

Let us now for a moment direct your attention to another special feature of our Order, not possessed as a rule by the other societies, except those who have had the good sense to copy it from us. I refer to the Total and Permanent Disability Benefit. In the other Orders when a man becomes totally and permanently disabled and is no longer able to earn a living, he is obliged still to pay his assessments or lose his membership. In our Order, as you know, as soon as a brother becomes totally and permanently disabled, we say to him, "be of good cheer, brother, your membership at any rate shall be preserved," and forthwith he is placed on the probationary list, and he ceases to pay anything more to the funds of the Order. (Applause.) But this is not all, for at the end of the six months we come back to the brother, and if, unfortunately for him, we find him no better, we hand over to him the *one-half of his insurance*, notwithstanding he may have joined the Order within the year, (applause) and thereafter he lives a free member, paying nothing into our treasury, and when he dies the balance of his insurance is paid to his family. This is the Benevolence which forms one of the pillars of our noble Order. (Applause.) In this respect we are better than all the other Orders, except those who have had the good sense to copy our laws. (Laughter and applause.)

There is still another feature of the I. O. F. which is not found in other Orders, and that is the Annuity Benefit for the Patriarchs of the Order. In the A. O. U. W., Royal Arcanum, and other Societies the members are called to pay their assessments regularly, month by month, year by year, even if they should live 100 years or more. In the I. O. F., when a brother has lived the allotted span of "three score years and ten," we say to him "Father, for these many years you have wrought for the Order, and have been its stay and support, now take a well earned rest. Here are the \$100, or \$200, or \$300, as the case may be, due you from the Order we love so much; take it, on this your 70th birthday, and may you enjoy many happy returns thereof." (Applause.) Henceforth he lives in peace, honored by the Order, as one of the Patriarchs, no more bothered with assessments or dues but looking forward to each recurring birthday to receive from the Order that Annuity Benefit he has so well earned, and when he dies the insurance if not all paid to himself, is paid over to his family. (Applause.) But I have exhausted my time and yet the half has not been told con-

cerning the excellence of our grand I. O. F. I will conclude by again expressing my pleasure in having the privilege of attending your second annual meeting. I have never attended a meeting of this kind where there was more harmony, and as you have chosen grand men for your offices for the coming year, I expect that the hopes of your High Secretary will be more than realized, and that you will have not 2,500 members next year, but if you individually put your shoulders to the wheels of the grand old car of the I. O. F. you will outrun even yourselves, (laughter) and this is only as it should be, for why should you not outrun everything, seeing you have an Injun (engine) at the head. (Laughter and applause.)

I thank you, High Chief Ranger, and you brethren, for the many courtesies you have shown to me, and believe me, I feel it a great honor to have the confidence, the esteem and the friendship of such men as are the officers and members of the High Court of Michigan. (Long continued applause.)

A Model Report.

COURT HAMILTON, No. 170, I. O. F.

HAMILTON, 11th July, 1889.

To the Chief Ranger, Officers and Brethren:

Your Recording Secretary begs to present the following report of Court Hamilton, for the past six months, commencing on the 24th January and ending on the 11th July. During that time there has been thirteen meetings, two of which have been emergent meetings in connection with the death of Brother Chas. E. Firkins.

There has been six applications and three initiations, besides that of Brother Dr. Bigham who was initiated for the purpose of examining charter members for Court Orient.

The following were initiated new members into Court Hamilton:

Brother Joseph Fletcher, age 39, Endowment \$1,000; Brother James W. Webb, age 34, Endowment \$1,000; Brother C. D. Blackford, age 32, Endowment \$1,000.

There have been two withdrawals, one death, and up to last meeting night no suspensions.

Brother James Gow being unable to keep up his assessments, his withdrawal card was granted.

The Court reluctantly granted a withdrawal to Brother F. J. Bowen, P.C.R., who withdrew for the purpose of instituting a New