Report Of Committee On Education

To The Grand Chapter of North Carolina, Royal Arch Masons:
To The Grand Commandery of North Carolina, Knights Templar:

Your Committee on Education herewith make a report for the past Templar year, included in which is a detail statement of the transactions of the committee for the preceding Templar year, which were reported to the Grand Bodies last year, and are here brought forward for information.

During the school year 1921-1922, before it was known that the Grand Lodge would join in this work, it was determined to establish two educational loan funds, one at the North Carolina College for Women at Greensboro and the other at East Carolina Teachers' College at Greenville, (both being institutions for young women) and the funds so established were known as "Knights Templar and Royal Arch Masons' Loan Fund."

At the annual communication of the Grand Lodge in January, 1922, the Grand Lodge voted to join in this work and appropriated $1,000.00 for the educational movement. In September, 1922, the Grand Master, the Grand High Priest and the representative of the Grand Commander met at Wake Forest, N. C., and ascertained that there was $2,500.00 appropriated (Grand Lodge, $1,000.00, Grand Chapter, $1,000.00, Grand Commandery, $500) and thereupon decided to ask their respective Bodies for $2,500.00 additional (namely, Grand Lodge, $500.00, Grand Chapter, $1,000.00, Grand Commandery, 1,000.00) making the educational loan fund for the year 1922-1923 aggregrate $5,000.00, which was done. It was then determined that this sum would be divided into four funds of $1,250.00 each and one placed at each of the four State institutions, (*a*) University of North Carolina at Chapel Hill, (*b*) State College of Agriculture and Engineering at Raleigh, (*c*) North Carolina College for Women at Greensboro, and (*d*) East Carolina Teachers' College at Greenville.

Past Grand High Priest and Past Grand Commander Alexander B. Andrews was designated as Treasurer of the joint fund for the three bodies, as well as of the Knights Templar and Royal Arch Masons Loan Fund, who collected the several appropriations and disbursed them as per the statements herein set out. (See Statements Nos. 1 and 4.)

The name "Masonic Loan Fund" was given out of compliment to the Grand Lodge, and as an identification of the fund to the world at large, although the Grand Chapter and Grand Commandery had put up 70 per cent. of the entire amount.

These funds have been placed at the institutions named, with request that they treat them just like any other loan funds they have for deserving students, showing no partiality to children or relatives of Masons, but asking that the preference be given to deserving seniors and juniors, so that the loans might be repaid earlier and thereby help a larger number of young men and women.

In the spring of 1922, Grand Commander Raymond C. Dunn, (now Deputy Grand High Priest) in visiting the Commanderies secured promises from twenty-eight Commanderies that they would assist in the education of some boy or girl, preferably

P 31412
NCC
NcU

through four years of college and during the year your committee has been advised of the following Commanderies having acted in this matter:

PLANTAGENET COMMANDERY, No. 1, WILMINGTON, N. C.
Defraying the expenses of a family so that the wage earning daughter may attend school, as her wages had been necessary for the family expenses.

CHARLOTTE COMMANDERY, No. 2, CHARLOTTE, N. C.
Fund of approximately $250.00 has been created and will be used as loan fund when suitable beneficiary is located.

DURHAM COMMANDERY, No. 3, DURHAM, N. C.
In spring of 1922, loaned to Elon College student $75.00 needed to carry on his work. Offered to help him again, but he preferred to remain out of school a year and work before resuming his education.
Have advanced $150.00 to a worthy student of Trinity College.

RALEIGH COMMANDERY, No. 4, RALEIGH, N. C.
Educating a young woman at North Carolina College for Women at Greensboro, who graduated 1921 at a rural high school in Wake County and who taught in that county the past year.

CYRENE COMMANDERY, No. 5, ASHEVILLE, N. C.
Contributed $250.00 along with $250.00 additional from Asheville Chapter, No. 25, R. A. M., to "Masonic Loan Fund" to be placed at Cullowhee Normal School.

PIEDMONT COMMANDERY, No. 6, WINSTON-SALEM, N. C.
Committee has raised fund but has not yet found boy or girl to assist.

MT. LEBANON COMMANDERY, No. 7, WILSON, N. C.
Educating a Knight Templar's son at State College of Agriculture and Engineering at Raleigh.

IVANHOE COMMANDERY, No. 8, GREENSBORO, N. C.
Has contributed $200.00 to Knights Templar and Royal Arch Masons' Loan Fund.

ST. JOHN'S COMMANDERY, No. 10, NEW BERN, N. C.

ST. ALDEMAR COMMANDERY, No. 12, ENFIELD, N. C.
Educating a boy at State College of Agriculture and Engineering at Raleigh.

SALISBURY COMMANDERY, No. 13, SALISBURY, N. C.
Educating a daughter of a deceased Knight Templar at North Carolina College for Women at Greensboro, N. C., who expects to make teaching her life work.

GRIGGS COMMANDERY, No. 14, ELIZABETH CITY, N. C.
Educating a girl, a 1921 high school graduate, at East Carolina Teachers' College.

HENDERSON COMMANDERY, No. 15, HENDERSON, N. C.

SOUTHERN PINES COMMANDERY, No. 16, SOUTHERN PINES, N. C.
Contributed $200.00 to Knights Templar and Royal Arch Masons' Loan Fund, which was equally divided between North Carolina College for Women and East Carolina Teachers' College.

HICKORY COMMANDERY, No. 17, HICKORY, N. C.
Has loaned $200.00 and $300.00, respectively, to two young men, one at Merryville College, Merryville, Tenn., a son of a widow, and a graduate of the city high school, while the other is at the University of North Carolina, a graduate of a high school in a neighboring town and the nephew of a Mason.

ST. PAUL'S COMMANDERY, No. 18, KINSTON, N. C.
Educating a girl at the East Carolina Teachers' College at Greenville, N. C.
The chairman of the Commandery committee is also chairman of the sixth Masonic District Educational Committee and advises that the Masonic Lodges of that district are also educating another young woman at the East Carolina Teachers' College.

MALTA COMMANDERY, No. 19, MONROE, N. C.

PALESTINE COMMANDERY, No. 20, FAYETTEVILLE, N. C.
Established a loan fund of $_____ for higher education to be first loaned for children in own jurisdiction.

ST. BERNARD COMMANDERY, No. 21, ROCKY MOUNT, N. C.
Assisting a young man, a son of a widow, who is working his way through school in a medical course at the University of North Carolina. Have also agreed to assist the daughter of a deceased Mason who desires to enter school middle of January.

APPALACHIAN COMMANDERY, No. 22, MINNEAPOLIS, N. C.
Did not make promise.

ROCKINGHAM COMMANDERY, No. 23, ROCKINGHAM, N. C.
Assisting in the education of the daughter of a Mason at the North Carolina College for Women, who is highly recommended by the college authorities.

HIGH POINT COMMANDERY, No. 24, HIGH POINT, N. C.
Assisting in the education of a boy at Wake Forest College, who is a graduate of the Oxford Orphanage and highly recommended by them.

CALVARY COMMANDERY, No. 25, WASHINGTON, N. C.
Educating a young woman at North Carolina College for Women at Greensboro.

GOLDSBORO COMMANDERY, No. 26, GOLDSBORO, N. C.
Educating a young woman, daughter of deceased Mason, who graduated second in the high school, now attending East Carolina Teachers' College at Greenville, N. C.

JACKSONVILLE COMMANDERY, No. 27, JACKSONVILLE, N. C.
Did not make promise.

GASTONIA COMMANDERY, No. 28, GASTONIA, N. C.

BETHLEHEM COMMANDERY, No. 29, GREENVILLE, N. C.
Educating young woman, high school graduate, at East Carolina Teachers' College, at Greenville. She has taught for one year and expects to make teaching her life work.

FOREST CITY COMMANDERY, No. 30, FOREST CITY, N. C.

WAYNESVILLE COMMANDERY, No. 31, WAYNESVILLE, N. C.
Is educating an orphan girl at Montreat Normal School.

BURLINGTON COMMANDERY, No. 32, BURLINGTON, N. C.
Contributed $100.00 (April 18, 1923) to Knights Templar and Royal Arch Masons' Loan Fund.

LENOIR COMMANDERY, No. 33, LENOIR, N. C.
Educating a girl, graduate of the Oxford Orphanage, at Davenport College, Lenoir, N. C.

KNIGHTS TEMPLAR AND ROYAL ARCH MASONS' LOAN FUND

We would call attention especially to the reports of these two funds at North Carolina College for Women and East Carolina Teachers' College, as they have been in existence since November, 1921. One fund was loaned to six seniors and the other fund to eight seniors, most of which fourteen young ladies would otherwise, for lack of ready money, have been obliged to leave college without graduating. As it is, a graduate from either of these institutions commands at least a salary of $110.00 per month. One of these funds reports $40.00 repaid this year on loans made last year, while the other reports $470.00 repaid by March 1, 1922, out of the loans made in the spring of 1921.

Hereto are attached the statements of the Knights Templar and Royal Arch Masons' Loan Funds at North Carolina College for Women at Greensboro and East Carolina Teachers' College at Greenville, which explain themselves. (See Statements Nos. 2 and 3.)

STATEMENT NO. 1

KNIGHTS TEMPLAR AND ROYAL ARCH MASONS' LOAN FUND, APRIL 1, 1923, IN ACCOUNT WITH ALEXANDER B. ANDREWS, TREASURER

RECEIPTS

1921		R. A. M.	K. T.
Nov. 1 Grand Chapter ------	$ 500.00	$ 500.00	$
Nov. 1 Raleigh Chapter, R.A.M.	150.00	150.00	
Nov. 1 Raleigh Com. K.T. ----	50.00		50.00
Nov. 10 Grand Commandery ----	500.00		500.00
1922			
May 5 Grand Chapter --------	350.00	350.00	
May 17 Grand Commandery ----	350.00		350.00
Sept. 11 Ivanhoe, No. 8, K.T. ---	100.00		100.00
1923			
Mar. 10 Southern Pines, No. 6 K. T. ----------	200.00		200.00
Mar. 26 Ivanhoe, No. 8, K. T. ---	100.00		100.00
Mar. 26 Chorazin, No. 13, R.A.M.	100.00	100.00	
	$2,400.00	$1,100.00	$1,300.00

DISBURSEMENTS

1921 Check		N.C.C.W.	E.C.T.C.
Nov. 1 1884 N. C. C. W. ------	$ 350.00	$ 350.00	$
Nov. 1, 1885, E. C. T. C. ------	350.00		350.00
Nov. 10, 1907, N. C. C. W. ------	250.00	250.00	
Nov. 10 1908 E. C. T. C. ------	250.00		250.00
1922			
May 5, 2105, N. C. C. W. ------	200.00	200.00	
May 5, 2106, E. C. T. C. ------	150.00		150.00
May 17 2120 N. C. C. W. ------	200.00		200.00
May 17, 2121 N. C. C. W. ------	150.00		150.00
Oct. 13, 2314, E. C. T. C. ------	100.00		100.00
1923			
Mar. 10, 2554, N. C. C. W. ------	100.00	100.00	
Mar. 10, 2555, E. C. T. C. ------	100.00		100.00
Mar. 29, 2578, N. C. C. W. ------	100.00	100.00	
Mar. 29, 2579, E. C. T. C. ------	100.00		100.00
	$2,400.00	$1,200.00	$1,200.00

North Carolina College for Women ----------	$ 1,200.00
East Carolina Teachers' College ----------	1,200.00
Total disbursements ----------	$ 2,400.00

Since the closing of this report (April 18, 1923) Burlington Commandery, No. 32, K. T., has paid $100.00, which will appear in report for 1923-1924.

STATEMENT NO. 2

ROYAL ARCH MASONS' AND KNIGHTS TEMPLAR LOAN FUND—RECEIVED OF A. B. ANDREWS, TREASURER

THE NORTH CAROLINA COLLEGE FOR WOMEN, GREENSBORO, N. C.

April 1, 1923

RECEIPTS

November 2, 1921 ----------	$ 350.00
November 11, 1921 ----------	250.00

May 6, 1922		$ 200.00
May 18, 1922		200.00
March 11, 1923		100.00
March 30, 1923		100.00
Total		$ 1,200.00

DISBURSEMENTS

Loans 1921-1922		
Charlotte Daugherty		$ 250.00
Sudie Rhodes		260.00
Lucille Mason		260.00
Mavis Goodman		105.00
Bernard Hawkins		100.00
Collina Caldwell		25.00
Received and credited on Bernard Hawkins' note	$40.00	
Loans 1922-1923		
Nell Thompson		100.00
Alberta Thompson		100.00
Sum repaid by Bernard Hawkins loaned to Mary Sue Beam		40.00

Respectfully submitted,
LAURA H. COIT,
Treasurer Loan Funds

STATEMENT NO. 3

KNIGHTS TEMPLAR AND ROYAL ARCH MASONS' LOAN FUND

EAST CAROLINA TEACHERS' COLLEGE, GREENVILLE, N. C.

April 1, 1923

RECEIPTS

1921		
Nov. 1 Check from A. B. Andrews, Treas.		$ 350.00
Nov. 10 Check from A. B. Andrews, Treas.		250.00
1922		
May 5 Check from A. B. Andrews, Treas.		150.00
May 17 Check from A. B. Andrews, Treas.		150.00
Oct. 13 Check from A. B. Andrews, Treas., acct. Ivanhoe Commandery, No. 8		100.00
1923		
Mar. 12 Check from A. B. Andrews, Treas. acct. Southern Pines, No. 16		100.00
Mar. 30 Check from A. B. Andrews, Treas., acct. Ivanhoe Commandery, No. 8, and Chorazin Chapter No. 13		100.00
Total original fund		$ 1,200.00
Interest added to Fund:		
June 27, 1922 Interest on bank deposits	$14.00	
Aug. 20, 1922 Interest on bank deposits	3.46	
		17.46

1923				
Jan. 20	Interest on note Ida Holland	$1.15		
Feb. 10	Interest on note Augusta Woodward	2.50		
Feb. 15	Interest on note Marie Lowry	9.30		
Mar. 7	Interest on note Eva Cooke	2.25		
			$	15.20
	Total Fund, April 1, 1923		$	1,232.66

DISBURSEMENTS

Loans from this fund:

1922				
June 1	Eva Cooke, Senior Class		$	50.00
	Ida Holland, Senior Class			77.88
	Marie Lowry, Senior Class			240.00
	Mabel R. Thomas, Junior Class			120.00
	Augusta Woodward, Senior Class			60.00
	Daisy Williams, Senior Class			180.00
Aug. 1	Mahala Ballance, Senior Class			57.50
	Ida Holland, Senior Class			45.00
	Trixie Jenkins, Senior Class			2.95
	Annabel O'Neal, Junior Class			40.00
	Beatrice O'Neal, Junior Class			40.00
	Total loans 1922 (8 Sens. and 3 Juns.)		$	913.33

(NOTE: Miss Marie Lowry entered school from _____ County, N. C., her native home. Her father, a farmer, later moved to _____ County, Va., near Norfolk, and this accounts for the address as given during her senior year as _____, Va. She is now teaching at _____ N. C., and was the first student to make payment on a loan from this fund.)

Payments on these notes:

1923				
Jan. 18	Marie Lowry	$ 180.00		
Jan. 20	Ida Holland	45.00		
Feb. 10	Augusta Woodward	60.00		
Feb. 15	Marie Lowry	60.00		
Feb. 24	Daisy Williams	75.00		
Mar. 5	Trixie Jenkins	2.95		
Mar. 7	Eva Cooke	50.00		
	Deduct total payments			472.95
	Balance on notes			440.38
	Add cash on deposit at 4%			792.28
	Total fund		$	1,232.66

SUMMARY

Total receipts as original fund	$	1,200.00
Interest received from banks		17.46
Interest received from loans to students		15.20
	$	1,232.66

Notes outstanding		$ 440.38
Cash on deposit with banks at 4%		792.28
		$ 1,232.66

Loans for 1923

Allotments have been made as of March 20, 1923, (beginning of Spring Term) based on $792.20 available cash on hand distributed in the Senior Class as follows:

Lucie P. Carrington,	$ 60.00	
Thelma Jackson	180.00	
Ruth Reed	180.00	
Elise Vaughan	180.00	
		$ 600.00

Written applications are filed for all loans, but we do not take notes until the close of the College term or year covered by the loan and money is not actually written off the Loan Fund until we have the note in hand. Funds not out on notes are held in banks at 4% interest.

The above report is correct and agrees with my records.

J. B. SPILMAN,
Treasurer

MASONIC LOAN FUNDS

Attached hereto are the reports of the four Masonic Loan Funds at the University of North Carolina, State College, North Carolina College for Women and East Carolina Teachers' College, which explain themselves. (See Statements Nos. 5, 6, 7 and 8.)

STATEMENT NO. 4

MASONIC LOAN FUND IN ACCOUNT WITH ALEXANDER B. ANDREWS, TREASURER

April 1, 1923

1922			R.A.M.	K.T.	A.F.&A.M.
July 24	Grand Chapter	$ 1,000	$ 1,000		
July 24	Grand Commandery	500		$ 500	
Sept. 11	Grand Chapter	1,000	1,000		
Sept. 11	Grand Commandery	1,000		1,000	
Oct. 12	Grand Lodge	1,000			$ 1,000
Oct. 18	Grand Lodge	500			500
		$ 5,000	$ 2,000	$ 1,500	$ 1,500

DISBURSEMENTS

1922	Check		
Aug. 2	2220	North Carolina College for Women	$ 375.00
Aug. 2	2221	East Carolina Teachers' College	375.00
Aug. 2	2218	University of North Carolina	375.00
Aug. 2	2219	State College	375.00
Sept. 13	2250	North Carolina College for Women	500.00

Sept. 13	2251	East Carolina Teacher's College	$	500.00
Sept. 13	2252	University of North Carolina		500.00
Sept. 13	2253	State College		500.00
Oct. 13	2310	North Carolina College for Women		375.00
Oct. 13	2311	East Carolina Teachers' College		375.00
Oct. 13	2312	University of North Carolina		125.00
Oct. 13	2313	State College		125.00
Oct. 18	2318	University of North Carolina		250.00
Oct. 18	2319	State College		250.00
			$	5,000.00

North Carolina College for Women			$ 1,250.00
1922, Aug. 2	$	375.00	
Sept. 13		500.00	
Oct. 13		375.00	
East Carolina Teachers' College			1,250.00
1922, Aug. 2	$	375.00	
Sept. 13		500.00	
Oct. 13		375.00	
University of North Carolina			1,250.00
1922 Aug. 2	$	375.00	
Sept. 13		500.00	
Oct. 13		125.00	
Oct. 18		250.00	
State College of Agriculture and Engineering			1,250.00
1922, Aug. 2	$	375.00	
Sept. 13		500.00	
Oct. 13		125.00	
Oct. 18		250.00	
Total four institutions			$ 5,000.00

STATEMENT NO. 5

MASONIC LOAN TRUST FUND

STATEMENT OF UNIVERSITY OF NORTH CAROLINA

Receipts and Disbursements, August 8, 1922, to April 1, 1923, Inc.

RECEIPTS (Principal)

Date	From	Amount
Aug. 8 '22	A. B. Andrews, Treas.	$ 375.00
Sept. 18 '22	A. B. Andrews, Treas.	500.00
Oct. 16 '22	A. B. Andrews, Treas.	125.00
Oct. 20 '22	A. B. Andrews, Treas.	250.00
Total receipts		$ 1,250.00

DISBURSEMENTS (Loans)

Total from institutions		$ 5,000.00
Date	To	Amount
Oct. 26 '22	C. G. Mauney	$ 100.00
Nov. 9 '22	S. J. Lane, Jr.,	100.00
Jan. 3 '23	R. N. Pendergraft	75.00

Jan. 9	'23	W. E. White	$ 150.00
Jan. 25	'23	Edwin Lanier	120.00
Feb. 6	'23	L. P. Williams	50.00
Feb. 24	'23	J. J. Beale	100.00
Mar. 3	'23	W. C. Perdue	175.00
Mar. 12	'23	J. D. Deaton	50.00
Mar. 26	'23	H. H. Broome	100.00
Total disbursements			$ 1,020.00
Balance			230.00
Total value fund			$ 1,250.00

STATEMENT NO. 6

MASONIC LOAN FUND

NORTH CAROLINA STATE COLLEGE AGRICULTURE AND ENGINEERING

RECEIPTS

1922			
Sept. 5	M. E. King	$ 100.00	
Sept. 12	Chk. from A. B. Andrews, Treas.	500.00	
Oct. 16	Chk. from A. B. Andrews, Treas.	125.00	
Oct. 20	Chk. from A. B. Andrews, Treas.	250.00	
Total			$ 1,250.00

DISBURSEMENTS

Loans made to the following Seniors:

1922			
Sept. 5	M. E. King	$ 100.00	
Oct. 30	G. H. Linebery	100.00	
Oct. 30	W. S. Wells	75.00	
Oct. 30	W. M. Cummings	100.00	
1923			
Jan. 16	W. R. Anderson	50.00	
Jan. 16	M. H. Ritchie	50.00	
Jan. 16	T. L. Stallings	50.00	
Jan. 16	W. M. Cummings	100.00	
Feb. 28	W. A. Franklin	50.00	
Feb. 28	E. F. Stripe	50.00	
Feb. 28	H. N. Kelly	50.00	
			775.00
Balance on hand April 1, 1923			$ 475.00

STATEMENT NO. 7

RECEIVED OF A. B. ANDREWS FOR MASONIC LOAN FUND

THE NORTH CAROLINA COLLEGE FOR WOMEN, GREENSBORO, N. C.

April 1, 1923

RECEIPTS

August 3, 1922	$	375.00
September 14, 1922		500.00
October 14, 1922		375.00
Total	$	1,250.00

DISBURSEMENTS

Loans 1922-1923

Addie Biggs	$ 200.00	
Dorothy Clement	300.00	
Eunice Mann	200.00	
Alberta Thompson	150.00	
Nell Thompson	150.00	
Lizzie Whitley	250.00	
Total		$ 1,250.00

Respectfully submitted,
LAURA H. COIT,
Treasurer Loan Funds

STATEMENT NO. 8

MASONIC LOAN FUND

EAST CAROLINA TEACHERS' COLLEGE, GREENVILLE, N. C.

April 1, 1923

RECEIPTS

1922		
Aug. 2	Check from A. B. Andrews, Treas.	$ 375.00
Sept. 13	Check from A. B. Andrews, Treas.	500.00
Oct. 13	Check from A. B. Andrews, Treas.	375.00
	Total original fund	$ 1,250.00

This is now held on deposit at 4% and no actual disbursements have yet been made.

LOANS FOR 1923

Allotments have been made as of March 20, 1923, (beginning of Spring Term) based on $1,250.00 plus accrued interest, distributed in Senior Class as follows:

Annie L. Arnold	$ 180.00	
Clara Dowdy	75.00	
Thelma Edgerton	180.00	
Bessie Farless	60.00	
Senia Frazier	180.00	
Cora J. Fowler	75.00	
Martha Inman	80.00	
Noma Rogers	120.00	
Mittle West	80.00	
Inez White	180.00	
		$ 1,210.00

Written applications are filed for all loans, but we do not take notes until the close of the college term or year covered by the loan, and the disbursement is not actually made until we have the note in hand. Funds not out on notes are held on deposit in banks at 4%.

The above statement is correct and agrees with my records.

J. B. SPILMAN,
Treasurer

As these funds have been in existence only since October, 1922, they have not yet had time for repayment to commence be-

ing made, but in a few years' time they will show equally as much activity.

It is the unanimous wish and desire of the membership of the three committees that this work in future continue on a co-operative basis, just as this year, and that the work should be increased.

In May, 1922, the Grand Commandery of Knights Templar ordered levied a special educational tax of $1.00 on each Knight Templar, which is estimated will yield practically $5,000.00 as there were 4,350 Knights Templar in April, 1922, and it is expected that the increased growth will add 650 additional. It is therefore recommended that the Grand Commandery of Knights Templar put into the fund $5,000.00 as ordered in 1922.

It is recommended that the Grand Chapter of Royal Arch Masons of North Carolina contribute $3,000.00, this being an increase of $1,000.00 over the appropriation of the past year.

The Grand Lodge of North Carolina, A. F. & A. M., in January, 1923, unanimously appropriated $2,000.00 for the educational loan fund.

This will make an aggrevate of $10,000.00 for educational loan fund and will enable many a deserving North Carolina boy and girl to complete his or her education, by borrowing from this fund and afterwards repaying it, who by reason of having no kins-people, even moderately well-to-do to advance them the money, and having no collateral upon which to borrow the money, the loans from these funds being based solely upon the applicant's character, capacity for education, and worthiness of credit as shown in the institution handling this fund.

The committee decided to place the funds with the institutions, and have left all the details and management, including the disbursing, bookkeeping, and collecting to the college authorities, as it was impracticable for a committee, whose personnel might change at any time, to satisfactorily handle these matters; also they could not by correspondence pass on the worthiness or unworthiness of an applicant, and the committee were averse to incurring any expense whatever in the handling of these funds, the committee asking that annual reports be made of the funds so that they could be transmitted to the Grand Bodies.

The plan of institutionalizing these funds works well in our State where the foreign born population is less than one-half of 1 per cent, and the native white American English-speaking people constitute 71½ per cent, who are the great mass of people for whose use and assistance these funds are primarily designed.

During the past year your committees have been in close touch with the Knights Templar Educational Loan Fund Committees of the Grand Encampment, whose loan fund will commence to function July 1, 1924, (North Carolina having already levied the $1.00 for educational purposes commencing April 1, 1923) and after that date the money that is raised by the Grand Commandery out of that per capita will have to be handled under the rules of the Grand Encampment, as the money then raised will be the property of the Grand Encampment, which they require shall be handled in individual cases. To institutionalize

the Grand Encampment funds in the large cities, or in states having a large foreign population, would mean that they would be largely availed of by foreigners to the exclusion of the native American English-speaking boys and girls whom the Grand Encampment plans to assist through its funds.

The work of the Grand Commandery committee after July 1, 1924, for the reasons stated above, will be handled differently from the present, but their loans will be made in entire co-operation and only working with the committees of the Grand Chapter and Grand Lodge, in order that there may be no duplication of work and that the money may be wisely and most advantageously loaned.

Your Committee thinks that the placing of $7,500.00 in educational loan funds at four State institutions and 25 Commanderies, spending $5,400.00 on the education of 20 boys and girls, an aggregate spent of over $13,000.00 since November, 1921, has been an accomplishment worth while to Masonry and all of its branches, and the doing of something practical, humane and Christian for the good of many North Carolina boys and girls, the cause of education, humanity and the good of the world.

"What we do for ourselves alone dies with us; what we do for others, and for the good of the world, is lasting and immortal."

Fraternally submitted,

WILLIAM R. SMITH, *Grand High Priest,*
Raleigh Chapter, No. 10
JOHN J. PHOENIX, *Past Grand High Priest,*
Chorazin Chapter, No. 13
CORNELIUS M. VANSTORY, *Past Grand High Priest,*
Chorazin Chapter, No. 13
ALEXANDER B. ANDREWS, *Past Grand High Priest,*
Raleigh Chapter, No. 10
FRED F. HARDING, *Past High Priest,*
Raleigh Chapter, No. 10
Committee of Grand Chapter

JOHN J. PHOENIX, *Grand Commander,*
Ivanhoe Commandery, No. 8
WILLIAM C. MUDGETT, *Deputy Grand Commander,*
Southern Pines Commandery, No. 16
RICHARD S. GORHAM, *Grand Generalissimo,*
St. Bernard Commandery, No. 21
JAMES H. TAYLOR, JR., *Grand Captain General,*
Plantagenet Commandery, No. 1
RAYMOND C. DUNN, *Past Grand Commander,*
St. Aldermar Commandery, No. 12
ALEXANDER B. ANDREWS, *Past Grand Commander,*
Raleigh Commandery, No. 4
Committee of Grand Commandery

PRESS OF OXFORD ORPHANAGE
OXFORD, N. C.