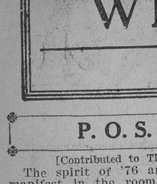
WHAT IS GOING ON IN THE FRATERNAL AND SECRET ORDERS

ALL ITEMS INTENDED FOR PUBLICATION IN THE FRATERNAL COLUMNS OF THE BALTIMORE AMERICAN MUST REACH THE EDITORIAL DEPARTMENT NOT LATER THAN NOON ON FRIDAYS.

P. O. S. of A.

[Contributed to The American.]

The spirit of '76 and '61 made itself manifest in the room of Camp No. 19 last Monday night. One candidate—Mr. George R. Stout—was initiated into mysteries of the Patriotic Order Sons of America. The dispatch of business, the striking military precision of the boys in their natty white uniforms and the profound impression made upon the candidate made the ceremony of initiation one of great interest. The degree work was given by our unexcelled degree team, composed of Brothers Charles Phieffer, president and captain; Charles Dietrich, master of forms; John Metzbower, past president; Charles Clabaugh, vice president; Walter Schloman, conductor; August Sigmund, chaplain; Herbert G. Reynolds, lecturer; Charles Sellman, inspector; Raymond C. Kennard, left tent sentinel; Morris Hildritch, right tent sentinel; William Metzbower, right altar sentinel; Lloyd H. Ford, left altar sentinel. Brother Walter Schloman, our conductor, who performs this part in a manner second to none, is one of the most active hustlers. Although not holding any office, he has worked faithfully for the last 10 years and can always by relied upon in superintending of the keeping and arrangement of our paraphernalia.



W. Schloman.

The following members were elected to serve for the next six months as officers: Herbert G. Reynolds, president, re-elected; William Metzbower, vice president; Raymond A. Kennard, master of forms; C. E. K. Lesher, conductor, re-elected; Charles Clabaugh, inspector; Charles Sellman, guard. These were re-elected to serve for one year: Treasurer, Dr. A. B. Candler; financial secretary, Charles W. Phieffer; recording secretary; Charles Dietrich. Dr. H. Ross Coppage was elected as trustee to fill a vacancy.

We are very anxious, now that the holidays are over and the New Year started, to see our stay-at-home members attend the meetings occasionally. Brother Pace, of Camp No. 63, was our visitor and came especially to witness the initiations as set forth by Camp No. 19.

The most unexpected old regular to appear in the room was our "old man" and treasurer, Dr. A. B. Candler, who just five months ago was stricken with a serious illness. This being his first appearance in the camp since his attack, the boys were greatly surprised. The trip to the camp was without assistance and considering it being his first attempt, was a remarkable and successful undertaking. Doctor Candler's love for his camp and the desire to witness the boys initiate in their uniforms is the motive which prompted him to venture on his first trip.

Camp 24 held an enthusiastic and interesting meeting last Friday night in the new hall, 1104 West Baltimore street. The most important work of the evening was the election of officers to serve during the next six months. There were but few contests and the election resulted as follows: Past president, Ernest Hattenhauer; president, John H. Dennis; vice president, W. E. Morgan; master of forms, Melvin Harrian; recording secretary, A. R. Ruse; financial secretary, S. P. Earp; treasurer, C. L. H. Kirse; conductor, Charles H. Bryant; inspector, R. W. Bradley; guard, A. A. Martin; trustees, William J. Ensor, R. W. Bradley, John W. Buckey, J. J. Heiner, William Schlein; delegate to annual meeting of the Maryland Death Benefit Association, A. R. Ruse; alternate, William J. Ensor. The report of the recording secretary will show that 19 candidates were initiated during the year, that three members had passed to the "great camp beyond," and that 10 were dropped for non-payment of dues, being a net gain of six and a total membership of 217. The sum of $1,500 was paid for death benefits and $365 for sick benefits. The cash receipts for the year were $3,701.30, and expenditures $3,410.82. The value of the camp, including paraphernalia, at the end of the term just closed is $1,092.13. The degree team is almost entirely equipped and under the efficient leadership of Captain W. J. Wilkinson is putting the work on in an almost perfect manner. Harmony, fraternity and goodfellowship are the watchwords of Camp 24, and strictly living up to these principles has made our camp the banner camp of the state in more than one respect. The latchstring always hangs on the outside and the glad hand is always extended to visiting brethren. From the enthusiasm displayed last Friday night it looks as though the old steady regulars are determined to make 1913 the banner year of the camp.

On Thursday evening, December 26, State President Childs and State Treasurer Carter paid a visit to Camp No. 73, at Hampstead, Md., where they met State Master of Forms W. L. Seabrook, who had driven over from Westminster, accompanied by Brother J. H. Fuss, of Camp No. 5. When they entered the hall they found a large number of the brethren of No. 73 present. After the regular order of business was gone through with the state president delivered the lecture to the brethren. The doors were then thrown open and the sisters of the local camp of the P. O. S. of A. were admitted. Addresses were made by the visiting brethren and several members of No. 73.

Brothers Seabrook and Fuss braved the rain and drove home at a late hour, after being entertained at the home of Brother Stone. Brother Stone entertained Brothers Childs and Carter, and, after an early breakfast, the two city brothers returned home. Some of the active members of Camp No. 73 are Brothers Worthington, Stone, D. H. Hyson and H. M. Snider.

I. O. O. F.

[Contributed to The American.]

Thursday was Odd Fellows' night at Govanstown, when Maryland Lodge, No. 139, held a public installation of officers, bringing together a crowd that completely filled the hall, including many ladies and friends of the members. The officers were installed in their respective positions by District Deputy Grand Master Thomas G. McGuire, assisted by Acting Grand Marshal George Housberg and Grand Master Fred A. Groom. The ceremony was beautifully performed. There was music from a string orchestra and other selections. Each of the 10 past grands of the lodge was presented with a beautiful emblematical watch charm as a token of love and esteem from the lodge and in recognition of the work they had done for the lodge. The grand master made the presentation on behalf of the lodge. Short addresses were made by Brothers McGuire, Housberg, Randall, Wilkinson and others, which were responded to by Brother S. P. Earp, the newly-installed noble grand. Refreshments were served.

The following officers were installed: Past grand, J. E. Adolph; noble grand, S. P. Earp; vice grand, T. S. Wilkinson; recording secretary, H. S. Randall; financial secretary, H. E. Sanner; treasurer, R. B. Reed; chaplain, F. C. Bortner; warden, O. H. Stange; conductor, H. T. Krause; marshal, H. S. Randall; right support to noble grand, A. C. Millar; left support to noble grand, P. H. Graef; right support to vice grand, John Krause; left support to vice grand, Charles A. Resh; inside guard, A. H. Miller, Jr.; outside guard, W. S. Anderson; right sentinel support, T. T. Kelbaugh; left sentinel support, Louis Krause. Trustees: George M. Graef, P. G.; H. B. Parsons, P. G.; J. E. Anderson, P. G.; J. E. Adolph, P. G.; J. E. McCaulley. Representative to Grand Lodge, H. B. Persons, P. G.

The following past grands received emblematical charms: H. B. Parsons, H. A. Read, C. S. Golding, J. J. Regester, E. L. Newton, H. E. Sanner, J. Fred Anderson, George M. Graef, T. Wilbur Meads, and J. E. Adolph.

The regular monthly meeting of the Ladies' Independent Order of Odd Fellows' Home Auxiliary Board of Maryland was held Thursday evening in the parlor of Independent Order of Odd Fellows Temple, Mrs. James B. Cook, president, in the chair. Considerable important business was transacted and committee reports received. The secretary, Mrs. William H. Abbott, reported quite a sum added to the home fund by this organization, and a number of members added to the roll. The regular election of officers resulted as follows: President, Mrs. James B. Cook; first vice president, Mrs. S. Stansfield; second vice president, Mrs. E. Heinekamp; secretary, Mrs. William H. Abbott; treasurer, Mrs. Charles I. Putts; lookout committee, Mrs. George T. Schaeffer, chairman; Mrs. R. W. Kimball; trustees, Mrs. L. Perin, Mrs. John Eads, Messrs. William H. Abbott, James E. Cook. This organization is doing effective work toward raising funds for the establishment of the Independent Order of Odd Fellows home in Maryland, where the order in America was born and cradled, and by the untiring and self-sacrificing efforts of the ladies of the Home Auxiliary Board it is certain that their labors in behalf of such a worthy cause will eventually be crowned with success.

The officers of Jefferson Lodge, No. 9, were publicly installed last Thursday evening in the Grand Lodge room of the temple by Past Grand Master James W. Chapman, Jr., assisted by B. F. Hoppman, I. A. Savage, W. E. Beutelspacher, H. Weldel Heimer and A. J. J. Alsans, Jr. A large number of members and friends enjoyed the ceremony, as well as the attractive program rendered, including musical and literary selections. Refreshments were served.

Madison Lodge, No. 98, held their annual Christmas festival last Monday evening. A novel program was introduced, which was thoroughly enjoyed by all. Brother Stein was introduced as Santa Claus, and after some joyous remarks, presented to everyone present a gift. This lodge shows a progressiveness which will result in advancement in all its work. Many visitors were present to witness the celebration.

Baltimore City Lodge, No. 57, will celebrate their anniversary on Wednesday evening, January 15, in the Grand Lodge room of the temple with suitable exercises. A handsome portrait of James Young, past grand patriarch and past grand representative, who has been a member of the lodge for many years, will be presented. The lodge has extended an invitation to all Odd Fellows, including the grand officers, to be present. The many friends of Brother Young throughout the city are also invited.

A. O. H.

[Contributed to The American.]

The next regular meeting of Division No. 8, to be held at Marshall's Hall, Pennsylvania avenue, Wednesday evening, January 8, promises to be one of unusual interest. The installation of officers by the duly accredited deputy appointed by county president will be an important feature of the business session, and as this ceremony is always an interesting and impressive one, it is hoped that all the brothers will avail themselves of the occasion to drink deep of the beautiful lessons it inculcates. The evening's program as otherwise mapped out has elicited most favorable and widespread interest on the part of the members. It being the first meeting of the new year, it is proposed to start it out on strictly fraternal lines by holding an annual felicitation reunion of the division. The social session of this meeting will be given over chiefly to this brotherly fraternizing spirit of good cheer and good will, in which the brothers can commingle in a spirit of good fellowship and exchange felicitations and congratulations upon the splendid results their joint labors have accomplished for the division durin gthe past year. It is also proposed to pay special honors to those brothers who have been most active in increasing the numerical strength of the division. It is cause for general congratulation to know that considered from fraternal standpoint the division was never in a healthier or more vigorous condition than at present. She enters upon the new year under most favorable auspices, and with that confidence which is born of success. She has welded her entire membership into a solid phalanx and faces the future with a united front. Her army of patriot sons might be likened to that of the king of Sparta, in being a great, impregnable wall, and every man a brick. In her lexicon there is no such word as defeat. She has unfurled her banner of progress and while she has already achieved most satisfactory results, she means to keep right on leading her devoted sons to yet greater conquests and to such an extent that by the end of the year 1913 she can reasonably anticipate a larger measure of success—numerically and otherwise, than she has enjoyed at any period of her past history. And for these splendid results she stands indebted to the earnest zeal and tireless energy of the extension committee, of which Brother Robert E. Goss is chairman, and his colleagues, Brothers Dr. P. F. Martin, W. K. Landrigan, James E. Corrigan, Thomas P. Cavanaugh, Julius T. Diehl, Eugene J. Butler, Thomas A. Mealey and Doctor O'Toole, and to the very commendable work of the literary Adelsberger is chairman, and of the following brothers who merit special mention: Luke J. Kearney, James J. Quinn, James J. Tierney, John K. Wess, Frank Tierney, Charles F. Stewart, Leo J. Cummings and others.

F. of A.

[Contributed to The American.]

Court Greenmount, No. 9, on last Friday held an election of officers for the ensuing term, and from the large attendance the members showed the interest they take in the election of good timber for the various positions. The following brothers were elected for the term: Past chief ranger, Luke Kearney; chief ranger, Thomas Gaskins; sub chief ranger, F. Jerome Nossel; treasurer, Joseph A. Sutton; financial secretary, E. J. Geelhaar; recording secretary, Joseph V. Curry; senior woodward, Charles J. Putens; junior woodward, James Wilson; senior beadle, C. A. Smith; junior beadle, Henry Meyers; lecturer, Frank Gallagher; physician, J. J. Heck; trustee, J. A. Wirth. The retiring chief ranger, Luke Kearney, made an excellent record while in the chair. The following members made brief remarks: Brother J. P. Quinn, J. Wirth, C. August Putens, J. Chris. Smythe, Martin Quinn, James Quinn, F. Jerome Nossel, E. J. Geelhaar, J. A. Sutton, Luke Kearney, Frank Gallagher, Harry Strawbridge, Henry Meyers, C. Smith, J. V. Curry and Thomas Gaskins. Brother James Wilson was presented with a handsome bouquet for his good work during the past year.

Imp. O. R. M.

[Contributed to The American.]

Patuxent Tribe, No. 58, has enjoyed a prosperous year and is now in a flourishing condition. We have 165 members every one of whom is beneficial. We have over $1,100 in the belt and each of our members insured to the amount of $250. We were more than pleased at the information that Brother A. B. Morgan would be with us the first meeting night of this year. We hope he will be able to go with us to Tecumseh Tribe on the eighth of this moon. We are anxious to have at least 30 of our members present and the boys are asked to come out and meet at Baltimore and Howard streets at 7:30 o'clock. Brother Thomas O. Yewell is expected to interest at least 8. Brother Tarmatz 10, Brother Holland 10, Brother Eder 6, who, with the regulars will make a good showing. We understand that we will have an agreeable surprise on that occasion and that the wigwam of Tecumseh will be filled to overflowing. This is the Sleep of the Visitation of the Great Chiefs and from the Great Sagamore John W. Walker, our chief of records, is anxious that Patuxent lead off in these fraternal visits with such enthusiasm as will make the other tribes put forth their best efforts to outdo us. Let it be that the time the officials have visited all the tribe we will be in a position to start a movement for a 10 per cent. increase in the state for 1913.

K. of P.

[Contributed to The American.]

Promptly on the hour the first meeting of German-American Lodge, No. 108, for the new year was called to order by the retiring chancelor commander, John T. Fryfogle. The meeting was an auspicious one, in that new officers were to be installed, new committees appointed who were to take up the work for the new year, and to make new plans as well as to consummate the unfinished plans of predecessors. The newly installed officers have taken up the work with a determination to make a record unsurpassed by any predecessors. The newly installed officers are: Chancelor commander, Edwin T. Hines; vice chancelor, H. E. Cross; prelate, W. Bernhard; M. of W., John T. Fryfogle; M. of A., C. R. Waldecker; M. of E., William E. Davidson; M. of F., J. H. Rappold; K. of R. and S., George Schmidt; I. G., A. N. Widemann; O. G., W. B. Ledlon; representatives to Grand Lodge, J. H. Rappold and George E. Burrier.

The installation was conducted by Supreme Representative Edward Richardson, Grand Keeper of Records and Seal James M. Hendricks, and Grand Master of Arms George E. Burrier. Supreme Representative Richardson addressed the lodge after the installation, making one of the most happy and encouraging addresses we have heard for a long time. Grand Keeper of Records and Sea Hendricks also made a masterly address, as did Acting Grand Master of Arms George E. Burrier. The new officers will begin their terms by initiating six new candidates next Wednesday.

Chancellor Commander John F. Thomas has already begun the work of installing the newly elected officers in the several subordinate lodges. This interesting ceremony was performed in Good Will Lodge, No. 49, by Grand Chancellor Thomas, assisted by Past Chancellors Nicholas Dashiells and Rau. The officers of German-American Lodge, No. 108, were installed by Past Grand Chancellor J. Edward Richardson, Grand Keeper of Records and Seal James M. Hendrix and Past Chancellor George E. Burrier.

Mount Vernon Temple, No. 7, Pythian Sisters, held an interesting meeting on Thursday night, January 2. An echo of the holidays was observed at this meeting by having a Christmas tree and refreshments. Arrangements are being made for installing the newly elected officers and an interesting meeting is being planned by the committee in charge.

Cambria Lodge, No. 50, was among the first to forward its report and per capita tax for the December term, 1912. The grand officers are much gratified to note a handsome increase in membership for the term, and the active workers state that this is only the beginning of better things for Cambria Lodge.

The major portion of the lodges have been supplied with the revised rituals adopted at the last convention of the Supreme Lodge held in Denver, Col. Each lodge and member should make a thorough study of the changes and be prepared to conduct the work of the order in a up-to-date and systematic manner. Carelessness and dispirited lodge work are often responsible for lack of interest and poor attendance by the members. As we near the fiftieth birthday of our great order let us learn to appreciate it more and more.

Supreme Representative William F. Broening, the state's attorney, has been signally honored by the supreme chancellor, in that he has been designated as chairman of the committee on the observance of the semicentennial of the order, to be held in 1914, as directed by the Supreme Lodge convention in Denver. The committee consists of William F. Broening, S. R., Baltimore, Md.; James W. Carter, S. R., Washington, D. C.; Edward A. Horton, D. S. M. A., St. Thomas, Ont.; Frank M. Sommerkamp, S. R., Columbus, Ga.; George W. Penuliman, S. R., Mattapan, Mass.

On Monday night, December 30, Ben Hadad Temple, No. 93, D. O. K. K., held its last monthly meeting for the year. A splendid attendance greeted Royal Vizier Harry W. Nice and his corps of officers on this occasion and gave evidence of the interest felt in this important branch of Pythian activity. The major portion of the officers were re-elected for the ensuing year, and an interesting report will be presented by the secretary at the first meeting in the new year showing the activities for 1912.

Supreme Chancellor Thomas J. Carling has been especially active in carrying into effect his own slogan of "get two" and has visited a number of grand domains with Supreme Keeper of Records and Seal Fred E. Wheaton and other Supreme Lodge officers. Clases known as Rathbone Bible classes have been formed in a number of grand domains and at these meetings the obligation in the page rank is administered by Supreme Keeper of Records and Seal Wheaton upon the Rathbone Bible, which was presented to the order by its founder and was originally presented to him by his mother. Memories of the sacred and historic surround this interesting relic of Pythian history and much interest has been aroused wherever meetings of this kind have been held.

D. OF A.

[Contributed to The American.]

Star of the East Council, No. 29, convened Monday, December 30, with the councilor, Sister Gertrude Ruley, presiding. The sick were cared for as usual and those under care are improving. We sincerely hope that our financial secretary will be with us in the near future. All special committees reported progress. Under new business the following officers were elected: Councilor, Sister Bauers; associate councilor, Sister Paul; vice councilor, Sister Elizabeth Huetter; associate vice councilor, Sister Marie Scott; conductor, Sister Dranbauer; warden, Sister Lavinia Siebert; outside sentinel, Sister Barbara Whitten; inside sentinel, Sister Sarah Miller; assistant recorder, Sister Carrie Gareis, and Dr. Robert Kirk. We had with us our deputy, Sister Emma Oliver. Under good of the order Sister Oliver wished our council a prosperous new year. The council returned the compliments of the season. Star of the East extends its best wishes throughout the order for a bright and prosperous new year.

Wells and McComas Council, No. 16, was called to order on December 27 by the councilor, Sister Ursular Johnson, presiding. A great amount of business was transacted, and the following members elected to serve for the ensuing term: Councilor, Sister May Johnson; associate councilor, Sister Mary Compe; vice councilor, Sister Mary Raither; associate vice councilor, Sister Kate LeCompte; conductor, Sister Lillian Raither; warden, Sister Mildred Raither; inside sentinel, Sister Ida Affaryaur; outside sentinel, Sister Mary Meyers; assistant recording recretary, Sister Lucy Jefferson. The secretary has a number of proposition cards which she is eager to distribute, and would be pleased to see the members get busy in having their friends fill them out.

JR. O. U. A. M.

[Contributed to The American.]

Waverly Council, No. 56, started the new year by holding its first regular meeting of the year on January 1. Every officer was at his post with one exception, which shows that the officers of this council are made of the right material. The first business to come before the council was the planning of the work for the new year and from the interest that was shown we believe that more will be shown during the present year than in the past. The entertainment committee is again busy and will give us another theater party about the first of April. The other committees are also on the list of activity. From the report of the hustling committee we are promised several candidates at the next meeting as we have had quite a few strangers knocking at our door, but who up to this time have not satisfied us of their qualifications.

The council will, at its next meeting, take up the question of subscribing for more bonds in the new temple, about to be erected by us, and all are requested to be present and not only hear what will be said along that line, but also to hear the different things that may be said concerning the order. The trustees decided to meet on Monday, January 6, at the home of our financial secretary where the books of the council will be examined for the past term and all members of the council are invited to be present and see the way that these officers perform their duty. Many remarks of interest were made during the evening by those present and the best of wishes for a most prosperous New Year was sent to all the members.

A rousing meeting was held by Liberty Bell Council, No. 147, on Friday evening, December 27, which was of great credit to our council. The business of the week was very large and required the strict attention of all. The relief committee reported Brother F. Rhoda able to return to work. Brother J. E. Geisheardt was reported ill. The election of officers was taken up and the following were elected for the ensuing term: Councilor, Brother W. H. Keiser; vice councilor, W. E. Carman, Jr.; past councilor, O. R. Michael; financial secretary, M. A. Wherley; recording secretary, Charles E. Barnes; assistant recording secretary, H. F. Woelf; treasurer, C. F. F. W. Lamm; conductor, R. Atkinson; warden, M. Bergund; inside sentinel, H. E. Carman; outside sentinel, J. Swartz; trustees, A. Lewis, Dr. W. H. Johnson and H. F. Woolf; chaplain, A. Lewis; representative to State Council for two years, H. E. Carman; one year, Dr. W. H. Johnson; alternates, two years, H. F. Woolf; one year, C. F. F. W. Lamm; physician, Dr. W. H. Johnson. We expect to instal the officers next Friday night. During good of the order Brother John Loesch told of his experiences while traveling through the South.

Maryland Council, No. 2, held a very largely attended and enthusiastic meeting last Tuesday evening. The business of the evening was very interesting and the reports of the different committees showed progress. One applicant was elected to membership. The most important feature of the evening was the election of officers, which resulted as follows: Junior past councilor, T. M. Baker; councilor, Paul H. Smith; vice councilor, Gerhard Eser; financial secretary, Charles A. Crawford; chaplain, E. A. T. Kruse; treasurer, John P. Rumpf; recording secretary, William W. Vogel; assistant recording secretary, G. Harry Eser; conductor, John E. Newman; warden, Daniel Berge; inside sentinel, Edward B. Loeffler; outside sentinel, Charles Metzler; trustees, George W. Siegrist, John T. Askew and Henry Valentine; representative to state council, William W. Vogel; alternate, H. B. Weaver; medical examiner, Dr. R. Perry Carman. Under good of the order remarks were made by various members of the council. We had the pleasure of having with us Past Councilor Louis R. Breeboth, of Red, White and Blue Council, No. 47. The newly elected officers will be installed next Tuesday. Maryland Council, No. 2, wishes The Baltimore Sunday American another successful and prosperous year.

Morning Star Council met on Monday December 30, with all officers at their stations and a good attendance. After the reading of the minutes and the reports of the relief committee we went into election of officers and the following were elected for the ensuing term: Councilor, J. F. Wiesnauer; vice councilor, J. Mullin; assistant recording secretary, Brother Scheel; financial secretary, J. Bateman; treasurer, G. Bateman; warden, C. Hammond; conductor, W. Tucker; inside sentinel, W. Haselbacker; outside sentinel, C. Zimmstun; chaplain, J. J. Heiner; marshal, C. Roth; trustees, W. W. Meeks, W. Ensor, W. Barton, G. Ferck, G. Deems; representative to state council, one year, J. McKeldin; alternate, T. France; two years, representative, W. Howard; alternate, W. Ensor. We initiated into the mysteries of the order Mr. Bradburn and Mr. Baldwin. Under good of the order we had some good talks from some of our members and Brother Guest, of No. 73, and other visiting brothers. We extend our sympathy to the family of our deceased brother, J. F. Rixse, who passed away on December 27. At a late hour the council adjourned.

Welcome Council, No. 144, of Raspeburg, began the new year with a well-attended meeting. After all business was transacted the following officers were installed for the term: Councilor, Dr. John F. Gunder; vice councilor, Josiah V. Bell, junior past councilor, Richard Bell; chaplain, Louis Wellbrenner; recording secretary, Robert C. Betz; assistant recording secretary, L. Sydney Fox; financial secretary, Howard Bokman; treasurer, Herman Buschmann, warden, Henry Brannigan; conductor, John Easter; inside sentinel, William Seifert; outside sentinel, Henry Herrman; representative to State Council, Irving Keener; alternate, George C. Leyhe; medical examiner, Dr. Roy C. Potter.

After installation each officer pledged to do his utmost to make this the banner year of the organization.

Olive Branch, No. 156, held its regular meeting last Monday at Mount Tabor Hall, North Washington street. A very interesting and spirited time is expected next Monday evening, when the election of officers takes place. Our quoit team will get in harness again, so that we will be ready to show that we are still in the ring. The entertainment committee is making good progress and will let the members see that they have not been idle when the date for our anniversary comes around. Our membership is increasing slowly but surely. While our attendance has been good, we would like to see every member in the hall occupied on next Monday to take part in the election.

Olive Branch Council, No. 156, held a very enthusiastic meeting last Monday night. We were very glad to see so many members present, also visiting Brothers Lohman and Hamilton. The report of Brother Charles Miller on the turkey drawing was very encouraging. After the transaction of our regular business the council went into the election of officers and the following brothers were elected for the ensuing term: Junior past councilor, H. C. Bowen; councilor, Carter Lotta; vice councilor, Charles Vavrina; financial secretary, George T. Hewing; treasurer, Charles F. Whitelock; recording secretary, J. Harry Seipp, assistant recording secretary, Ferdinand Smith; warden, George W. Stewart; conductor, Max Wellimin; inside sentinel, Elmer L. Smith; outside sentinel, John H. Becker; representative to State Council, David C. King; alternate, J. Harry Seipp; trustees, Ferdinand Smith, Charles H. Miller, Carter Lotta, Brother Hamilton gave a very interesting talk to our representatives in regard to picking out and supporting the best brothers to carry on the business of our State Council. The council hopes to be able soon to announce our new meeting quarters, where we will hold our meetings every Monday night.

C. F.

[Contributed to The American.]

Lafayette Assembly, No. 1, held its regular weekly meeting on Monday evening at Cook's Hall, with the president, Brother George J. Getz, in the chair. Eight officers answered the roll. The attendance was exceptionally good. Minutes of the previous meeting were read and approved. Two applications for membership in the fraternity were filed with the secretary. The sick committee, Brother Richard J. Getz, reported the condition of Brothers George Zobel and E. McBntee as improving. At the term of office of the sick committee expired at the end of December, the committee was relieved of his duty and given a rising vote of thanks for the faithful performance of duty. Brother J. Kreyer was appointed by the chair to act as sick committee during the month of January. After all committees made their reports the chair requested the members to prepare for the election of officers for the ensuing year. The following officers were elected: For president, Brother Edmund McNeill; vice president, Brother William Murphy; financial secretary, Brother Andrew Dimler; recording secretary, Brother R. J. Getz; treasurer, Brother O. Charles Linder; marshal, Brother Herman Kruse; inside guard, Brother F. X. Knoerr; outside guard, Brother William Goshell; chaplain, Father John A. Boyd; trustees, Brothers Patrick Norton, George Gottschalk and Joseph Gribbin; press agent, Brother C. C. Linder, and medical examiner Dr. Martin A. O'Neill. After the election the chair called on the members to prepare for the debate, the subject being Should Woman Be Employed Outside of her home?" Brothers Ed McNeill and fra P. Sherwood argued the affirmative and Grothers Gottschalk and David Heemberry in the negative. The debate, which lasted fully an hour, was finally decided by the vice president, Brother Frank J. Gries, in favor of the negative side.

N. U.

[Contributed to The American.]

The Baltimore Council had a very large attendance at their meeting on Friday night at its hall, at Howard and Franklin streets. The members showed much enthusiasm for the campaign for the year 1913 to procure 300 members. All promised their active assistance. Five new applications were on the desk of the secretary.

Deputy William F. Gettrust installed the newly-elected officers, after which addresses on the work of the order were made by Senator William F. Campbell, District Manager William S. Norris and others. At the close of the meeting the members adjourned to a nearby restaurant for a collation.

Under the good of the order Lady Mary Robinson congratulated the hive on its progress and gave assurance of her confidence in the officers and of her hearty co-operation. The auditor's report showed a balance of $71 in our treasury. The hive closed in due form, to meet again on January 8. Refreshments were served.

K. O. T. M.

[Contributed to The American.]

Calvert Tent, No. 3, the banner tent of Maryland, celebrated its banner year as a tent of the K. O. T. M. on Wednesday night. This tent can look back on its record for 1912 without any regrets. It has never been in better condition numerically or financially than now. It has fulfilled its obligations and lived up to all the true spirit of fraternity. Many changes have taken place, but still the spirit of true fraternalism remains in Calvert Tent. The present officers, headed by an able, hard-working commander, Sir Knight George Buckman, who will surrender his chair on Wednesday, January 8, when the joint installation of the officers of Guilford Hive and Calvert Tent will be held at the hall, Howard and Franklin streets, have done noble work for the tent, and the prospects for 1913 under Sir Knight Seward are bright. Many things that will be a benefit to the tent are planned. The joint installation of officers of Guilford Hive and Calvert Tent on January 8 will be conducted by Lady Cassler and Sir Knight Frey, and a pleasant time is expected. Monday, January 6, the hive officers and past commanders will hold their monthly meeting at the home of Sir Knight G. C. Barsch, 1321 West Lombard street. The social committee has made great plans for next Wednesday night and the rest of the season. The reward keeper, Sir Knight Hays, promised a fine report for the next meeting of the auditing committee, Wednesday night. A letter of congratulation to Sir Knight J. C. Holdsworth, M. D., ex-physician of this tent, now state medical officer at Cumberland, on his recovery from smallpox contracted in discharge of his duties, was sent.

GEO. BUCKMAN.

Monumental Hive, No. 10, met on Monday evening, December 23, with a good attendance, each officer being in her chair. Lady Commander Isabel A. Frey presided. The benefit held at Ford's Theater on December 16 was a grand success, the hive making $44.25. At the last regular review officers were elected for the ensuing year, as follows: Commander, Lady Isabel A. Frey; lieutenant commander, Lady Sephine Baxter; chaplain, Lady Matilda Robinson; sergeant, Lady May Miller, master-at-arms, Mary Byson; past commander, Lady Elsie Bratton; sentinel, Lady Margaret Ritter; picket, Lady Florence Fuller; ensign No. 1, Lady Pindelle Webster; ensign No. 2, Lady Julia Squires; master, Lady Nettie Barber; colorbearer No. 1, Lady Mattie Baily; colorbearer No. 2, Lady Elsie Layman; captain-guard, Lady Maryland Ryan, Lady Commander Isabel A. Frey being elected to her second year as commander.

L. O. T. M.

[Contributed to The American.]

Progress Hive held its regular meeting Thursday evening at the home of Lady Kapps. Election of officers was held and resulted as follows: Past commander, Lady Kapp; commander, Lady Kapp; lieutenant commander, Lady Pindell; R. K., Lady Anthony; lady-at-arms, Lady Lusby; F. A., Lady Schumacher; sergeant, Lady Lowenstein; chaplain, Lady McDonald; picket, Lady Hall; official prompter, Lady Zellers. After refreshments were served the hive adjourned, to meet at Lady Anthony's home, January 16.

Calvert Council met at the headquarters in the Law Building on Thursday evening, at 8 o'clock. President Charles Webb was in the chair. This council is composed of some of the prominent officials of the Baltimore and Ohio Railroad and is the oldest in the jurisdiction. Delegates were selected for the cabinet, and the members promised to aid in every way the movement now under way to increase the membership. Secretary Eugene O'Conner, Corresponding Secretary Harry Kearney, Treasurer Fergus O'Conner and Speaker John D. Long spoke on the good of the order.

Southern Tent, No. 26, held a very interesting review on Thursday evening, the attendance being unusually large. Arrangements are being made to install the officers at the next review, when a reception will take place for the members. The members will be notified next week when and where the quarterly auditing will take place, as no definite arrangements have been made. The amendment to the by-laws was read for the third time and unanimously passed. A smoker was held after the review, and was a success. We hope to have several applicants at next review. The tent physician, Dr. Seaberry, handed in his resignation, as his practice calls him away. The past year was a very prosperous one for Southern Tent, and we hope that the members will keep up the good work during the new year.

F. O. O.

[Contributed to The American.]

An exceedingly interesting Christmas meeting was held in Oriole House, Baltimore and Paca streets, on last Tuesday evening, December 31. Baltimore Nest No. 3 opened its regular meeting in due form. Arthur C. Dietrich, president, was in the chair and the brother members took advantage of this occasion by attending in large coveys. The social committee, of which Brother Harry Ebens is chairman, deserves a great deal of credit for the way he and his assistants had arranged the lodgeroom on this occasion. The hall was beautifully decorated in evergreens and holly wreaths, also the oriole colors, and the birds were more than satisfied with their position, as they nested until late in the evening. There were letters of congratulation from the supreme body for the large increase in membership during the past year, and Baltimore Nest has made wonderful gains on Reading and Buffalo. After hearing reports from several special committees, which were favorable, the chairman of the social committee, Brother Harry Ebens, announced that on next Tuesday night, January 7, when the new officers will be installed, he has arranged some festivities, and the only thing remaining undone is the packing of the nest with oriole birds, and that will be left to the members. On Tuesday night every officer will wear his full plumage. Supreme Treasurer Dr. James H. Livingston and Supreme Trustee Jeremiah H. Lyons will have charge of the installation. Dr. F. C. Link reported all sick birds convalescing and in a few weeks will be flying in their covey.

I. O. H.

[Contributed to The American.]

At a well-attended meeting of the German-American Conclave, held at Brauns Hall, Bank and Caroline streets, on Tuesday, December 10, the following officers were elected for the ensuing year: Ignatius Wechselberg, archon; Frank Poffel, provost; Christian Schultz, secretary; William Poffel, financier; Conrad Braun, treasurer; Joseph Santo, inspector; Ignatius Waysick, warder sentinel; trustees, Peter Hering, F. Cielgieski, J. Daunemann. After the election of officers speechmaking was indulged in. Our supreme deputy archon, Brother Fred Kohler, spoke on the duties of the officers and brothers and was heartily applauded. Our archon, Ignatius Wechselberg, having been elected for the fourth consecutive time, spoke on securing new members, and the brothers promised him their support to try and double the nesent membership by the end of his term.

S. of H.

[Contributed to The American.]

Western Lodge, No. 22, was called to order last Wednesday night with W. M. Howard Burnay in the chair. The business of the evening was interesting. The reports of committees in general showed progress. There were more applications laid on the desk with promises of more at the next meeting. The members expect to make this their banner year. There were some good subjects spoken on by the brothers.

FINANCIAL AID FOR THE FARMER

BY MYRON T. HERRICK,

American Ambassador to France.

THERE is no more important factor in the social and economic progress of the country than the wise development of its agricultural resources. The social importance of agriculture primarily is due to the fact that farm life produces a virile citizenship; it is conducive to independent thinking and well-considered action. The stability of our national life and the maintenance of our position as a great force for good among the nations of the world depend upon our ability constantly to improve the quality of our citizenship. If this country is to play the part that it should in the progress of the world, it is essential for us to encourage that sort of life and that kind of industrial development that provides the proper environment for a high order of manhood and womanhood.

The economic importance of agriculture is indicated by the fact that 35.6 per cent of all the industrial workers of the United States are engaged in farming, which is more than three times the per cent. of those engaged in commerce—the next most important industrial division—as measured by the number of those who make it thir vocation. The increasing prices of foodstuffs make it plain that the number of those now engaged in agriculture is altogether too small, unless their efficiency can be materially increased.

In the last 10 years the average price in the United States of products of the farm has increased 87 per cent., although the increase in the average price of all commodities, including agricultural products, has been but 23 per cent. A further material increase in the prices of foodstuffs would be a serious hardship to a vast number of people, and would imperil the economic advantage of the country. The only sure remedy for increasing prices of foodstuffs is a very material augmentation in production. To bring about a substantial increase in the production of necessities there must be expended a vast amount of money—very much more than the farmers can supply from their own resources and more than they can obtain from existing financial institutions.

Farmers Need Funds.

Farmers need funds for two general purposes: First, for the purchase of property and for its permanent improvement; and, second, for operation—that is, the purchase of live stock, implements, seed and fertilizers, and the harvesting of crops. These two general divisions of agricultural capital requirements should be preserved in the nature of the loans that are made to secure funds. Each of these two divisions can and should support its own credit.

For the purpose of buying land and permanently improving it, farmers should be able to make mortgage loans that have a long time to run. Money invested in land or permanent improvements becomes fixed capital, and the proportion of a farmer's income that can properly be attributed to this sort of capital is so limited that it is illogical and unreasonable to expect the money so invested to be repaid except after a considerable period of years. Our present commercial banking system is designed to serve the needs of commerce and industry and is not fitted to make the long-time loans that farmers should be able to secure. A commercial bank whose deposits must be paid out on demand must keep its assets liquid. It is clear, therefore, that such an institution cannot render any considerable service to farmers by supplying them with long-time funds.

The principal sources of real estate loans now open to American farmers are the life insurance companies, local savings banks and trust companies and brokers. It is reliably reported that 13 of the larger life insurance companies on January 1, 1912, had outstanding farm loans amounting to $439,000,000. Farm loans are also made by individual lenders, but the total from all of these sources is inadequate. The failure to supply the demands of great numbers of honest and capable farmers for mortgage loans is evidence that something is wrong and that new financial machinery will have to be created, for the financial requirements of farmers are increasing more rapidly than those of any other class.

The only logical and practical method for a farmer to pay a loan secured by his land is by amortization—in other words, by small partial payments, regularly made. Amortization is the dominant feature of the land mortgage systems of all European nations. The average length of the loan there is about 30 years, and may run for 75 years. The annual sum paid by the borrower is composed of the interest, the pro rate of the cost of business and an instalment on the principal, and is called an annuity. It remains level with the same rate of interest through the entire time of the loan, but each year the actual amount of interest decreases and the amortization item increases, so that by the end of the term the debt is wiped out completely. The percentage of capital to be repaid each year under the amortization depends upon the term of the loan, of course.

Thus, suppose a loan to be granted at