

Charity covering the wrong doing of any kind, either Masonic or civil, but, I think, true Masonic Charity consists in a friendly interest and kindly sympathy to a Brother, whose pathway of life has not been of the rosiest, and in overlooking small personal faults and characteristic, sins of omission and commission, and all the frailties to which the human flesh is heir. No man is perfect, we have all our faults, some good in a greater or less degree, some bad in a greater or less degree, and our Masonic Charity should pardon and condone to the utmost, that strict justice will permit ; but *Masonic Benevolence* is of another character, and brings to our minds certain definite duties, which we as Masons, owe to each other, and to the dependents of each other. Many, in fact all, Masonic Grand Bodies have a Rest or Reserve Fund for Brethern suffering from the misfortunes of life. Its administration is expressed in many different forms such as Masonic Homes, Orphan Asylums, Schools and direct money grants.

It is not my purpose to discuss the different forms in which the dispersal of Masonic Benevolence may be made, because each form has many good points, but rather to invite your attention to the fact, that owing to the great number of fraternal beneficent societies, now operating in our Country, there seems to be a sub-conscious feeling, in many cases, that grants from Masonic Benevolent Funds are a *quid pro quo* for money paid into the Craft. This sentiment cannot be too strongly condemned, as grants from Masonic Benevolence are in no wise similar to money paid for insurance to the different Fraternal Insurance Organizations, and must ever be regarded, as one of the sacred privileges of Masonry, whereby the Brethren, freely and voluntary, extend to a needy Brother such help as may be needful in the time of trouble.

I trust that I have made myself clear, because, I again approach the subject of the Returned Soldier. In this connection, the soldier who has become disabled will receive his pension, according to the classification of his disabilities. He will also be enabled, in many cases, to make a fair compensation by following some