for the Society and the Benediction, pronounced by Canon Hawkins, ended the short but impressive service.

As a concluding voluntary Mr. S. W. Underwood, F.R.C.O., the organist, played Elgar's "Imperial March."

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## THE OFFICIAL OPENING.

The proceedings at the opening ceremony, which followed immediately after the Service of Thanksgiving, were extremely brief. In the presence of a large number of members and visitors the Grand Master (Major K. B. Godsell, D.S.O.) said he was indeed lucky to have the honour of opening the new offices of the Society, and he could assure them all that it was an honour which he would look back upon with great pleasure and pride. That new building, standing alongside the old, would mark the course of progress. During the nearly 60 years of its existence the Society had shown steady progress and constant growth until to-day, as they had already been reminded, they had a membership of 8,000, and funds amounting to over a quarter of a million pounds (applause).

It had to borne in mind that the Stroud Society was the original Holloway Society and that they had many sons and daughters, some of which were already much

bigger than the parent. To stand still in business at the present time was to fall behind, and owing to the increase of work it had been found necessary for the Stroud Society to find better accommodation for the staff. He was sure they would agree that in the new premises they had a pleasing combination of efficiency and architectural beauty. The building was admirably designed, and alongside the old Holloway Institute formed a block of buildings of which every citizen of Stroud could be justifiably proud (applause).

### A Golden Key.

Mr. V. S. Barnes said in the name of the Society it gave him great pleasure to ask the Grand Master to accept a golden key with which to open the new building (applause).

Major Godsell having opened the door of the new Holloway House, and formally declared it open, Canon Hawkins offered the following prayer:—

"May the peace of God which passeth all understanding bless this house and work carried on in it to the honour and glory of His Holy Name, for the benefit of our fellow creatures."

### Vote of Thanks.

Mr. F. E. Workman said he had the honour to express their thanks to their Grand Master, and their appreciation of his services in performing the opening ceremony which marked a milestone and a very important event in the history of that, the Parent Society of all the Holloway Societies throughout England, and was a permanent and fitting memorial to their Founder, the late Mr. George Holloway (applause). Might he also offer him the Society's sincere and hearty congratulations that the conception of the building scheme, the laying of the foundation stones, and the completion of the handsome building had been carried out during his term of office and under his advice and guidance as Grand Master of the Society (applause).

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## RECEPTION & LUNCHEON.

### A MEMORABLE GATHERING.

After the opening ceremony an immediate adjournment was made to the Subscription Rooms for a reception followed by a luncheon. The Grandmaster (Major K. B. Godsell) presided, and was supported by:—

Sir Walter Kinnear, Major Sir Frederick Cripps, D.S.O., Mr. Ellis Hicks-Beach, Mr. J. S. Dudbridge, J.P.

Mrs. K. B. Godsell, Lady Waters, Mrs. G. A. Mathews, Mrs. H. W. Holloway, Mrs. F. E. Workman, Mrs. Cameron Dix and Miss Armitage.

Rev. and Mrs. Helm; Rev. C. Cole, M.A., B.D.; Messrs. F. A. Miles (representing Rodborough Lodge); S. W.

Underwood (Organist, Stroud Parish Church); W. E. James (late member of Office Staff); W. E. Gardner and K. Gardner (representing Messrs. Gardner and Sons), Builders; H. Woodcock (Stroud Gas Company); H. Gibbons (Clerk, Stroud Urban District Council); F. S. Cutler (Surveyor, Stroud Urban District Council); R. Bird (Surveyor, Stroud Rural District Council); Capt. C. H. R. Barnes, O.B.E. (Stroud Conservative and Unionist Association); Capt. Ford Spencer (Secretary, Stroud General Hospital); Messrs. A. Ballinger (Quantities Surveyor, Gloucester); H. B. Yeo (Post Office Engineering Dept.); H. J. Tovey (Master, Wotton Lodge); E. A. Wyatt (Bristol); J. Harris (Foreman); F. Hill (Hill Bros., Jewellers); J. Porter (Dale, Forty Ltd.); and Miss Hawkins.

Officers and Committees of Stroud Holloway Original Benefit Society.—Grand Master: Major K. B. Godsell; Trustees: Messrs. G. A. Mathews and H. W. Holloway; Arbitrators: Messrs. W. H. Bishop and E. F. Hooper; Investment Committee: Messrs. T. E. Sanders, J.P., C.C. (Hon. Treasurer and Immediate Past Grand Master), E. Armitage, J.P., G. A. Mathews, G. H. Pavey Smith, H. W. Holloway, P. E. Percival, F. E. Workman, A. Holley, W. Pile, R. E. Stuart (Solicitor), V. S. Barnes, L.R.I.B.A. (Surveyor); Central Committee and Grand Lodge Officers: Messrs. C. B. Stanley (Senior Deputy Grand Master), J. Field (Junior Deputy Grand Master), G. H. Wearren (Chief Warden), J. A. Maycock (Assistant Chief Warden), A. T. Ayers, S. Cratchley, W. T. Avery, H. P. Moody (Brimscombe), G. Payne (Amberley), G. Sollars (Sheepscombe), J. Hall (Minchinhampton), J. V. Ellery (Wotton); G. W. Ellery (Wotton); Past Members of Central Committee: Messrs. R. Davis, E. R. Evans, F. Viner (Cainscross), W. Matthews (Cainscross), J. B. Powell (Falfield).

State Section Management Committee: Messrs. E. W. Darby (Vice-Chairman), H. E. Twinning, H. Pitt, W. Hall, A. T. Ayers, G. H. Wearren, P. G. King, A. E. Anderson, F. Tubb (Past Chairman of Management Committee).

Chaplain: Rev. Canon E. H. Hawkins, M.A.; Auditors: Messrs. S. Pim Jackson; Bankers: Lloyds Bank Ltd. (Mr. L. Cape); Chief Secretary: Mr. Cameron Dix.

Branch Lodge Secretaries: Messrs. J. Singleton, Avening; H. P. Moody, Brimscombe; A. J. Dee, Cainscross; A. E. Prown, Cam; W. G. Chapman, Chalford; H. Overs, Cranham; W. C. Morgan, Dursley; J. Tudor, Eastington; L. Jones, Falfield; A. J. Smith, Horsley; E. A. Wyatt, Horfield; H. A. Cooke, King's Stanley; C. R. Close, Minchinhampton; Miss A. R. Brewer, Miserden; Messrs. P. Wilmot, Nailsworth; F. Halliday, Oakridge; H. Huggins, Paganhill; T. A. Chandler, Rodborough; G. Sollars, Sheepscombe; H. J. Fowler, Stonehouse (Men); Miss F. E. Pile, Stonehouse (Women); Messrs. R. Lewis, Whiteshill; G. Higgins,

Woodchester; G. W. Ellery, Wotton; T. B. Heath, Kidderminster.

Staff: Misses Wynn and Eldridge, Messrs. A. Wilson, F. G. Wearren, L. D. Parnell, F. Gazard, L. Woodman and J. Smith.

Mid-Gloucester Women's Benefit Society: Mrs. L. M. Barnes (Grand Mistress), Mrs. Coode (Past Grand Mistress), Mr. C. J. M. Revell (Hon. Treasurer); Trustees: Lieut.-Col. H. G. Ricardo, D.S.O., J.P., Sir H. G. Waters, J.P.; Arbitrator: Dr. A. B. Davies; Central Management Committee: Mesdames Apperley, Court, Pickering, Briggs and White, Misses Munt, Bruton and Simmonds; State Section: Miss M. Grist (President).

Medical Profession: Dr. C. L. Coode, Dr. H. W. Whitley, Dr. H. Mould, Dr. H. W. Hills, Dr. A. W. Waller, Dr. A. B. Davies and Dr. J. C. Marklove.

Messrs. H. H. Dyer (President, National Union of Holloway Friendly Societies and Secretary of Trowbridge Conservative Benefit Society); S. G. Gillett (Secretary, Gloucester Liberal Benefit Society); E. C. Saunders (Secretary, Tunbridge Wells Approved Society); A. J. Aubin (Treasurer, Tunbridge Wells Equitable Society); A. D. Foster (Secretary, Tunbridge Wells Equitable Society); F. Beer (Secretary, Pioneer Benefit Society, Trowbridge); O. J. Pearce (Secretary, Stroud Mutual); H. G. King (Secretary, United Kingdom Commercial Travellers Society, London); F. W. Chalker (Trustee, Holloway Union); S. Pimble (Late Secretary, Gloucester Conservative Benefit Society); L. G. Eastwood (Secretary, Gloucester Conservative Benefit Society); P. Rockliff (Secretary, London and County Permanent Society); W. Heale (Secretary, Devon and Exeter Equitable Society); R. D. Owen (Secretary, Wiltshire Friendly Society, Devizes); A. Slatford (Assistant Secretary, Trowbridge Conservative Benefit Society); W. J. Ford (Hon. Treasurer of Holloway Union and Secretary of Bristol Mutual Benefit Society); G. E. Bloodworth (Secretary, Dursley Permanent Benefit Society); W. J. Perkins (Secretary, Dudley Mutual Benefit Society); A. L. Forster (of British Commercial Travellers' Benefit Society, Birmingham); S. P. Jackson (Society's Chartered Accountant, Bath and Bristol).

#### SIR FREDERICK CRIPPS' TRIBUTE.

After luncheon, and the honouring of the loyal toast, which was proposed by the Chairman, Sir Frederick Cripps submitted the toast of the Stroud Holloway Original Benefit Society. They had, he said, paid him a great compliment in asking him to propose the principal toast of the afternoon, and it was a particular compliment, because he represented one of those Societies that were children of the original Society. The only good, he thought, that his Society at Cirencester had done Stroud, and they did that with some regret, was to provide them with a

chief secretary (applause). The prosperity of Holloway Societies was a matter which was very near his interests and the interests of all of them associated with benefit society work. One of his most treasured possessions was one of the first copies of the original scheme, written by the late George Holloway to start an entirely new idea in friendly society work. By those ideas he startled the friendly society world, and the real test of the efficiency was the fact that his ideas had not only lasted 60 years in Stroud without breaking, but that they had spread not only in Gloucestershire, where they were born, but all over the country, and particularly over the south and midlands of England (applause).

The particularly remarkable fact to his view, of the principles on which the Stroud Holloway Original and other Holloway Societies existed, was that Mr. Holloway's ideas were such that they could be adapted to every change in the social life of England. There were lots of men capable of drawing out a scheme which would meet the needs and difficulties of the moment, but it was only a genius whose scheme would be capable, in after years, of being adaptable to new conditions and new states of life, and remain continually up-to-date as the Stroud and other Holloway Societies had done (applause).

Speaking as Grandmaster of another Holloway Society and as a man knowing something of Gloucestershire, he was proud that Holloway Societies had taken such firm root, at any rate in their own county. They might well be proud of their principles and their management, and that the Stroud Society was the first of the Holloway Societies, and the leader of what was a great step and a great improvement in friendly society management and friendly society finance (hear, hear).

#### Effect of National Insurance.

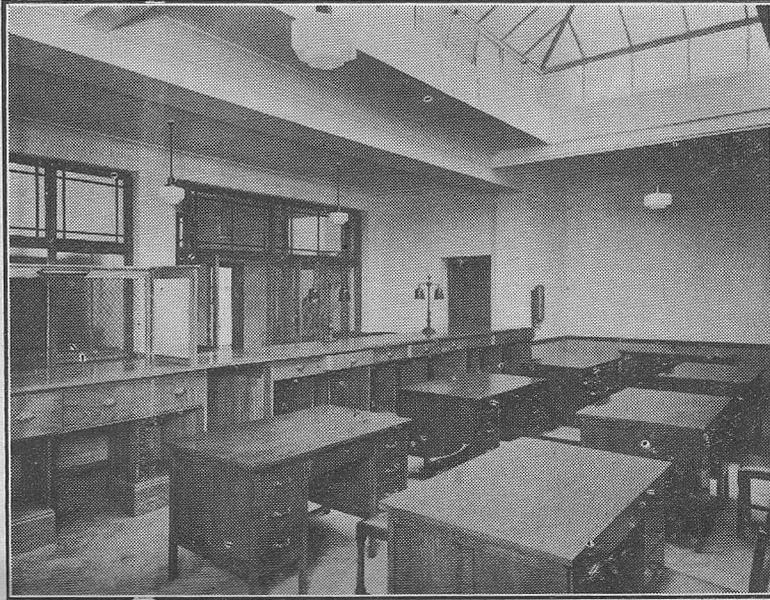
He could remember, as many of them could, the fear with which a great many of them regarded the Government's scheme of insurance when it came into force many years ago. With a respect for authority they felt that the Government could do better than they could, but he thought they knew jolly well now that a Government could not (laughter). They found out, however, in a very few years—and he did not wish them to think he was against National Insurance, which was one of the best things ever put in the Statute Book—that the private societies' principles were more adaptable and more human. Private societies could make their rules to deal with the circumstances of their own particular neighbourhoods, and were not tied in finance like Government schemes were. Private societies could deal with the needs of private individuals far more and fully than any Government system could do, and that was illustrated by increased growth and prosperity which the intro-

duction of the Government scheme had given to all their friendly societies. They were afraid the introduction of National Insurance would hit them very hard. In the 40 years in which his own Cirencester Society had been in existence—they were mere children compared with the Stroud Society—they knew they never had such a fillip in the number of new members entering the Society, in the gingering up of officials to see if they could not do better than the Government scheme, and it was common experience that friendly societies generally never had such increases as were experienced in the five years which followed the introduction of the National Insurance scheme. In almost every case, the passing of the Insurance Acts—perfectly sound and good Acts—had had the greatest effect for good on the benefit societies, as was proved by the increases in members and benefits, and alterations in rules to meet local necessities which had been introduced during the past 10 or 15 years.

#### Tribute to Mr. Dix.

Proceeding, Sir Frederick said he felt he was somewhat an imposter that day, because they would have heard a much more interesting speech from his old friend and the Secretary of the Cirencester Society, Sir Thomas Davies (applause). Sir Thomas had particularly asked him to give them his kind regards and affectionate feelings for their Society with which, through the Chief Secretary, Mr. Cameron Dix, they felt very closely associated (applause). He had to couple with that toast the name of Mr. Dix. He always knew that the Original Society was a wise one, and always knew where to look for a good thing. Well, they came to Cirencester, and much to Cirencester's regret they found a good thing, which they had taken and kept (hear, hear). He hoped they would keep Mr. Dix just as long as he wanted to stay with them, and he could not wish any man better than that (hear, hear). He congratulated Mr. Dix on the success of what he had done for the Stroud Society. Mr. Dix, of course, had done it with their help, with the help of the Trustees who looked after their business, and of the Grand Lodge which had supported him by adopting suggested schemes which he had put before them. He was glad to learn that the Original Society had adopted the latest idea in friendly society finance, by which members could obtain more on mortgage for the purchase of their own houses than they could get previously, by means of a scheme of insurance.

In proposing that toast he expressed his own personal heartfelt wish for Mr. Dix's success (applause), and he expressed also the wishes of his Society for the success of the Stroud Society (applause). They were gathered that day on quite a notable occasion, the building of the new offices. He had only seen the outside, but he was of opinion that the new offices formed a



AN INTERIOR VIEW OF MAIN OFFICE.

Photo: E. C. Peckham.

marked addition to the architecture of Stroud (applause). He congratulated them on that fresh step in the life of the Society—an assurance of their continued prosperity (applause).

#### MR. DIX'S RESPONSE.

Mr. Dix, who was given a very hearty reception on rising to respond, said he would first of all like to acknowledge the receipt of apologies for non-attendance from the following:—Sir Percival and Lady Marling, Sir Stanley and Lady Tubbs, Lady Kinnear, Lady Cripps, Sir Thomas and Lady Davies, Mr. W. R. D. Perkins, M.P., Major W. J. P. Marling (senior trustee), Lieut.-Colonel W. H. Playne (trustee), Major C. J. Fisher, Colonel and Mrs. J. R. Morton Ball and Mr. Stanley Marling, all of whom had expressed their best wishes for the continued success of the Society.

Proceeding, Mr. Dix said he regarded it a great honour to be entrusted with the reply to the toast of the Stroud Holloway Original Benefit Society on that momentous occasion in its history, and to respond was a particular pleasure because the toast had been proposed by Sir Frederick Cripps, the Grand Master of Cirencester Society, with which Society under the expert guidance of Sir Thomas Davies he was privileged to spend several happy and important years of his life. They were very grateful to Sir Frederick for the kind and complimentary manner in which he had referred to the Society, and he thanked him for the personal reference. He did

not know whether he deserved it, but he would like to thank them all for the cordial way in which it had been received.

#### Founded at Favourable Period.

When the Society was founded by Mr. George Holloway 60 years ago conditions generally were favourable for the establishment of a Society embodying new principles, for at that time there were only two types of Societies: temporary and permanent. The temporary were of the Slate Club type, which paid out its small surplus every year; and the permanent were of the old Orders which provided sick pay and death benefits, and which did such good work before the Holloway Societies were thought of, and were still continuing to do it. They were so thoroughly conversant with Mr. Holloway's scheme that there was no necessity for him to repeat it. One of the chief provisions was that an appreciable sum could be paid to members at age 65, and so give the working man what was at that time the rare opportunity of making provision for some little comfort in the evening of his life, when his labour was no longer required.

They were to-day, by the opening of the Society's New Offices, paying a tribute to the Founder, and to those who so ably assisted him in the Society's formation.

#### Progress.

At the first meeting of the Society, which took place in Badbrook Hall, Stroud, on March 15th, 1875, 39 members were enrolled. At the end of that year there were 120 members. The contribu-

tions for the year amounted to £167 and the expenses £14. The first dividend was £1 17s. 2d. The title of the Society was "The Borough of Stroud Working Men's Conservative Association Benefit Society." At the end of 1933 the members' savings amounted to over a quarter million pounds. The year's contributions were £19,000, received from 8,000 members, amongst whom present and past they had as members of the Society the legal and medical professions, the clergy, bar, army and navy (all ranks), M.P.'s, and at the present time one member upon whom had been bestowed the honour of Knighthood.

They had also recently formed new Sections for Women and Juveniles which promised to be as successful as the Men's Section.

During 60 years of the Society's existence the dividend had averaged approximately 27/- per share instead of the £1 forecast by the Founder (applause).

The Society had been exceedingly fortunate in receiving from the date of its formation the continuous enthusiastic service of local gentlemen, in some instances more than one generation of the same name, who by their high personal characters, and the important positions they occupied in public affairs, not only inspired confidence in the members, but had also very largely contributed to the Society's success and to its present sound financial condition, which had enabled it to uphold its great tradition to faithfully discharge its contracts with its members to their complete satisfaction.

#### **Additional Benefits.**

He must not presume to refer to the National Health Section of the Society in the presence of their distinguished guest, Sir Walter Kinnear, but he wished to inform members that their Society was in the happy position of being able to continue to provide those desirable and popular additional benefits which went far to assist the sick member to a more speedy recovery of good health.

He would like to take that opportunity of thanking the members of the Medical Profession for their ready assistance to him at all times, and he trusted that desirable co-operation would continue (applause).

The building known as the Holloway Institute, which they would vacate, was at its opening described as "handsome and commodious." They could with truthfulness and modesty state that their new offices were both modern and artistic. It was a credit to their town, to their beautiful Stroud Valley, and to the Committee who conceived and carried out the project. It would become the pride of their members. It would permit of improved service, and a further extension of the Society's activities. The Architect (Captain Vernon Barnes) and the builders (Messrs. Gardner and Sons) had the Society's highest congratulations on what

they had achieved (applause). The important ceremony which had been carried out that day brought further honour to the name of the Founder—one of the greatest and most respected names Stroud had known—and honour to his Society (applause).

#### **"THE VISITORS."**

##### **Mr. T. E. Sanders' Welcome.**

The next toast, that of "The Visitors," was proposed by Mr. T. E. Sanders, who said that day they had so many distinguished visitors that he could not do more than refer briefly to one or two of them. First of all there was Sir Walter Kinnear, who was associated with that toast. Sir Walter had been controller of the Insurance Dept. of the Ministry of Health ever since the year 1919, a very long time indeed, and his presence that day was an example of the kindly and personal interest he took in his duties. He thought that Sir Walter's example was one that many of the higher placed officials in the Civil Service would do well to follow, because it meant so much to local societies if they were occasionally able to get into personal contact with those heads who had so much to do with the destinies of the societies.

Then, they also had with them Sir Frederick Cripps (applause), who was such a wonderful example of the men who took up public work in early life. He wished their young modern men and women would follow that lead, because he understood that Sir Frederick was Grandmaster of the Cirencester Society 30 years ago. Even now he did not look a veteran, and he could tell them from his own humble experience on the County Council, of which Sir Frederick was such a distinguished chairman, that no man in the County put in more hard work for the good of his fellow-men than he did (applause).

Proceeding, Mr. Sanders said he would like to mention the presence of Sir Harry and Lady Waters. Sir Harry was another example of a man coming to a town and taking such a keen personal interest in its work, that to-day they had him in the honoured position of Chairman of the Urban District Council (applause).

Then again, there was Mr. Dyer, the president of the Holloway Union, and a man of great distinction in the friendly society world, and it was a great pleasure to be able to welcome him that afternoon. They also had Mr. P. Rockliff, well known in the world of insurance. They were also pleased to see such a distinguished gathering of representatives of the Holloway Union of Friendly Societies, and the clergy so well represented. The legal and medical professions, and all workers in connection with benefit societies were present in great force, and it was a pleasure to be able to welcome them.

### Not Visitors.

There were also, proceeded, Mr. Sanders, one or two who were not visitors, but whom he would like to mention. He wished to refer to the presence of their old friend, Canon Hawkins (applause). Canon Hawkins had often told him how he used to converse with Mr. George Holloway and tell him what he ought to do, and ought not to do in relation to the Society, and it was a wonderful thing that the Canon was sitting at their board that day, and was able to preach the sermon on that extraordinarily auspicious occasion (applause). They also had with them Mr. and Mrs. G. A. Mathews (hear, hear). Mr. Mathews as they knew, was a grandson of the Founder, and it was very appropriate that he should be present that day. Then again they had Mr. and Mrs. Harry Holloway who perpetuated the name of Holloway in connection with the Society (applause).

Finally, he must refer to the presence of the ladies (hear, hear), and in future he thought they should make the ladies the subject of a separate toast (applause).

### SIR WALTER KINNEAR'S CONGRATULATIONS.

Sir Walter Kinnear, in responding, said he wished, on behalf of the visitors, to thank all of them and the Committee of Management for the great honour they had conferred on them by the invitation to be associated with that day's ceremony. They had had an enjoyable experience, which they would all regard for many years as a very delightful memory. He would therefore like to thank them for the hospitality they had enjoyed at the hands of the Society.

The Stroud Holloway Original Benefit Society was approaching its 60th birthday, and although only registered in 1875, it was really started in 1874. Therefore it was extremely appropriate that that day's ceremony, which marked a very definite step in the Society's progress, should take place in the jubilee year of its foundation (applause). Incidentally, as he was permitted to respond to the toast, he would like to associate himself with the remarks of Mr. Dix by congratulating the Society on the new offices, and the architect and builder on the fine building they had erected for the Society (hear, hear). He had made a study of office construction, and he was sure their new offices were a model of their kind (applause). They would, he was sure, prove conducive to the health of the staff, and they were so organised as to lead to an extension of business, and as the Grand Master had opened the doors, the thought occurred to him, and no doubt to many visitors, that he was opening the portals of a more extended sphere of usefulness to that great Society (applause).

It was very cheering in these days in which the nation had gone through a great economic stress to find that the

Stroud Holloway Society, with its record of unbroken progress, was in such a position that larger accommodation and better premises were necessary to carry on their work (applause). That was very significant of the progress and growth of the Society (applause).

### Sympathy of the Government.

His official connection with the Society, proceeded Sir Walter, was only of very indirect character through the National Health Insurance Scheme. He might, however, be permitted to assure them of the sympathy which the Government had in the work they were carrying out, and in every well-directed effort for the extension of voluntary thrift amongst the workers (applause).

Proceeding, Sir Walter, referring to the remarks of Sir Frederick Cripps with regard to the National Health Insurance Acts, said these Acts had never professed to provide the full needs of the worker. Great Britain was leading all other countries in possessing a large number of benefit organisations such as their own, which by capable management, had won the affection of the British people. He could assure them it had been the earnest desire of every Government in this country for the past 20 years, in preparing social legislation, to avoid doing anything which would hamper the great work of voluntary thrift organisations (applause).

Continuing, Sir Walter expressed pleasure that the finances of the Society were conducted on such sound and cautious lines, and that no commitments had been entered into which were not adequately secured. He was glad to know that the record of their Society for the last half-century had been so very creditable, that the membership was increasing, that the assets were steadily growing, and most significant of all, that there was an undisclosed surplus in their balance sheet (applause).

### A £12,000 Surplus.

With regard to the Insurance Section, he ventured to think it could hold its head pretty high, because its position was one of which all of them could be proud. It had shown many years of consistent progress and its membership was increasing. Under the first valuation its surplus was £4,300, and this year he was glad to be able to tell them there was a disposable surplus of £12,000 (applause). During the difficult years, 1928-32, the surplus which the Society was able to carry forward in its State Section was nearly £9,000, a record with which they had every reason to be satisfied (hear, hear).

Those figures were another indication of the careful administration of the Society, and he would like, in that connection, to acknowledge the capable administration of the Chief Secretary, Mr. Cameron Dix (applause). Their record was also an indication of the exceptionally light sickness experienced amongst the members, and in

that connection he was pleased to recognise the co-operation between the Society and the Medical Profession in the district.

The State Section of the Society had been able to give members a wide variety of additional benefits, and he was particularly pleased to read a few weeks ago that they had decided to devote part of their valuation surplus to assisting those members who, by reason of prolonged unemployment, were threatened with loss by a reduction of benefit. That was a worthy act and an indication of the charity and brotherly spirit which existed in friendly society spheres, and which was alluded to by Canon Hawkins in his address that day. He assured them, on behalf of the visitors, of their best wishes for the continued prosperity of the Society (applause).

#### **KINDRED SOCIETIES.**

The toast of "Kindred Societies" was proposed by Col H. G. Ricardo, who said the task of submitting that toast was to him a great compliment. Mr. Dix had given him some information concerning the great Union of Holloway Societies, of which he was Hon. Secretary, and he was able to tell them that in 1933 the membership of that body aggregated approximately 330,000; the contribution income, £749,000; members' savings, nearly £7,000,000; and that £240,000 had been paid out in sickness benefits. During the year some 24,000 new members had joined the Societies affiliated to the Union. They could take it as a great tribute to the Stroud Holloway Original Benefit Society that thirty societies should follow in their footsteps (applause).

They were, he knew, all agreed, that these societies were the greatest possible use to the individual. They gave the members independence and self-reliance (applause). But he would go further. He thought the greatest benefit was to their dear country. At the moment the world was in a state of chaos and Great Britain stood alone for stability. He thought that the great movement by which working men could get help from societies to buy their houses, and by their contributions secure help in sickness, something for old age and at death was a great contribution to the stability of Great Britain, which was the admiration and envy of the world (applause).

They were also helping towards preserving democracy. They were convinced that their present constitution, a well-planned democracy was the best form of Government. They were not favourable to the tyranny of dictatorship, either for the left or the right (applause).

#### **A Home Coming.**

Mr. H. H. Dyer, president of the National Union of Holloway Friendly Societies, who responded, said he felt it a great privilege to be entrusted with that task. That day meant a good deal more than a number of friendly societies coming together to speak kindly to one another. It was, in fact, a family gather-

ing. As members of kindred societies, they had come home to their mother, to a house-warming. They had been received by their parent and given a good time. Whether the children had grown a little bigger than the parent, or gone along slightly different ways did not matter, because they all sprang from the scheme which George Holloway originated in 1874.

There was a great deal more of the kindred spirit between friendly societies now than in times past, and he ventured to think that the National Health Insurance Acts had had something to do with that. They had had to meet to discuss their problems; they had grown together, and to-day they met a friendly unity. There were wayward children amongst them, and sometimes advice was necessary from the mother or the other children. As one who spent his working hours in a Holloway House, he felt quite at home, and as a representative of one of the younger sons, he heartily congratulated them in making Holloway House their future home (applause).

#### **A Great Connection.**

The Holloway Union had a great connection with Stroud. The first secretary of the Union was their late chief secretary, Mr. Charles Bennett (applause). After that the office had wandered to London and Trowbridge, and then returned to its proper place, in the capable hands of Mr. Dix (applause). On behalf of the kindred societies he thanked them for the way in which the toast had been received, and expressed the hope that the Stroud Society would prosper exceedingly (applause).

#### **"The Chairman."**

The toast of "The Chairman" was proposed by Mr. G. Sollars, secretary of the Sheepscombe Branch, who said he had the greatest possible pleasure in expressing their thanks to the Grand Master Major Godsell was worthily upholding the traditions of his family in helping the Society (applause).

The expression of thanks was carried with acclamation, and the Chairman, in thanking Mr. Sollars and those present for the hearty way in which the toast had been received, acknowledged the devoted service of the Society's hard working staff. No hard working and loyal staff, he said, could go far without the direction of a capable Chief Secretary, and their Society was remarkably well served in both respects. He thought they would all go away feeling they had had a really good time, and that the arrangements had been admirably carried out.

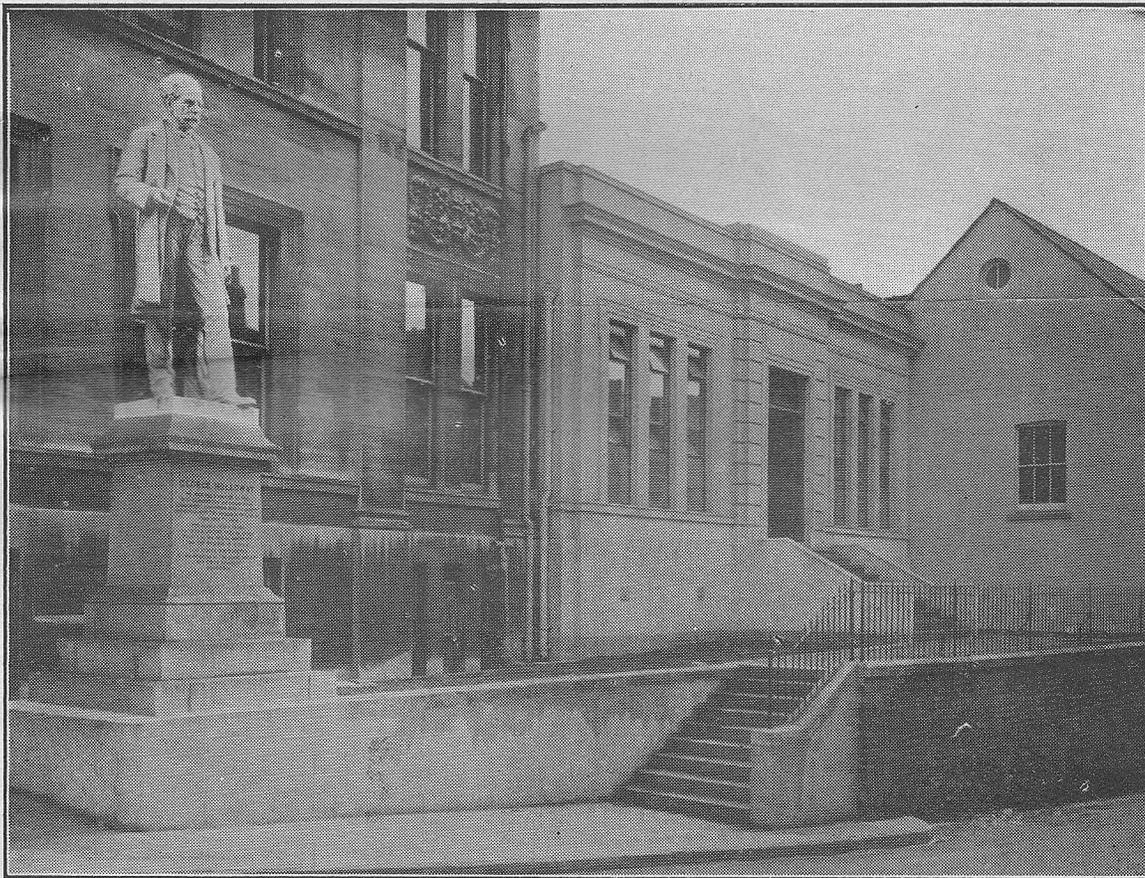
Major Godsell also expressed gratitude to the Vicar, Organist and Choir of the Stroud Parish Church for the arrangements made for the Thanksgiving Service, to those ladies and gentlemen who had given up their time to be present that day, to those who had made the arrangements, and particularly Mr. Dix and Captain

Barnes, on whose shoulders the greatest responsibility had rested. In conclusion be thought the Society should congratulate the Architect, Captain Barnes, in providing such a fine building as the new offices, which would remain a matter of pride to all lovers of Stroud (applause).

The luncheon, the catering for which was admirably carried out by Messrs Georges, of Cheltenham, was largely attended, and music was supplied by a

H.M.V. gramophone loaned by Messrs. Dale, Forty and Co., and operated by Mr. J. Gordon Porter.

Mr. O. J. Pearce, the Chief Secretary of the Stroud Mutual Benefit Society, had unfortunately to leave before the proceedings terminated, but had he been able to remain he intended to express appreciation of the cordial and friendly relationship existing between his Society and the Stroud Holloway Original Society.



**VIEW FROM ROWCROFT, SHOWING STATUE OF MR. GEORGE HOLLOWAY.**

Photo: E. C. Peckham.