

GRAND LODGE HAND BOOK

**United Brothers of Friendship,
Sisters of the Mysterious Ten,
Juveniles of the State of Kentucky**



CONTAINING

**Annual Address of the Grand Master
Annual Reports of the Grand Secretary and
the Grand Treasurer
And Fourth Quarterly Reports**

FORTY-SEVENTH ANNUAL SESSION

Danville, Ky., August 8, 1916

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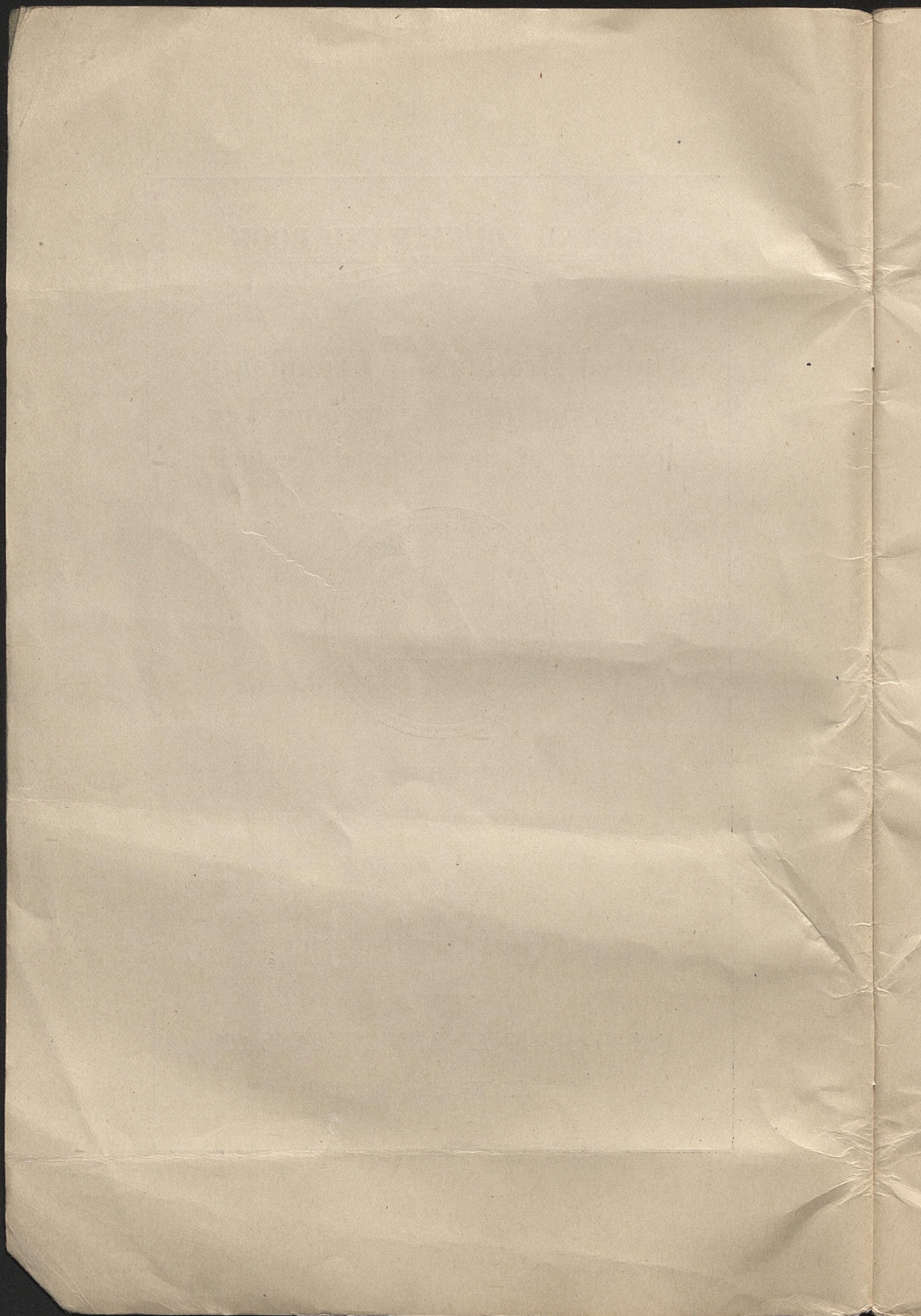
Annual Address of the Grand Master

**Annual Reports of the Grand Secretary and
the Grand Treasurer**

And Fourth Quarterly Reports

FORTY-SEVENTH ANNUAL SESSION

Danville, Ky., August 8, 1916



Lexington, Ky., July 25, 1916.

Dear Brethren and Sisters—Greetings:

This is our closing quarterly report as well as a summary of the year's Grand Lodge work. There are many interesting facts contained in this report which should claim your attention and thought.

Our Grand Officers have labored assiduously for the good of the Order. They have worked in harmony together, for your best interests. The lodges and temples are holding their own, with but few exceptions. The Relief Bureau is still intact but the unusually high death rate in the Order, makes it a problem to our minds as to what steps should be adopted to put the Bureau on a permanent basis. Important changes must be made in the laws governing the Bureau, in accordance with scientific insurance. Our methods are obsolete and should be revised along modern business lines.

Timely warning has been given to all of you about taxes, relief dues, etc., by our Worthy Grand Secretary, Bro. H. C. Russell, so there is no excuse for delinquency. All lodges, temples or juveniles in arrears for relief dues are hereby duly suspended from the Bureau until proper settlements are made with the Grand Lodge.

All members and all beneficiaries are herein notified that wherever there is a subordinate lodge holding the membership of the insured, through whose death such accredited beneficiaries receive the benefits of relief that when such subordinate bodies are suspended for not complying with the law, they, too, are debarred from any inherent rights in the Relief Bureau. Reinstatement is the only method open for benefits. Such lodges cannot represent in the Grand Lodge till they are square on the books.

Trusting that we shall all meet at Danville, Ky., on August 8, 1916, we implore the choicest blessings upon you all.

Given under my hand and seal of State this 25th day of July, 1916.

(Seal)

W. H. BALLARD, Grand Master.

FOURTH QUARTERLY REPORT
OF
H. C. RUSSELL, Grand Secretary

U. B. F.

| No. | Name | Location | Members | Regular | Rein- statem'ts | Policies | Special Ass't | Total |
|-----|----------------|----------------|---------|---------|--------------------|----------|------------------|---------|
| 1. | Friendship | Louisville | 35 | \$..... | \$ 9 00 | \$..... | \$..... | \$ 9 00 |
| 2. | Trim | Simpsonville | 70 | 43 50 | ..... | 11 00 | ..... | 54 50 |
| 3. | Charity | Frankfort | 37 | 25 50 | 2 25 | 2 00 | ..... | 29 75 |
| 4. | Excelsior | Shelbyville | 60 | 43 50 | ..... | 3 00 | ..... | 46 50 |
| 5. | Union | Campbellsville | 9 | 6 75 | ..... | ..... | ..... | 6 75 |
| 6. | Lexington | Lexington | 30 | 21 00 | 3 00 | ..... | ..... | 24 00 |
| 7. | Owensboro | Owensboro | 94 | 78 50 | ..... | ..... | ..... | 78 50 |
| 8. | Jacob | Lexington | 100 | ..... | 24 25 | ..... | ..... | 24 25 |
| 10. | Daniel | Morganfield | 48 | 33 75 | 8 75 | 1 75 | ..... | 44 25 |
| 11. | Western Star | Atoka | 15 | 11 25 | ..... | 50 | ..... | 11 75 |
| 12. | California | Louisville | 79 | 58 25 | ..... | ..... | ..... | 58 25 |
| 14. | Fairest | Bethel | 5 | 3 75 | 3 75 | ..... | ..... | 7 50 |
| 15. | Hope | Mt. Sterling | 56 | 42 00 | ..... | ..... | ..... | 42 00 |
| 16. | Spencer | Wilsonville | 20 | 14 25 | 2 25 | ..... | ..... | 16 50 |
| 17. | Roosevelt | Bloomfield | 40 | 26 25 | 3 75 | 2 00 | ..... | 32 00 |
| 18. | Pride | Dodge | 13 | 9 75 | ..... | ..... | ..... | 9 75 |
| 20. | Pilgrim's Rest | Trenton | 20 | 24 00 | 4 50 | ..... | ..... | 28 50 |
| 21. | St. James | Louisville | 46 | 25 50 | 19 50 | 2 00 | ..... | 47 00 |
| 22. | St. Peter | Louisville | 36 | 22 50 | ..... | 11 00 | ..... | 33 50 |
| 23. | Union | Brownsboro | 8 | 6 00 | ..... | ..... | ..... | 6 00 |
| 24. | M. W. Taylor | Nepton | 9 | 6 00 | 75 | 1 00 | ..... | 7 75 |
| 25. | Aaron Rod | Lancaster | 32 | 24 00 | ..... | ..... | ..... | 24 00 |
| 26. | Hayden | Springfield | 15 | ..... | ..... | ..... | ..... | ..... |
| 27. | Champton | Wades Mills | 11 | 9 00 | ..... | ..... | ..... | 9 00 |
| 28. | Nat Turner | Russellville | 25 | 18 00 | ..... | 1 00 | ..... | 19 00 |
| 29. | Salvisa | Salvisa | 12 | ..... | 9 00 | ..... | ..... | 9 00 |
| 31. | Dawson Spg's | Dawson Sp'gs | 13 | 9 75 | ..... | ..... | ..... | 9 75 |
| 32. | St. Matthews | Louisville | 81 | 55 50 | 4 50 | 5 00 | ..... | 65 00 |
| 33. | Jacob | LaGrange | 13 | 9 75 | 11 50 | 10 00 | ..... | 31 25 |
| 35. | Covington | Covington | 25 | 18 75 | 3 00 | ..... | ..... | 21 75 |
| 36. | Samaritan | Paris | 78 | 58 50 | ..... | ..... | ..... | 58 50 |
| 37. | Golden Rule | Georgetown | 43 | 32 25 | ..... | ..... | ..... | 32 25 |
| 38. | Sharpsburg | Sharpsburg | 18 | ..... | ..... | ..... | ..... | ..... |
| 40. | King Solomon | Earlington | 29 | 20 25 | 20 25 | 2 00 | ..... | 42 50 |
| 41. | Falls City | Louisville | 63 | 45 75 | 1 50 | 2 00 | ..... | 49 25 |

| No. | Name | Location | Members | Regular | Rein-statem'ts | Policies | Special Ass't | Total |
|------|-------------------|----------------|---------|---------|----------------|----------|---------------|--------|
| 42. | Excelsior | Calhoun | 25 | 15 25 | 1 50 | | | 17 25 |
| 43. | Cleopatra | Stanford | 47 | 34 50 | 2 25 | 1 00 | | 37 75 |
| 45. | Hazelton | Louisville | 35 | 22 50 | | 1 00 | | 23 50 |
| 46. | Good Will | Maysville | 24 | 18 00 | | | | 18 00 |
| 47. | Green | Louisville | 13 | 9 75 | 1 50 | | | 11 25 |
| 48. | St. Luke | Danville | 60 | 43 50 | 50 | 1 00 | | 45 00 |
| 49. | Mt. Olivet | Perryville | 33 | 16 50 | | 11 00 | | 27 50 |
| 50. | Carthaginia | Louisville | 42 | 31 50 | | | | 31 50 |
| 51. | Lincoln | Lexington | 132 | 99 00 | 3 00 | | | 102 00 |
| 52. | Summer | Louisville | 22 | 12 75 | | 2 00 | | 14 75 |
| 53. | Lebanon | Lebanon | 42 | 30 00 | 1 50 | | | 31 50 |
| 54. | St. John | Louisville | 38 | 27 00 | | 4 00 | | 31 00 |
| 55. | Lilly of Wood'fd. | Versailles | 46 | 40 50 | | | | 40 50 |
| 57. | Vindicator | Allensville | 19 | 14 75 | | | | 14 75 |
| 60. | Eureka | Winchester | 88 | 64 50 | 6 75 | | | 71 25 |
| 61. | Hustonville | Hustonville | 22 | 16 50 | | | | 16 50 |
| 62. | Hawesville | Hawesville | 15 | 11 25 | | | | 11 25 |
| 63. | So. Carrollton | So. Carrollton | 10 | 7 50 | | | | 7 50 |
| 64. | Davistown | Marcellus | 55 | 41 25 | 1 50 | | | 42 75 |
| 65. | St. Paul | Paducah | 58 | 43 50 | | 25 | | 43 75 |
| 66. | St. Paul | Lafayette | 23 | 14 25 | | 4 00 | | 18 25 |
| 69. | Lock View | Flanagan | 39 | 27 75 | 3 75 | | | 31 50 |
| 72. | Gaines | Cadiz | 19 | 14 25 | | | | 14 25 |
| 73. | Star | Henderson | 6 | 12 00 | | | | 12 00 |
| 74. | Yoder | Elk Creek | 20 | 15 00 | | | | 15 00 |
| 75. | Freedom | Hopkinsville | 43 | 32 25 | | | | 32 25 |
| 76. | Love All | Madisonville | 34 | 22 50 | | 5 00 | | 27 50 |
| 77. | Montgomery | Horse Cave | 15 | 10 50 | | 1 00 | | 11 50 |
| 78. | Magnolia | Marion | 7 | 5 25 | 5 25 | | | 10 50 |
| 83. | Eclipse | Anchorage | 25 | 19 75 | | | | 19 75 |
| 84. | Joll | Corydon | 52 | 39 00 | | | | 39 00 |
| 86. | Bell | Lawrenceburg | 24 | 16 50 | 75 | 1 00 | | 18 25 |
| 87. | Maceo | Junction City | 16 | 11 25 | 1 50 | | | 12 75 |
| 90. | Pride of East | Clay City | 12 | 9 00 | | | | 9 00 |
| 91. | St. Charles | Hickman | 89 | 62 25 | 2 25 | 5 25 | | 69 75 |
| 92. | St. Mark | Gordonville | 22 | 17 25 | | | | 17 25 |
| 94. | Ashland | Ashland | 13 | 8 25 | 75 | 2 00 | | 11 00 |
| 97. | Ezekiel | Harrodsburg | 49 | 36 00 | 3 00 | 1 00 | | 40 00 |
| 98. | Industrious | Mortons | 17 | 10 50 | | 3 00 | | 13 50 |
| 100. | Peace | Little Rock | 58 | 43 50 | | | | 43 50 |
| 101. | St. Stephens | N. Middleton | 50 | 36 75 | 1 50 | | | 38 25 |
| 103. | Antioch | Millersburg | 38 | 24 75 | | 5 00 | | 29 75 |
| 105. | Pride of Ky | Henderson | 81 | | | | | |

| No. | Name | Location | Members | Regular | Rein-statem'ts | Policies | Special Ass't | Total |
|--------------------|---------------|----------------|---------|---------|----------------|----------|---------------|--------|
| 113. | St. John | Cynthiana | 40 | 27 75 | 8 25 | 1 00 | | 37 00 |
| 115. | Diamond Star | Henderson | 26 | 19 50 | | | | 19 50 |
| 116. | Pride | Princeton | 40 | 32 25 | | 5 00 | | 37 25 |
| 122. | Chosen Friend | Pewee Valley | 22 | 15 15 | 15 00 | | | 30 50 |
| 126. | London | Owingsville | 13 | 9 00 | 3 75 | | | 12 75 |
| 129. | Henry Clay | Carlisle | 29 | 21 75 | | | | 21 75 |
| 135. | Alpha | Burgin | 13 | 9 75 | | 2 00 | | 11 75 |
| 136. | Shirock | Smith's Grove | 17 | 12 00 | 1 25 | | | 13 25 |
| 139. | Dewey Hite | Roaring Spring | 7 | | | 7 00 | | 7 00 |
| 140. | Jethro | Fredonia | 15 | 11 25 | | | | 11 25 |
| 141. | Columbia | Columbia | 14 | 9 75 | | 2 00 | | 11 75 |
| 142. | Central | Smith's Grove | 25 | 17 25 | | 2 00 | | 19 25 |
| Pending Correction | | | | | | | | \$8.75 |

S. M. T.

| No. | Name | Location | Members | Regular | Rein-statem'ts | Policies | Special Ass't | Total |
|-----|------------------|----------------|---------|-----------|----------------|----------|---------------|-------|
| 1 | Zion | Louisville | 155 | 78 50 | 2 50 | 25 | | 81 25 |
| 2 | St. Mary | Louisville | 181 | 90 50 | | 75 | | 91 25 |
| 3 | Good Samaritan | Flemingsburg | 14 | 6 50 | 1 00 | | | 7 50 |
| 4 | Friendship | Louisville | 34 | 18 50 | 10 00 | 75 | | 29 25 |
| 5 | Esther | Shelbyville | 100 | 50 00 | 23 00 | 2 25 | | 75 25 |
| 6 | Covington | Covington | 47 | 23 50 | | | | 23 50 |
| 7 | Talleviate | Stanford | 31 | 15 50 | | | | 15 50 |
| 8 | St. Marthas | Owensboro | 126 | 67 50 | | 3 75 | | 71 25 |
| 9 | Star of Cathage | Louisville | 36 | 18 00 | | | | 18 00 |
| 10 | St. Frances | Mt. Sterling | 62 | 31 00 | | | | 31 00 |
| 11 | Union | Shelbyville | 79 | 39 00 | | | | 39 00 |
| 12 | Electra | Winchester | 115 | (advance) | | | | |
| 13 | Star of West | Louisville | 67 | 33 00 | 5 50 | 75 | | 39 25 |
| 14 | Rising Sun | So. Carrollton | 16 | 8 00 | | | | 8 00 |
| 15 | Bell of Wood'fd. | Versailles | 71 | 35 50 | | | | 35 50 |
| 16 | Good Shep'dess | Louisville | 90 | 41 00 | 5 50 | | | 46 50 |
| 17 | St. Rose | Louisville | 79 | 39 50 | 9 00 | | | 48 50 |
| 18 | Pride | Morganfield | 79 | 38 00 | 50 | 2 25 | | 40 75 |
| 20 | Zion | Frankfort | 27 | | 43 25 | | | 43 25 |
| 21 | Eastern Star | Louisville | 24 | 13 00 | | | | 13 00 |
| 22 | Ruth | Frankfort | 49 | 23 50 | | 1 50 | | 25 00 |
| 24 | Esther | Henderson | 70 | 35 00 | | 75 | | 35 75 |
| 25 | Friendship | Louisville | 69 | 22 00 | 28 50 | | | 50 50 |
| 26 | St. Magdalene | Danville | 82 | 38 50 | | 3 75 | | 42 25 |
| 27 | Lily | Springfield | 18 | 7 00 | 9 00 | | | 16 00 |

| No. | Name | Location | Members | Regular | Rein-statem'ts | Policies | Special Ass't | Total |
|-----|-----------------|--------------|---------|---------|----------------|----------|---------------|-------|
| 28 | Vashi | Louisville | 24 | 10 00 | 1 00 | 2 25 | | 13 25 |
| 29 | Olive Branch | Louisville | 29 | 12 50 | 4 50 | 3 00 | | 20 00 |
| 30 | Star of Esther | Louisville | 83 | 41 00 | | 1 00 | | 42 00 |
| 31 | Love and True | Lafayette | 48 | 24 00 | | | | 24 00 |
| 32 | St. Mary's Tem. | Paducah | 118 | 54 50 | | 6 75 | | 61 25 |
| 33 | Madalene | Hawesville | 15 | 7 50 | | | | 7 50 |
| 34 | Galilee | Paris | 85 | 42 50 | | | | 42 50 |
| 35 | St. Mary | Lexington | 87 | 43 50 | | | | 43 50 |
| 36 | Adelia | Lebanon | 45 | 20 50 | 1 00 | 4 50 | | 26 00 |
| 37 | Pearl | Cadiz | 53 | 26 00 | 4 00 | 75 | | 30 75 |
| 38 | Musadora | Hopkinsville | 63 | 30 50 | | 1 50 | | 32 00 |
| 39 | Bell | Madisonville | 54 | 27 50 | | | | 27 50 |
| 40 | Green River | Calhoun | 21 | 10 50 | | | | 10 50 |
| 41 | Glass | Somerset | 46 | 22 00 | 1 00 | 75 | | 23 75 |
| 42 | Morning Star | Trenton | 47 | 21 00 | 1 00 | 2 25 | | 24 25 |
| 43 | Susanah | Georgetown | 94 | 46 50 | | 25 | | 46 75 |
| 44 | Youngs | Maysville | 40 | 18 50 | | 4 50 | | 23 00 |
| 45 | Faith | Marcellus | 48 | 24 50 | | | | 24 50 |
| 46 | Star | Greenville | 21 | 10 50 | | | | 10 50 |
| 47 | Christian | Providence | 24 | 12 00 | | | | 12 00 |
| 48 | Fairest | Earlington | 38 | 19 00 | 2 50 | 1 50 | | 23 00 |
| 49 | Rebecca | Lexington | 88 | 44 00 | 5 00 | | | 49 00 |
| 50 | St. Venus | Lexington | 100 | 50 00 | | | | 50 00 |
| 51 | Prosperity | Hustonville | 37 | 18 50 | | | | 18 50 |
| 52 | Lavert | Hickman | 53 | 26 50 | | | | 26 50 |
| 54 | Melvia | Horse Cave | 21 | 10 50 | | 75 | | 11 25 |
| 55 | Princess | Georgetown | 32 | 16 00 | 2 00 | | | 18 00 |
| 56 | Pride of Mercer | Harrodsburg | 72 | 34 00 | | 5 25 | | 39 25 |
| 57 | Good Will | Mt. Sterling | 29 | 15 00 | 13 00 | | | 28 00 |
| 59 | Christiania | Gordonville | 18 | 9 00 | | | | 9 00 |
| 60 | I Wonder | Henderson | 41 | 20 50 | | | | 20 50 |
| 62 | Zenobia | Little Rock | 30 | 15 00 | | | | 15 00 |
| 63 | Peace | Henderson | 45 | 22 50 | | | | 22 50 |
| 64 | Faithful | Cadiz | 22 | 11 00 | | | | 11 00 |
| 65 | Holly | Marion | 12 | 5 00 | | 1 50 | | 6 50 |
| 66 | Carmel | Covington | 44 | 21 50 | 1 50 | | | 23 00 |
| 67 | Queen of Bour | N. Middleton | 55 | 27 50 | 5 75 | | | 33 25 |
| 68 | Lily | Dodge | 14 | 7 00 | | | | 7 00 |
| 69 | Hall's | Mortons | 21 | 10 00 | 50 | 2 25 | | 12 75 |
| 70 | St. Mary | Cynthiana | 67 | 34 00 | 34 50 | | | 68 50 |
| 72 | St. Rose | Corydon | 67 | 33 50 | | | | 33 50 |
| 73 | Geneva | Danville | 51 | 25 00 | 5 00 | | | 30 00 |
| 74 | Victoria | Henderson | 27 | 13 50 | | | | 13 50 |

| No. | Name | Location | Members | Regular | Rein-statem'ts | Policies | Special Ass't | Ttoal |
|-----|------------------|-----------------|---------|---------|----------------|----------|---------------|-------|
| 75 | Erlanger | Erlanger | 10 | 5 00 | 50 | | | 5 50 |
| 76 | Salem | Millersburg | 65 | 31 00 | | 2 25 | | 33 25 |
| 79 | Venus | Bloomfield | 21 | 9 50 | 2 25 | | | 11 75 |
| 81 | Emerald | Princeton | 67 | 33 50 | | | | 33 50 |
| 83 | Roseline | Brownsboro | 2 | | 4 00 | | | 4 00 |
| 84 | Alice Robert | Russellville | 41 | 23 00 | | | | 23 00 |
| 85 | Golden Rule | Paducah | 100 | 40 00 | 54 00 | | | 94 00 |
| 87 | Elizabeth | Anchorage | 17 | 8 00 | 1 50 | | | 9 50 |
| 88 | White Rose | Sharpsburg | 17 | 8 50 | 2 00 | 75 | | 11 25 |
| 89 | Ozetta | Perryville | 47 | 22 50 | 1 50 | 1 50 | | 25 50 |
| 90 | Wisdom | Millegeville | | | | | | |
| 92 | Walker | Carlisle | 45 | 22 50 | | 50 | | 23 00 |
| 93 | Symph Rose | Owensville | 31 | 15 00 | | 75 | | 15 75 |
| 94 | Greenwood | Winchester | 7 | 3 50 | | | | 3 50 |
| 96 | Beulah | Dawson Sprgs. | 30 | 10 00 | | 25 | | 10 25 |
| 97 | Sheba | Covington | 24 | 15 00 | | | | 15 00 |
| 98 | Evening Star | Atoka | 16 | 6 50 | | 75 | | 7 25 |
| 99 | Mayflower | Pewee Valley | 34 | 15 00 | 4 00 | | | 19 00 |
| 102 | Queen Anne | Junction City | 34 | 16 00 | 1 00 | 2 00 | | 19 00 |
| 104 | Lane | Campbelsville | 26 | 13 00 | | | | 13 00 |
| 105 | Marcellus | Marcellus | 19 | 9 50 | 2 00 | | | 11 50 |
| 107 | Silver Leaf | Ashland | 12 | 5 00 | | 1 50 | | 6 50 |
| 108 | Union | Elkins | 57 | 28 75 | 50 | | | 29 25 |
| 109 | Liberty Bell | Allensville | 46 | 22 50 | 4 00 | 75 | | 27 25 |
| 110 | Webster | Wilsonville | 18 | 9 00 | | | | 9 00 |
| 112 | Pride of Garrard | Lancaster | 52 | 26 00 | | 75 | | 26 75 |
| 114 | Satallite | Lawrenceburg | 39 | 18 00 | | 2 25 | | 20 25 |
| 117 | Indep. Star | Stanford | 85 | 42 00 | | 1 00 | | 43 00 |
| 122 | Icy Sink | Smith's Grove | 17 | 8 50 | | | | 8 50 |
| 123 | Willing Work'rs. | Smith's Grove | 26 | 12 00 | | 1 50 | | 13 50 |
| 124 | St. Mary's | Burgin | 10 | 5 00 | | | | 5 00 |
| 126 | Howard | Fredonia | 27 | 13 50 | | 3 00 | | 16 50 |
| 127 | Ladies of Fsh'p. | Columbia | 13 | 5 50 | 1 00 | 1 50 | | 8 00 |
| 128 | Lula | Princeton | 18 | 5 50 | | | | 5 50 |
| 113 | Rebecca | Pedee | 22 | 9 00 | 15 50 | | | 24 50 |
| 125 | Good Hope | Roaring Springs | 12 | 6 00 | 6 00 | 75 | | 12 75 |

JUVENILES

| | | | | | | | | |
|---|----------------|--------------|----|------|------|------|--|------|
| 2 | Rising Star | Mt. Sterling | 19 | 2 55 | | 80 | | 3 35 |
| 5 | Charity | Owensboro | 31 | 4 65 | | | | 4 65 |
| 6 | Earnest Worker | Henderson | 17 | | 3 45 | 1 60 | | 5 05 |
| 7 | Rising Star | Paducah | 21 | 3 00 | | 40 | | 3 40 |

| No. | Name | Location | Members | Regular | Rein-statem'ts | Policies | Special Ass't | Total |
|-----|----------------|----------------|---------|---------|----------------|----------|---------------|-------|
| 8 | Elizabeth | Owensboro | 14 | 1 95 | 40 | | | 2 35 |
| 9 | Blessed Union | Perryville | 18 | 3 15 | | 40 | | 3 55 |
| 10 | Younger Star | Louisville | 3 | 45 | 45 | | | 90 |
| 11 | Blooming Rose | Hopkinsville | 9 | 1 05 | | 80 | | 1 85 |
| 13 | Rebecca | Frankfort | 15 | | | | | |
| 14 | King David | Cynthiana | 18 | 2 70 | 2 70 | | | 5 40 |
| 15 | St. Annis | Louisville | 10 | | 1 50 | | | 1 50 |
| 16 | Zion | Louisville | 9 | 1 35 | | | | 1 35 |
| 17 | Springfield | Springfield | 21 | 3 15 | | 85 | | 4 00 |
| 19 | Cyclone | Lafayette | 14 | | | | | |
| 21 | Golden Jewel | Princeton | 19 | 3 30 | | 1 60 | | 4 90 |
| 22 | Golden Crown | Louisville | 14 | 1 65 | 3 90 | 65 | | 6 20 |
| 30 | Star | Lebanon | 12 | 1 95 | | | | 1 95 |
| 33 | Guiding | Maysville | 24 | 3 60 | | 1 20 | | 4 80 |
| 34 | Busy Bee | Winchester | 86 | 15 40 | | | | 15 40 |
| 35 | Ben Harrison | Stanford | 27 | | | 1 20 | | 1 20 |
| 36 | Gaines Youth | Shelbyville | 29 | 3 60 | | 2 00 | | 5 60 |
| 38 | Tardiff | Dodge | 11 | 1 65 | | | | 1 65 |
| 39 | Bloom of Youth | Millersburg | 28 | 4 20 | | 50 | | 4 70 |
| 40 | Little Sparrow | Lexington | 15 | 2 25 | 2 25 | | | 4 50 |
| 42 | Rising Sun | Owingsville | 7 | 1 05 | | | | 1 05 |
| 43 | Lilian | Paris | 10 | 1 50 | | | | 1 50 |
| 44 | Silver Star | Morganfield | 51 | 1 35 | | 4 45 | | 5 80 |
| 49 | Morton Gap | Morton Gap | 17 | 2 55 | | 2 00 | | 4 55 |
| 50 | Athenian | Carlisle | 21 | 3 15 | | | | 3 15 |
| 53 | Golden Rule | Earlington | | | | | | |
| 57 | St. James | Corydon | 12 | 1 80 | | | | 1 80 |
| 63 | Campbellsville | Campbellsville | 10 | | | | | |
| 64 | Pride | Hickman | 11 | 1 65 | | | | 1 65 |
| 68 | Terrel | Hustonville | 13 | 1 65 | | 40 | | 2 05 |
| 69 | De Laney | Somerset | 23 | | | | | |
| 75 | Nice | Georgetown | 18 | 2 70 | | | | 2 70 |
| 76 | Golden Circle | Lancaster | 27 | 4 05 | | | | 4 05 |
| 84 | Blessed Union | Ashland | | | | | | |
| 77 | Gaines | Simpsonville | | | | | | |
| 78 | Fidelity | Sharpsburg | | | | | | |
| 89 | Covington | Covington | 30 | 4 50 | | | | 4 50 |
| 73 | Maine | Junction City | 12 | 1 80 | | 1 20 | | 3 00 |
| 84 | Ashland | Ashland | 14 | 1 95 | | 25 | | 2 20 |
| | | Lagrange | | | | | | |

Summary Relief Department, Fourth Quarter

Receipts

| | |
|---------------------------------|------------|
| From Lodges | \$2,404 75 |
| From Temples | 2,686 75 |
| From Juveniles | 126 25 |
| <hr/> | |
| Total | \$5,217 75 |
| Balance from third quarter..... | 1,275 75 |
| <hr/> | |
| Grand Total | \$6,493 50 |

Disbursements

| | |
|------------------------------|------------|
| Paid 42 death claims..... | \$5,868 30 |
| Miscellaneous Expenses | 278 50 |
| <hr/> | |
| Total | \$6,146 80 |
| <hr/> | |
| Balance on hand..... | \$346 50 |

Death Claims Filed During Quarter

| | |
|-------------------|------------|
| 14 U. B. F..... | \$2,000 00 |
| 23 S. M. T..... | 2,233 33 |
| 2 Juveniles | 66 66 |
| <hr/> | |
| 39 Total | \$4,299 99 |

Grand Lodge Receipts

| | |
|---------------------------------|----------|
| Collected | \$471 25 |
| Balance from April Meeting..... | 317 08 |
| <hr/> | |
| Total on hand..... | \$788 33 |
| Disbursed | 36 90 |
| <hr/> | |
| Balance in Treasury | \$751 43 |

Respectfully submitted,

H. C. RUSSELL.

FOURTH QUARTERLY REPORT

OF

E. W. GLASS, Grand Treasurer

Hopkinsville, Ky., July 22, 1916.

To the Grand Board of Managers:

I am submitting for your inspection my fourth quarterly report for the ensuing term.

Grand Lodge Receipts

| | |
|--|----------|
| April 22—To balance in G. L. Department..... | \$267.08 |
| July 10—Received from H. C. Russell, G. S..... | 100.00 |
| July 20—Received from H. C. Russell, G. S..... | 300.00 |
| Total..... | \$667.08 |

Relief Department

| | |
|---|------------|
| April 22—To balance brought forward..... | \$ 875.77 |
| May 22—Received from H. C. Russell, G. S..... | 300.00 |
| July 3—Received from H. C. Russell, G. S..... | 3,000.00 |
| July 10—Received from H. C. Russell, G. S..... | 500.00 |
| July 14—Blanch Koons and others check returned..... | 100.00 |
| July 20—Received from H. C. Russell, G. S..... | 1,500.00 |
| July 22—Received from H. C. Russell, G. S..... | 217.75 |
| Total..... | \$6,493.52 |

Expenditures

State Grand Lodge, Fourth Quarter, 1915-1916.

| | |
|--|---------|
| May 5—Warrant No. 122, E. T. Schmitt, Postmaster, stamps.... | \$ 6.00 |
| May 5—Warrant No. 123, H. C. Russell, G. L. supplies..... | 8.90 |
| May 5—Warrant No. 124, G. Z. Wilson, ptg. and stationery..... | 3.00 |
| July 4—Warrant No. 125, Geo. G. Fetter Co., office furniture.... | 10.00 |
| July 6—Warrant No. 126, E. T. Schmitt, Postmaster, stamps.... | 6.00 |
| July 19—Warrant No. 127, Lee L. Brown, circulars & stationery | 3.00 |
| Total | \$36.90 |

Relief Bureau, Miscellaneous Expenditures

| | |
|--|---------|
| May 1—Warrant No. 746, E. B. Davis, work before Legisla- ture | \$ 6 00 |
| May 1—Warrant No. 747, E. B. Davis, attendance, G. B. M..... | 1. 30 |

| | |
|--|----------|
| May 1—Warrant No. 748, L. R. Diggs, legal service and attendance | 14 70 |
| May 1 Warrant No. 749, D. P. Rucker, attendance G. B. M.... | 21 00 |
| May 1—Warrant No. 750, E. W. Glass, attendance G. B. M..... | 12 50 |
| May 1—Warrant No. 751, W. R. January, attendance G. B. M.. | 9 75 |
| May 1—Warrant No. 752, Junius Perkins, attendance G. B. M. | 9 75 |
| May 1—Warrant No. 753, H. C. Russell, office expenditures for quatrter | 14 50 |
| May 1—Warrant No. 754, E. T. Schmitt, stamp budget..... | 20 00 |
| May 1—Warrant No. 755, A. C. Tucker, rent G. S. office..... | 13 00 |
| May 18—Warrant No. 756, W. H. Humphrey, attendance G. B. of M. | 20 50 |
| May 18—Warrant No. 757, H. C. Russell, quarterly salary..... | 50 00 |
| May 18—Warrant No. 758, G. W. Berry, printing policies..... | 10 75 |
| July 4—Warrant No. 791, Weiger-Vowels Co., printing quarterly circulars | 44 50 |
| July 4—Warrant No. 792, Weiger-Vowels Co., application blanks, envelopes and postals | 10 00 |
| July 4—Warrant No. 793, Louisville News Pub. Co., receipt cards and postals | 4 00 |
| July 8—Warrant No. 794, Abb Landis, life insurance guide book | 8 00 |
| Total..... | \$278 50 |

Death Claims Paid

| | |
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| May 5—Warrant No. 695-a, Blanch E. Koons, T. No. 9, Louisville | \$ 33 33 |
| May 5—Warrant No. 695-b, Nolan C. King, T. No. 9, Louisville | \$ 33 33 |
| May 5—Warrant No. 695c, Ruth King, T. No. 9, Louisville..... | 33 34 |
| July 3—Warrant No. 759, Elizia Young, T. No. 59, Gordonsville | 100 00 |
| July 3—Warrant No. 760, John H. Crawford, T. No. 73, Danville | 100 00 |
| July 3—Warrant No. 761—Lucy Boswell, Emma E. Gibbs, T. No. 29, Louisville | 100 00 |
| July 3—Warrant No. 762, Josephine Crane, Admr., T. No. 1, Louisville | 100 00 |
| July 3—Warrant No. 763, Jesse Wills, T. No. 36, Lebanon..... | 100 00 |
| July 3—Warrant No. 764, Emma Rowe, Admr., T. No. 50, Lexington | 100.00 |
| July 3—Warrant No. 765, Mary F. Martin, T. No. 1, Louisville | 100 00 |

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| July | 3—Warrant No. 766, Everette Carpenter, T. No. 54, Horse Cave | 100 00 |
| July | 3—Warrant No. 767, Annie Johnson, Sec. Temple No. 75, T. No. 75, Erlanger | 100 00 |
| July | 3—Warrant No. 768, Lizzie Jackson, T. No. 57, Mt. Sterl- ing | 100 00 |
| July | 3—Warrant No. 769, Samuel Dunn, T. No. 45, Marsellus.. | 100 00 |
| July | 3—Warrant No. 770, S. W. Fields and others, T. No. 94, Winchester | 50 00 |
| July | 3—Warrant No. 771, Mrs. Maggie Francis, T. No. 15, Ver- sailles | 100 00 |
| July | 3—Warant No. 772, Horace Dewey, T. No. 50, Lexington.. | 100 00 |
| July | 3—Warant No. 773, Ella Massie, T. No. 38, Hopkinsville, | 100 00 |
| July | 3—Warrant No. 774, Francis Logan, T. No. 117, Stanford, | 100 00 |
| July | 3—Warrant No. 775, Mrs. H. Saulter, T. No. 117, Stan- ford | 100 00 |
| July | 3—Warrant No. 776, Mrs. Bell L. Hughes, L. No. 10, Mor- ganfield | 150 00 |
| July | 3—Warrant No. 777, Millie Cole, L. No. 136, Smith Grove, | 150 00 |
| July | 3—Warrant No. 778, Mrs. Henry Coleman, L. 97, Harrods- burg | 150 00 |
| July | 3—Warrant No. 779, Frances Trumbo, L. No. 15, Mt. Sterling | 150 00 |
| July | 3—Warrant No. 780, Laura Taleafero, L. No. 45, Louis- ville | 150 00 |
| July | 4—Warant No. 781, Amanda Towles, L. No. 105, Hender- son | 150 00 |
| July | 4—Warrant No. 782, Eliza Davis, L. No. 15, Mt. Sterling, | 150 00 |
| July | 4—Warrant No. 783, J. T. Farmer, Admr., L. No. 6, Lex- ington | 150 00 |
| July | 4—Warrant No. 784, Hudson Langford and Wm. E. Holmes, Executors, L. No. 6, Lexington..... | 150 00 |
| July | 4—Warant No. 785, Mrs. Maggie Hughes, L. No. 8, Lex- ington | 150 00 |
| July | 4—Warrant No. 786, JJosephine Lacey, L. No. 91, Hick- man | 150 00 |
| July | 4—Warrant No. 787, Mrs. G. A. Wilson, L. No. 126, Ow- ingsville | 150 00 |
| July | 4—Warrant No. 788, Cartney Oliver, J. No. 44, Morgan- field | 16 66 |
| July | 4—Warrant No. 789, Lizzie F. Marshall, T. No. 13, Louis- ville | 50 00 |
| July | 4—Warant No. 700, Oliver and Morris Brown, T. No. 11, Shelbyville | 66 66 |

| | |
|---|------------|
| July 4—Warrant No. 794, Harrison Barber, T. No. 83, Brownsboro | 1 75 |
| July 19—Warrant No. 795, Nannie Guess and Mary Guess, T. No. 10, Mt. Sterling | 100 00 |
| July 19—Warrant No. 796, G. T. Griffith, Sect'y, L. No. 42, Calhoun | 150 00 |
| July 19—Warrant No. 797, Annie M. Washington and Louise Washington, T. No. 24, Henderson..... | 100 00 |
| July 19—Warrant No. 798, Mary Alexander, L. No. 12, Louisville | 150 00 |
| July 19—Warrant No. 799, M. A. Stoess, Admr., L. No. 122, Pee-wee Valley | 150 00 |
| July 19—Warrant No. 800, Will Harlan Jr., and Emma Marshall, L. No. 49, Perryville | 150 00 |
| July 19—Warrant No. 801, Lucinda Williams, L. No. 97, Harrodsburg | 150 00 |
| July 19—Warrant No. 802, Nannie Ellis, L. No. 51, Lexington.... | 150 00 |
| July 19—Warrant No. 803, Mrs. Thomas Shoess, L. No. 6, Lexington | 150 00 |
| July 19—Warrant No. 770-b, S. W. Fields, Alice Perkins and Bertha Perkins, T. No. 94, Winchester..... | 50 00 |
| July 19—Warrant No. 804, M. A. Stoess, Admr., T. No. 99, Pee-wee Valley | 100 00 |
| July 19—Warrant No. 805, Green Waters, T. No. 15, Versailles, | 100 00 |
| July 19—Warrant No. 806, Musco Cox, T. No. 39, Madisonville, | 100 00 |
| July 19—Warrant No. 807, Harry Bames, T. No. 49, Lexington.. | 100 00 |
| July 19—Warrant No. 808, Jas. L. A. Smith, T. No. 49, Lexington | 33 33 |
| July 19—Warrant No. 809, Will Dawns, J. No. 16, Louisville.... | 50 00 |
| July 19—Warrant No. 810, Amelia Sloan, T. No. 11, Shelbyville, | 100.00 |
| July 19—Warrant No. 811, Mrs. Minnie Miller, T. No. 16, Louisville | 100 00 |
| July 19—Warrant No. 812, Larinia Glover and Emma Glover, T. No. 18, Louisville | 100 00 |
| July 19—Warrant No. 813, Lucy Lasley, Mildred Hawkins and Moses Kimbrough, T. No. 109, Allensville..... | 100.00 |
| Total..... | \$5,868 50 |

Recapitulation

| | |
|---|------------|
| Total receipts Grand Lodge | \$788.33 |
| Total expenditures Grand Lodge— | |
| Stamps, stationery, office furniture and fixtures..... | 36.90 |
| | <hr/> |
| Balance in G. L. Department | \$751.43 |
| Total receipts Relief Dept. | \$6,493.52 |
| Total expenditures Relief Dept— | |
| Meeting of G. B. of M, printing quarterly circular, stamps, stationery, quarterly salary G. S., office rent, etc..... | \$ 278.50 |
| Death claims paid | 5,868.50 |
| | <hr/> |
| | 6,147.00 |
| | <hr/> |
| Balance in Relief Department..... | 346.52 |
| | <hr/> |
| Grand balance | \$1,097.95 |

E. W. GLASS, S. G. T.

The Grand Board of Managers, through their auditor, has inspected and examined the books and this report of the Grand Secretary and Grand Treasurer and find that the above report is a true statement of conditions in our department.

E. B. DAVIS,
W. H. HUMPHREY,
W. R. JANUARY,
JUNIUS PERKINS,
D. P. RUCKER,

July 22, 1916, Louisville, Ky.

ANNUAL ADDRESS
OF
W. H. BALLARD, Grand Master

Danville, Ky., August 8, 1916.

United Brethren of Friendship, Sisters of the Mysterious Ten,
Juveniles and Valiant Knights of Friendship:

GREETINGS:

We are here assembled in the Forty-seventh Annual Session of the State Grand Lodge with every assurance of a great meeting in the interest of the fraternal ties that unite and bind us in the bonds of Unity, Brotherly Love and Friendship.

We acknowledge, with profound faith in God, the many blessings poured out upon us and give thanks to Him for His watchful care over us, and the constant guidance of the Holy Spirit since our last grand session at Madisonville, Ky.

You are called together as delegates, representing your subordinate bodies, in a legislative capacity, to deliberate upon important, vital questions, touching the existence and perpetuity of the Order; and to construct and enact into law such measures as will vitalize your fraternal spirit and carry forward the purposes of our institution to greater effectiveness and to a higher standard of excellence. Each subordinate body represented here by you, is an integral part of the unity and purpose of this meeting.

Upon the wisdom and the foresight of this delegation rest the perpetuity of the Order, and our constituency at home is expecting a square deal at our hands. Therefore, we should be guided in all our deliberations by the highest ideals of true manhood and womanhood. There is no place here for any one who is not in perfect accord with the spirit of our fraternal body. Whatever errors of judgment the future may

unfold to those who follow us in leadership, may the sincerity of our souls and the lofty motives which prompt our actions, remove any doubt as to our righteousness. It is true that many of us are occupied with similar duties and responsibilities in other directions, but it should be our aim, at all times, to conserve the interests of those dependent upon our actions, with an unselfish devotion to duty rather than with a hankering, scheming desire for office. Just rewards are sure to follow when good, efficient service has been rendered to all the people faithfully and fearlessly.

We cannot truly fraternize and at the same time trample under foot the cardinal principles of Justice, Mercy and Truth.

OUR HISTORY.

The Order was instituted August 1, 1861, in the city of Louisville, Ky., fifty-five years ago, by a few men of our own race, viz.: Marshall W. Taylor, Wm. H. Hazleton, Charles B. Morgan, W. H. Lawson, John F. Page, Benj. Batts, George Shipp, Robert Mason, George Parnell and others, who believed that in "union there is strength" and, therefore had combined their labors in an organized association for the advancement of benevolence and Christian brotherhood. By so doing, a system of charity and friendship, was founded by them, with the express purpose to alleviate the sufferings of the distressed; to care for the widows and orphans; to visit the sick and to bury the dead. It at once predicated its future success upon the fact of its democracy. Equality was its foundation stone, and upon this bed rock of fraternal equality was to rise an institution whose principles would break down caste, and humiliate arrogance in the breast of mankind; whose teachings would inculcate charity and brotherly love; whose tenants would strengthen and vitalize the social contact of men and women in every walk of life together; and finally crown man with eternal glory with God.

In contemplation of these lofty ideals of life, and to these ends, our institution is proud of its birth and has been greatly

strengthened in membership and influence by the lapse of years.

Today as we recall her past history and because of its many traditions intimately connected with the life and history of the Negro people in America, let us pause for a moment at the graves of our fathers, who erected the first temples of our Order, for, from within her halls, have gone out, with the flight of years, currents of thought that have vitally affected the life of the Negro race. Let us sing "Work for the Night is Coming" in memory of these uncompromising champions of liberty and justice.

OUR POLICY.

In looking backward to that first meeting over a half century ago, so sparsely attended, so apparently insignificant in its bearing upon racial affairs at that time, and noting the present large membership, with its achievements and widespread influence as an organization, now truly national in its scope, with over one thousand affiliated local lodges and temples, together with our juveniles and camps, comprising a membership of more than one hundred thousand persons; possessing five hundred thousand dollars worth of real estate, operating an insurance relief bureau in nearly every jurisdiction, all working effectively in various hamlets, towns and cities throughout twelve States of the Union and in Liberia, Africa among industrious, enterprising Negroes, who are succeeding in almost every kind of industrial business and professional endeavor; one cannot escape the conclusion that the policy and spirit of our institution has been chiefly responsible for the remarkable growth of the United Brothers of Friendship and the Sisters of the Mysterious Ten.

Inspired by the landmarks of the Order it has been our endeavor to emphasize its teachings and give wide publicity to the wholesome lessons of Unity, Brotherly Love and Friendship. Through this method we desire and cherish the hope that thrift, economy, self respect, race pride, community

interest and progress might obtain among our people. And that Negro boys and girls might be inspired by coming in contact with those of their own race who have started at the bottom and achieved success in some form of useful endeavor.

Our Order is no religious or political association. But we believe in a Supreme Being and espouse the cause of civil liberty.

Here every man and woman is a free moral agent without restraint as to his or her mode of worship or prerogative of suffrage. We believe in a sane and sound constructive policy in the management of the affairs of this institution upon a basis of systematized economy that is comprehensive enough for all practical needs, wisely and economically administered. In order that this might be done there must be efficient service rendered, with fidelity and unselfish demeanor. It is an old adage, but nevertheless a truth, that if you have too many irons in the fire, some will surely burn to pieces. There is danger in accepting an office in several organizations during the same period of time, with a multiplicity of duties to perform, and with grave responsibilities resting upon you; there is a possibility of the verity of the truth as illustrated in the case of the irons in the fire. It is far better to do one thing at a time and do it WELL, than it is to attempt to do many things at the same time and fail to accomplish any good results. We believe in qualifying one's self for good, effective service and let that be our guarantee for usefulness whenever we are entrusted by our fellows. The office should always seek the man or woman, and not the reverse condition.

Our grand lodge should encourage education and refinement, culture and morality, honesty and integrity, the advancement of young men and women who prove their worthiness and competency, to positions of trust and responsibility, thereby enlarging our membership with a progressive and an aggressive constituency.

OUR CONDITION.

The General tone of the Order prevailing at the present time is normal. The prospects for the future are brighter in some respects and in still other ways there is room for improvement. The membership among the males has fluctuated from time to time, and today remains at a standstill; while that of the females is steadily increasing. The Juveniles are improved but a small per cent over that which was reported at the Madisonville session. The Knights of Friendship are holding their own with some new camps reported. General Bowen will report upon the camps during the week. The encampment lends a military air to our meeting which is, indeed, inspiring. To these valiant Knights we pay homage. The total membership at the present time is about 9,000 members, including the Juveniles. During the past three years our office has issued nearly 2,500 policies. Every working lodge in the jurisdiction has been visited and inspected by grand officers. Peace and harmony prevail everywhere. The little local trifles which often bob up to cause small friction are matters local and should be adjusted at home. Only very grave and far reaching infractions of law and order should ever need to come to the attention of grand lodge officers for review. These cases often result from the fact that your selection of local presiding officers is a poor one. We called attention to this condition of affairs, and laid particular emphasis upon the necessity of having only good, honest service performed by local officers if our fraternal mission among the people is to become perpetual and uplifting.

To nothing in life perhaps, is there directed so little thought as to the shaping a career, the molding of a character.

Whatever is assigned to us should call forth the best that is in us. Let us not be afraid to examine our faults. It requires courage, certainly to weigh our our defects and look them bravely in the face; but it is only by so doing that we may overcome them and cast them aside.

Shall we be content to be guilty of the very things which we point out as faults to our brothers and sisters? It is our wish and prayer that each one of us will henceforth strive to improve upon our condition. We may be influenced, of course by good or evil association, but with ourselves lies the uniform molding of our course in life.

As leaders in fraternal circles let us not become an indistinguishable mass of material in the life of our several communities. On my visitations it is very noticeable and a lamentable fact that the young people are not attracted to our ranks. From my viewpoint this is a condition to be regretted, and to some extent it is due to our conduct toward the young joiners. In most cases these young people do not find it congenial and sociable in our lodge work. In some cases they are held back through prejudice to education or perhaps to some physical condition; in other cases older members criticise every little awkwardness or small infraction of the law in such magnified terms that sensitive, delicate feelings rebel; then it is not long till young men and women seek more pleasant relationship elsewhere. Let me advise here that some of us old folks who have learned our lodge lesson until we can recite it accurately from memory, go away back and sit down, and let some of our sons and daughters, with new blood, take our places. Associate them with yourselves in the management of lodge work, for by so doing you at once, not only enlist his interest, but at the same time you gain his influence with his pals; besides you help to broaden his views and enlarge his scope of service in the work.

THE GRAND TEMPLE.

Our temples under the direction and supervision of the Most Worthy Grand Princess, Sister Edmonia G. Balkman, deserves great credit for a large increase in membership. If this is due to the fact that this branch of the Order is inspired to greater effort by the creation of a grand temple with a separate head, it is only reasonable to suppose and even

to admit that the women folks when allowed the opportunity to do so, often surpass the men in their endeavors. The up-to-date man of thought will recognize this fact and be willing to accord to our women an equal chance in the development of her sisters. The annual report of our Grand Secretary will bear me out in this fact that our sisterhood is just as well prepared from every standpoint to maintain and manage their Relief Bureau independently as are the brothers. And why not? We are proud of the women of our race; we know they are loyal; we would not destroy them if we could, and we could not do so, if we would, because interwoven into the fabric of human existence our lives are inseparable. But in the light of a new dawn in the history of the world, there is work to be done by us both, which cannot be accomplished by either of us unless there is absolute freedom to act as our best judgment dictates. It is to be observed by the student of history that there is a separate sphere in which each unit of the human family can best conserve its own relationship.

With added responsibilities upon our women who possess education, culture, training and a fine sense of honor, there is no longer any doubt in the minds of progressive men that women not only measure up to them in the general work of life, but often surpass us in technical matters requiring business acumen. In Richmond, Va., Mrs. Rachel Walker has managed a bank for many years. In Indianapolis, Ind., Madam Walker has managed a successful enterprise and amassed a fortune. These are notable examples it is true, but there are thousands of our good women in every state who are the bread winners. You possess coherence, tenacity, patience, and a fine spirit of endurance, splendid qualities to recommend you for independent activities.

While it is true that an innocent little mouse can overthrow your mental poise, and his appearance in your vicinity, like a current of electricity, will send your imagination through the center of gravity, which is soon indicated by the uplifted skirts and hurried perch upon the nearest table or

chair; yet it is also true that minus the mouse, that in this day of broad education and social contact you can be entrusted with a larger share of responsibility, in, at least, your own affairs. With these facts before me, and with the present opportunity of the grand temple to demonstrate its ability to foster, to develop and to manage its own affairs of State in every branch of our jurisdiction, it becomes my bounden duty to advocate complete separation of the Grand Lodge and the grand temple.

The Legislature of Kentucky has enacted a stringent insurance law for fraternal societies which in another year will compel separation. In anticipation of this insurance law our Grand Lodge is expected to re-arrange its premium rating to conform to modern business methods. There must be regular inspection of the lodge records by expert accountants as to the ability of the Bureau to meet its obligations promptly. The grand temple is exempt from the provisions as laid down at present in the State law. The grand lodge is only allowed a short respite in which to prepare for the operation of the law—therefore, this grand session must correct itself by giving to the female department the control of their endowment bureau.

RELIEF BUREAU.

The following letter from the State Insurance Commissioner deserves our serious consideration. This is especially true of the part where he advises us to comply with the new State Insurance Laws:

June 28, 1916.

H. C. Russell, Esq.,

Grand Secretary Grand Lodge of United Brothers
of Friendship of Kentucky,
Louisville, Ky.

Dear Sir:

In the matter of request of your Order for a ruling as to whether or not it is subject to the supervision of this Depart-

ment under the operation of an Act of the General Assembly of 1916 of the Commonwealth of Kentucky for the regulation and control of fraternal benefit societies, I would say that the ruling of the Commissioner is that this Society, or Order, is exempt from the supervisions of the Act above named, by reason of the exceptions and exemptions set forth in Section 29 of this Act.

Notwithstanding this ruling the management of the Order would be wise to at once take steps to put the Society in a condition to fully comply with the requirements of this law, which is now in force in many states of this country. To do this it will be necessary to readjust the rates charged so as a proper reserve may be maintained which, being on both an adequate and equitable basis, would enable the Society to place itself in a class which could give assurance of stability to its members, instead of the inevitable failure which is sure to follow a neglect to maintain an adequate reserve.

Yours very truly,

E. MAGOFFIN,

Deputy Insurance Commissioner.

The Relief Bureau is still our big problem. This feature of our fraternity was begun January, 1903, after it was made a part of our financial venture in the Grand Lodge which assembled here in Danville in 1902. Our lack of business judgment then has been a hindering cause to a successful administration of this scheme. The Grand Lodge has striven hard in every possible way to make the Bureau a paying venture. But it seems that our arithmetic is wrong in the solution of this problem. During its operation these fourteen years we have revised the system in several ways but still there is a hitch in getting the desired results. We have collected and disbursed about \$300,000 during this period of time and while the Bureau has squared itself pretty nearly dollar for dollar

it has not accomplished this feat without either a raise of premiums at one time, and a taxation twice upon the membership at other periods of its existence.

No better test has ever been given this part of our financial system than that which has been tried the past three years. At the meeting in Georgetown, Ky., the Bureau was cleared of debts practically by the assessment put upon us and collected by our grand board of managers the ensuing year after that meeting. There was due in death claims on the books at Georgetown \$9,259. The special assessment was paid by every lodge and temple, which sum collected amounted to \$7,616.85, not including anything else but the special tax. You will see at a glance that we were short nearly \$1,700 on the amount of the deficit. However, our quarterly premium collections up to January 1, 1913, were sufficient to not only pay off the entire old indebtedness in the Bureau, but also to pay, at the same, the death claims maturing during the first six months of our administration, also the expense account necessitated by the installation of a modern office, properly equipped for taking care of the Bureau, but we had actually caught up in death claims maturing.

Since that time the grand board has paid regular claims as they matured from date of filing, and many, many times long before the ninety days limit to maturity. Indeed it has been our policy to pay a claim as quickly as possible in order to give our people absolute confidence in fraternal insurance as compared with sick and accident insurance by our competitors. Up to the present time this has been pretty nearly accomplished.

We are facing a condition, however, that is not our fault or your fault for that matter, for there has been faithful service rendered by the majority of the board in the duties of their meetings, and also, there has been prompt payment by the lodges in the Bureau, except in a few instances delinquencies have occurred and suspensions had to be made until they could reinstate their membership. This indicates plainly that in so far as interest goes each has struggled to make our

Relief Bureau succeed. After this trial in accurate book-keeping, with a systematized record at all times of the lodges in the Bureau, it is my solemn duty as your executive head to state to you today that we are thoroughly convinced from the indisputable facts and figures at hand that the present method of Relief insurance is wrong and unscientific in the insurance business. It is not reasonable nor even probable that our fraternal insurance plan can succeed in the face of a death rate of twenty-one to the thousand based upon the principle of a level rate of premium without regard to age. To make a member 50 years of age the same insurable risk as one who is just 20 years of age is beyond the possibility of the actuaries mathematics. It was a blunder on our part in the beginning but it should not any longer continue to hamper us in our Bureau; we should at once meet the facts in the case and set ourselves to the task of fixing an insurable rate or policy along sane lines; either lower the amount of insurance in the policy written or raise the premium upon a rating fixed by the age of the applicant.

Since our present premium seems about as much as the average member is willing to pay, would it not be better and safer to arrange the benefit in the policy according to the age of the applicant, and thus save the intricate bookkeeping which the other proposition would entail?

Something definite must be done at this meeting or else you cannot escape an extra assessment in the future as has been the case in the past. The cost of running the Bureau is another important matter for your consideration at this time. The percentage of cost to the volume of business transacted by the grand board of managers is about seven per cent. Theoretically this is a small cost but practically it is not commensurate with the cost of the Bureau. The proportion of labor and time is high on account of the size of the board rather than the efficient service rendered by them. The work by the board in reviewing the reports each quarter, and in tabulating the results of their labors is usually done by three persons on that grand board, viz.: the chairman, the

auditor and the secretary. The other members are largely functionaries with little or no work to do. This is true to the extent that many times elective members on the board are absent from its meetings or attend the meetings only a few hours before adjournment. Since it is demonstrated by these facts that three members elected to represent the grand lodge is a sufficient number together with the ex-officio, grand officers who are by right of office also members of the grand board of managers, and further as a matter of economy in the cost of doing business which is a modern idea, it seems to me that the time has come for this grand lodge to take steps to reduce the membership on the board to three elective members and give the grand master and grand secretary full membership on the board with a vote. In doing so you at once reduce the cost of your business, and place the Grand Master in a position to assist materially in the management of your affairs, and conserve the best interests of your business.

THE JUVENILES.

Our Juveniles have increased slowly since our last report to you on this subject. They are a part of the grand temple and should be reported to your body by the Most Worthy Princess. Every condition in this branch of the Order still convinces the close observer that the Juveniles should automatically cease to be a part in our Relief Bureau.

THE FARM AT BROOK'S STATION.

This question has been presented to the brotherhood upon a basis which it is hoped can be tried in the near future. The farm as such should be under the supervision and control of a board composed of practical farmers. A good farmer ought to be placed in charge of the farm on such terms as will best suit our financial condition at present, who is thoroughly equipped both by experience and personal interest and who has farming implements as well as stock, to work under the board of control. Such a board could then plan out with the farmer a course to pursue in the development of this property to some definite purpose.

Our grand board of managers has exercised every effort to make the farm proposition a success. There is not much to say in favor of a continuation of this method for the future. We have the ability in our members on the board for anything else but farming. So it seems the better way to get results is to give the farming element of this grand lodge a chance at the farm. The board of control would need only to meet twice a year on the farm with the farmer. First in the planting season and again in the harvesting season. This board should organize itself with a chairman and a secretary, and an accurate record of every transaction should be kept in a book for that purpose which record should at all times be open to the inspection of the grand board of managers. All reports of this board of control should be made quarterly to the grand board of managers by its chairman or secretary in written form but not necessarily in person except by direction of the grand board or the grand master. This to my mind seems both feasible and practical and some action should be taken at this meeting as regards the future management of the farm. There is but one other alternative left open to you brothers if this is not done and that is to turn over the farm property to our grand temple sisters for a Widows' and Orphans' Home. Before concluding this address charging dereliction of duty on the part of our worthy grand officers, worthy grand deputies and special deputies for their loyalty and good will no matter when or where duty has called them. Perhaps it is best that your attention be called to the fact that some sharp criticism has come to our office charging dereliction of duty on the part of our worthy grand medical examiner. It would be unfair in my address preceding as it does his annual report to make any comment here. When all officers have made their reports to this body and the committee on grand officers' reports submit their matter to you for action it is then time to discuss them frankly and fully each to the other. Reports relating to your finances, the detailed work of the Bureau and the farm, will be made by the worthy grand secretary, the worthy grand treasurer and the worthy grand board of managers.

Not much has been accomplished by us in setting up new lodges. The field is pretty well worked for good material except in the Eastern section among the mountain people. But we have been on the outlook for such opportunities and ask that where there is any prospect known to the brothers or sisters that due notice be given to whichever branch it concerns. The delegates to the National Grand Lodge will report through Bro. H. C. Russell for the Grand Lodge.

NECROLOGY.

Those of our brotherhood and sisterhood as well as Juveniles and Valiant nights, who broke ranks to answer a higher summons from the Master above us, are not forgotten as we, who are left behind, pause at this moment to refresh our memory of their lives among us. Peace be to their ashes! Let us join in singing a few stanzas of "Asleep in Jesus, Blessed Sleep."

CONCLUSION.

In conclusion it gives me pleasure to state that all have treated me with great courtesy on my annual visits, and in many ways there has been shown to me signal honor and distinction by officers, members and citizens in every community visited. The grand lodge officers have maintained and supported every cause advocated for the benefit and welfare of the Order. So that in closing the grand lodge year, there is no regret to be expressed except that we wish it had been possible to have given better service in our official capacity. Again, we impress upon your minds the need of your loyalty to the principles of the Order, the careful consideration of the timely matters herein disclosed to you for deliberation and action; the need of economy and retrenchment; the best service in every position of trust; a united effort by us all for the future stability of the Order to the end that it might lift and we climb.

Fraternally yours in J. M. T.,

W. H. Ballard

ANNUAL REPORT

OF

H. C. RUSSELL, Grand Secretary

To the Grand Lodge United Brothers of Friendship, Sisters of
the Mysterious Ten and Juveniles of Kentucky:

Greetings:

We are now bringing to a close a busy and eventful year in the life of our institution. In point of collections, in number of policies issued, and in the economical management of your business, our institution has all the ear-marks of a thriving business enterprise. During the year our collections in Relief and Grand Lodge departments have reached the handsome sum of \$21,495.49—an average of \$68.67 daily. For all departments a total of 1,000 policies have been issued since we made our annual report in 1915, and 1,870 since our meeting in Madisonville two years ago. Another ordinarily good indication of big business is the immense volume of correspondence that this office has had to handle during the year, there having gone out over 5,000 pieces of mail at a cost in postage alone of \$125.00. Truly, we are engaged in a huge and well established enterprise, but it is well to keep in mind that bigness alone is not by any means an indication of profitability. The simple principle of commercial prosperity is that receipts and assets must maintain a margin over disbursements and liabilities.

We feel safe in saying that on the fraternal side, our adventure is highly profitable to every investor. If we could measure our income in terms of friendship, deeds of mercy, and social uplift, we would be richer than the "captains of great wealth," but as a strictly business proposition we can not say as much.

One of the essentials of success in business is that a firm not only gain new business, but that it be able to hold that which it already has. If we substitute the word "risks" for the

word "business" we will find that we have signally failed in this particular. An analysis of our membership shows that we have practically the same in all departments that we had a year ago, notwithstanding the fact that we have issued a thousand new policies. We can account for two hundred and fifty (250) of these by death and the closing out of two small lodges and two temples, but the other seven hundred and fifty can in most cases be charged to bad business. The records show that in the city of Louisville only two lodges have gained in membership seventeen members during the year while the others have lost a total of seventy members, making a net loss of fifty-three men in Louisville. In Lexington there appears a net loss of thirty men for the year. These are typical of a large number of instances that may be cited. During the year one hundred and eighty-two souls "have laid them down" in death, at a total cost of \$20,205.48. This is one less death than in 1915, but a larger number of men dying made the cost considerably higher than a year ago. Is it hard to see why our business is unprofitable at the present rate of premium, and the apparent lethargy of our lodges and temples in securing good healthy young men and women and holding them?

Improvements Made.

It is a pleasure, my brethren and sisters, that I can report much progress in the methods of handling the business in the Grand Secretary's office. Our system of bookkeeping has been improved, a new form of report blank has been worked out—and may I say incidentally that it is the most convenient and accurate report blank used by any Grand Lodge in Kentucky—modern filing cases have been introduced, and, as far as our meager funds would allow, the whole office system has been modernized. All this has undoubtedly had a good effect upon local secretaries and officers in the way of neatness and promptness in keeping their records, making their reports, and filing death claims. The Grand Secretary's office has tried to set an example of promptness in handling all matters whatsoever, although the rush and

congestion at the close of each quarter makes delays unavoidable in many cases.

In order to bring about further improvements there are a few points which masters and secretaries will do well to note :

First, when a member owes more than one quarterly premium, this office cannot accept any less than a full payment of all arrears. For example, one lodge paid for six members in December and then sent in money for fifteen in March without paying one cent for the nine who hadn't paid in December. It took a great deal of correspondence to show the secretary his error. He threatened to report me to the Grand Lodge for my gross error when I notified him that I would have to return certain moneys.

Next, always use Change of Beneficiary Cards when requesting a change, and be sure that the person who owns the policy signs the card.

Another cause of much trouble is the failure of secretaries to file complete death returns. We often receive letters roasting us for delay in payment of claims, when the secretary has failed to file complete returns. Also in sending in applications, secretaries often fail to state who the beneficiaries are.

These conditions together with lateness in sending in quarterly reports are the main causes of most of our trials and delays in the office. It is to be hoped that every delegate here assembled will interest himself in remedying these irregularities. A great majority of secretaries do not need these suggestions, however, they are given for the faltering few.

Good Words.

Permit me, if you please, to extend to the whole membership the grateful acknowledgment of this office for the many courtesies you have shown us from time to time, the many kind words you have spoken of us, and for the thousand and one helpful suggestions you have offered during our incumbency. Allow us also to give due credit to our co-workers—

the Grand Master, Grand Board and other Grand officers for their unmeasured co-operation in working out the many problems of this office. On the other hand, I think it only fair to the office to state that not one day since we assumed charge of your work has there been a single book, paper or record in this office that has not been open for the inspection and perusal of every U. B. F., S. M. T., and Juvenile in Kentucky. We have tried to maintain regular office hours, but circumstances have made it necessary for us to receive callers from 6:00 a.m. to 11:30 p.m., and not once have we refused to respond.

The duties of this office are very exacting and intensely wearing upon one's vitality. It requires, in addition to the small pay received, a great deal of fraternal loyalty to keep a fellow at it. During the past year the correspondence has at times been so great that I found it absolutely necessary to employ a stenographer to help me, thus entailing an extra expense of twenty dollars which I have paid out of my earnings. Now, I would suggest that should the Grand Lodge see fit to reimburse me for that amount, I would most certainly not refuse it.

I would recommend that unless there is a division made in the work of the Relief Department for the coming year there should be an appropriation made for help in the Grand Secretary's office. We invite comparison of our duties with those of similar officer in any similar business in the state, and if you don't find that our work is more than twice that of any other secretary, and the pay practically the same, I am grossly at error in my estimate.

Your attention is now invited to our tabulated summary of financial transactions of the year. Itemized reports have come to you each quarter, thus making it unnecessary in the judgment of the Board and Grand Officers for me to submit other than a summary of these reports.

ANNUAL REPORT OF RELIEF DEPARTMENT

Receipts

| | Lodge _s | Temples. | Juveniles. |
|---|--------------------|-------------|----------------------|
| 1st Quarter..... | \$2,147.65 | \$ 2,467.94 | \$ 93.55 |
| 2nd Quarter..... | 2,400.25 | 2,434.50 | 127.90 |
| 3rd Quarter..... | 2,765.75 | 2,706.00 | 139.95 |
| 4th Quarter..... | 2,404.75 | 2,686.75 | 126.25 |
| <hr/> | | | |
| Totals | \$9,718.40 | \$10,295.19 | \$487.65-\$20,501.24 |
| Unadjusted | | | 15.55 |
| <hr/> | | | |
| Total collected, 1916 | | | \$20,516.79 |
| Balance from Grand Lodge year 1915..... | | | 4,330.87 |
| <hr/> | | | |
| Grand total cash handled | | | \$24,847.66 |

Disbursements

| | |
|---|-------------|
| Claims paid 182 | \$22,983.88 |
| Miscellaneous and salaries | 1,517.18 |
| | <hr/> |
| | 24,501.06 |
| <hr/> | |
| Balance in treasury, July 19, 1916..... | \$346.60 |

Itemized Miscellaneous Relief Disbursements During Grand Lodge Year

| | |
|-------------------|------------|
| 1st Quarter | \$ 594.09 |
| 2nd Quarter | 274.89 |
| 3rd Quarter | 369.70 |
| 4th Quarter | 278.50 |
| | <hr/> |
| Total | \$1,517.18 |

Itemized as follows:

| | |
|---|-----------|
| 1. Salaries and G. B. of M. mileage and per diem— | |
| W. H. Ballard | \$ 150.00 |
| H. C. Russell | 200.00 |
| E. W. Glass | 50.00 |
| | <hr/> |
| | \$400.00 |
| Grand Board Managers— | |
| E. B. Davis | 51.10 |
| W. H. Humphrey | 80.65 |
| Junius Perkins | 19.00 |
| D. P. Rucker | 63.00 |
| W. R. January | 41.90 |
| | <hr/> |
| | 255.65 |

| | |
|---|------------|
| 2. Traveling of salaried officers | 24.50 |
| 3. Legal and Litigation— (Stunson, Allen, Frye, cases, etc.) | 217.94 |
| 4. Official publication | 209.50 |
| 5. Stationery and printing | 104.00 |
| 6. (Fees to Deputies in special service) | 16.34 |
| 7. Furniture and fixtures | 25.50 |
| 8. Bonds of officers | 50.00 |
| 9. Postage, telegrams and expenses, supplies, G. S., G. M. and Grand Treas. | 161.75 |
| 10. Rent | 52.00 |
| | <hr/> |
| | \$1,517.18 |

Running expenses 7 3/10% of gross collections.

Death Claim Statistics

| | |
|---|-------------|
| 1. Filed during Grand Lodge year, 1916: | |
| 68 U. B. F. | \$ 9,725.00 |
| 108 S. M. T. | 10,238.82 |
| 6 Juveniles | 241.66 |
| | <hr/> |
| Total 182 claims | \$20,205.48 |
| 2. Paid claims | 22,983.88 |
| 3. On file 23 unpaid claims | 2,333.33 |
| 4. Death rate for 1916: | |
| Men 21 per 1,000. | |
| Women 22 per 1,000. | |
| Children 8 per 1,000. | |
| 5. Claims paid, 3-year period 1914-1916. | |
| Including 86 brought forward from 1913, | \$9,596.00 |
| For 1914—218 claims | \$24,857.65 |
| For 1915—183 claims | 20,116.64 |
| For 1916—182 claims | 22,983.88 |
| | <hr/> |
| Total paid in 3 years, 583 claims | \$67,958.17 |

Grand Lodge Dept.— Receipts

| | |
|-------------------------|------------|
| 1st Quarter | \$142.10 |
| 2nd Quarter | 31.50 |
| 3rd Quarter | 332.85 |
| 4th Quarter | 471.25 |
| | <hr/> |
| Total collected | \$ 977.70 |
| Balance from 1915 | 1,020.24 |
| | <hr/> |
| Grand total | \$1,997.94 |

Disbursements

| | |
|---------------------------|-------------|
| 1st Quarter | \$1,004.87 |
| 2nd Quarter | 92.80 |
| 3rd Quarter | 111.94 |
| 4th Quarter | 36.90 |
| Total disbursements | |
| | \$1,246.51* |
| Balance on hand | |
| | \$751.43 |

*This includes \$460.87 paid National Grand taxes 1915.

Taxes Due From Lodges

| | | Taxes and Minutes. | Special Asst. | Total. |
|------------------|----------------|-----------------------|------------------|---------|
| 1. Friendship | Louisville | \$24 00 | \$0 50 | \$24 50 |
| 6. Lexington | Lexington | 11 00 | 50 | 11 50 |
| 8. Jacob | Lexington | 25 00 | 50 | 25 50 |
| 12. California | Louisville | 1 50 | 50 | 2 00 |
| 14. Fairest | Bethel | 8 50 | 50 | 9 00 |
| 15. Hope | Mt. Sterling | | 50 | 50 |
| 16. Spencer | Wilsonville | | 50 | 50 |
| 21. St. James | Louisville | 29 00 | 50 | 29 50 |
| 22. St. Peter | Louisville | 14 50 | 50 | 15 00 |
| 24. M. W. Taylor | Nepton | | 50 | 50 |
| 26. Hayden | Springfield | 21 00 | 50 | 21 50 |
| 27. Champion | Wades Mill | 10 00 | 50 | 10 50 |
| 29. Salvisa | Salvisa | | 50 | 50 |
| 31. Dawson | Dawson Springs | | 50 | 50 |
| 36. Samaritan | Paris | | 50 | 50 |
| 37. Golden Rule | Georgetown | | 50 | 50 |
| 40. King Solomon | Earlington | | 50 | 50 |
| 41. Falls City | Louisville | 18 00 | 50 | 18 50 |
| 43. Cleopatia | Stanford | | 50 | 50 |
| 45. Hazelton | Louisville | 33 00 | 50 | 33 50 |
| 46. Good Will | Maysville | 6 00 | 50 | 6 50 |
| 47. Green | Louisville | 1 50 | 50 | 2 00 |
| 48. St. Luke | Danville | | 50 | 50 |
| 50. Carthagina | Louisville | 39 50 | 50 | 40 00 |
| 51. Lincoln | Lexington | | 50 | 50 |
| 52. Summer | Louisville | 7 00 | 50 | 7 50 |
| 54. St. John | Louisville | 11 00 | 50 | 11 50 |
| 61. Hustonville | Hustonville | | 50 | 50 |
| 64. Davistown | Marcellus | 1 50 | 50 | 2 00 |

| | | | | |
|--------------------|---------------|----------|---------|----------|
| 66. St. Paul | Lafayette | 20 50 | 50 | 21 00 |
| 73. Star | Henderson | 10 00 | 50 | 10 50 |
| 74. Yoder | Elk Creek | 11 75 | 50 | 12 25 |
| 75. Freedom | Hopkinsville | | 50 | 50 |
| 78. Magnolia | Marion | 1 75 | | 1 75 |
| 87. Maceo | Junction City | 35 00 | 50 | 35 50 |
| 98. Industrious | Morton's Gap | | 50 | 50 |
| 100. Peace | Little Rock | | 50 | 50 |
| 101. St. Stephens | N. Middletown | | 50 | 50 |
| 103. Antioch | Millersburg | | 50 | 50 |
| 105. Pride | Henderson | | 50 | 50 |
| 113. St. John | Cynthiana | 3 75 | 50 | 4 25 |
| 122. Chosen Friend | Pewee Valley | | 50 | 50 |
| 126. London | Owingsville | 14 50 | 50 | 15 00 |
| 129. Henry Clay | Carlisle | | 50 | 50 |
| 136. Shirock | Smith Grove | 6 25 | 50 | 6 75 |
| 138. Ebenezer | Knob Lick | 5 50 | 50 | 6 00 |
| Total due | | \$371 00 | \$22 50 | \$393 50 |

Respectfully submitted,

Yours in J. M. and T.,

H. C. Russell,

ANNUAL REPORT
OF
E. W. GLASS, State Grand Treasurer

Hopkinsville, Ky., July 27, 1916.

To the Officers and Members of the Grand Lodge, U. B. F.,
Grand Temple S. M. T., and Juveniles of Kentucky:

By virtue of the office which you entrusted to me, I am required to report quarterly to the Grand Board of Managers, and this, I have done since my election to this office. These reports have been published quarterly, and are subject to your inspection and investigation. I respectfully request your close study and scrutiny of every report made by me during my tenure of the office of Treasurer. He who has the consciousness of duty, honestly and faithfully performed, not only invites, but, if in his power, would compel an investigation. Some of you will recall that when I was elected to this office, I said to the Board of Managers that my acts would always be open to criticism and suggestions; that I would not take their inquiries and study about my work as a reflection in any way, but that I would take this failure to study closely every report I make as a very serious reflection, not only upon the office of Treasurer, but upon me as a man and brother.

In line with my official duties and my personal interest, I desire to report that the present premiums are not sufficient to meet the death-claims in our Order. You will be interested in this statement when I tell you that the average age of our policy-holders is nearly forty years, and the report of our Secretary, made at our last quarterly meeting, shows that the death rate in our ranks is twenty per thousand for men, and twenty-one per thousand for the women. No wiser men ever lived than the organizers of this Grand Bureau. When you consider their environments and the conditions then existing, each one, in his particular sphere, showed the Master Hand, but as the Romans were wont to say, "Tempus

‘Mutat Omnia,’ that is “Time changes all things.” You must remember that their work was completed fourteen years ago, and at a time when people didn’t die like they do in this all-too-active and strenuous day, when work was bountiful, and when the cost of living was but a song, as compared with what we are confronted with now, when we face the meatman, the groceryman or the dry goods merchant.

My total receipts for the Relief Bureau, for the years 1915-1916 amounted to.....\$25,081.31

I have expended for meetings of the Grand Board of Managers, printing of quarterly circulars, salaries of Grand Officers, Office Furniture and Fixtures, Rent, Stamps and Stationery, etc.\$ 1,517.18

I have paid in Death Claims, 23,564.13

Balance in Relief Department \$346.62

My total receipts for the Grand Lodge Department amounted to the sum of... 1,997.94

I have expended for stationery, office furniture and fixtures and salaries of Grand Officers etc. 1,246.51

Balance in Grand Lodge Department.... 751.33

Grand Balance in both Departments.....\$1,097.95

You will observe that there is only \$346.62, of balance in the Relief Department. I have not, at this writing, before me, the report of our Grand Secretary, but I doubt not but what there are at least one thousand dollars of Death Claims now maturing. This will confront us with a deficit, which, like a rolling snow ball will continue to enlarge, and I heartily concur in whatever suggestions our most worthy Grand Master, may, in his wisdom commend to you.

Will you now allow me to sincerely declare that my relations with the Grand Officers and Grand Board of Managers, have been most friendly and cordial; that I have been treated with more consideration than my humble efforts deserved,

and that so long as life lasts, I shall be ever grateful for the supports and encouragement received from them, and I likewise wish to thank all those members of our Great Order, with whom I have transacted business, for the spirit of fairness and promptness with which they complied with my requests. I think at the close of this, my second term as Treasurer, I can truly say I love the Order and I have done my duty as best I could, not only to it, but to my people and my country.

Very respectfully submitted,

E. W. GLASS,
Grand Treasurer.

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