



Union Masonic Lodge #618, A.F.&A.M.

Volume 2, Issue 7

July 9, 2013

Happenings at the July stated

36 of us fellowshipped at this stated.

Official visit of our DDGM, WB William B. Safrit.

Certificate of Life Membership presented to Bro. Ronald A. Harkey.

Veterans reminded to get the requested military service details to the Secretary. Thanks to those that have.

Received a Petition for the Degrees from Mr. Joshua A. Peacock.

Bro. David Nash presented a Masonic Education talk on symbols and allegories of the FC Degree.

Recognized accomplishments of recent lodge property work days, and especially the work of Brothers Burgess, Cline, Moss and Barbee.

Upcoming events of interest

July 20th & August August 3rd—Lodge property work days—assemble at 8:00am with tools.

August 12th—Stated Communication. Supper at 6:30, meeting at 7:30.

September 27th—Golf Tournament, 8:30am, Green Oaks Golf Course. Sign-up information will be published.

September 28th—Ladies Night Banquet with entertainment by the Rowan Big Band All-Stars. Tickets available. \$12 per person. Family and friends invited. Get your tickets! Mark your calendars!

Second and Fourth Sundays at 5:00pm each month will be Lodge Schools of Instruction.

July Birthdays (by age)

AGE / BIRTH DATE REPORT

(sorted by age on birth date)

Age Birth Date Name

76 07/29/1937 ROBERT F. SHINN

71 07/19/1942 STEPHEN A. WHITE

68 07/07/1945 BERNIE L. PENCE

63 07/19/1950 DONALD T. HILL

52 07/05/1961 JEFFREY M. BRADLEY

51 07/17/1962 STANLEY W. DRYE

50 07/22/1963 CHARLES K. FURR

49 07/06/1964 KENNETH J. KIKER

48 07/26/1965 DANIEL B. JOHNSON

46 07/08/1967 BRIAN K. KNOX

45 07/08/1968 ANTHONY W. WILLIAMS

August Birthdays (by age)

AGE / BIRTH DATE REPORT (sorted by age on birth date)

88 08/24/1925 PHILAS J.
HARTSELL

78 08/26/1935 J. B. SMITH

77 08/21/1936 LEWIS M. FLOYD

76 08/12/1937 HAROLD D. TUCKER, SR

74 08/29/1939 CHARLES K. DIX-

ON

70 08/27/1943 BARNIE F. WHIT-
LEY JR

65 08/06/1948 TOMMY D. MULLIS

63 08/05/1950 WILLIAM H. MOSS
JR

62 08/05/1951 THOMAS O. EVANS

61 08/03/1952 RUSSELL W. HELMS

59 08/19/1954 RODNEY D. PHIL-
LIPS

56 08/30/1957 ALEXANDER W.
BORGEMEISTER

55 08/01/1958 TERRY G. RIDDLE

54 08/18/1959 STEVEN L.
BROOKS

47 08/18/1966 JEFFREY D.
JONES

43 08/07/1970 DUANE D. BURRY

Masonic Education. Endowed Membership Q&A

[Copied from <http://www.grandlodge-nc.org/center-for-members-endowed-membership>. Visit for complete info and forms.]

Question: What is Endowed Membership?

Answer: Endowed Membership allows a Brother to voluntarily give to his lodge an amount of money equal to his annual dues times 21, or \$750, whichever is more. He is no longer required to pay annual dues.

Question: Why is the cost of an Endowed Membership fee set at 21 times lodge dues?

Answer: The multiplier of 21 creates an amount that, if invested at 5%, should return interest income to your lodge equal to the same amount of money it would have received in annual dues from you. For instance, if your lodge dues are \$50 multiplying by 21 establishes an Endowed Membership fee of \$1,050. At a 5% return your lodge receives \$50 in interest, the same amount it would have received in dues.

Question: Is there a provision for purchasing an Endowed Membership in installments?

Answer: Yes. A Brother may purchase an Endowed Membership with the option to pay the fee in five equal annual installments. To determine the annual installment payment, simply multiply your annual dues, at the time of purchase by 5.25. Example: If your Lodge dues are \$50, $\$50 \times 5.25 = \262.50 which would be your annual fee for five successive years.

Question: Why is an Endowed Membership beneficial to my lodge?

Answer: The interest from this money is available for use by your lodge and the Grand Lodge every year, even after your death. It is a gift that keeps on giving.

Question: Why do we need Endowed Memberships?

Answer: Unfortunately, we have experienced losses in membership during the past several years. These losses can have adverse effects on the finances of particular lodges. If that lodge owns its building, the cost of upkeep and operation are spread among a decreasing number of members. An Endowed Membership is a way to contribute to an endowment fund for your lodge, insuring future financial security.

Question: Can the principal amount ever be used?

Answer: The principal amount will be placed in the permanent fund of the Grand Lodge. Only the earnings from this fund will be distributed to the lodges. After your death, the interest earned from the money will continue to be returned to your lodge and the Grand Lodge forever.

Question: When will the lodge receive this interest income?

Answer: The Grand Lodge makes payouts after December 31 of each year, but prior to January 31 of the ensuing year for memberships.

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Question: If the Grand Lodge per capita were to increase, would it affect me?

Answer: No. An endowed member will no longer be subject to the per capita tax.

Question: What takes the place of the per capita tax?

Answer: To protect the lodge from future Grand Lodge per capita tax increases on endowed members, the per capita tax will be replaced with a proportionate ratio payment.

Question: What does proportionate ratio mean?

Answer: It is a ratio that is fixed at the time a Brother becomes an endowed member. It is the ratio of the lodge dues to Grand Lodge per capita. Let's look again at our earlier example of \$50 dues and \$10 per capita. Of that \$50 collected by your lodge, \$10 is payable to the Grand Lodge for per capita tax. In other words, the lodge keeps 80% and the Grand Lodge gets 20%. As this ratio is frozen at the time a Brother becomes an endowed member, a Grand Lodge per capita increase will not affect it in later years. At a 5% return the example lodge receives \$50 in interest, the same amount it would have received in dues. The lodge continues to get 80% of the money earned and the Grand Lodge keeps 20% in lieu of per capita tax.

Question: What happens if interest rates are above 5%?

Answer: Lodges and the Grand Lodge benefit! Let's again use the example of dues of \$50 and an Endowed Membership fee of \$1,000. If we earn 8% interest on the \$1,000 it will return \$80. This will be divided 80%, or \$64, to the lodge and 20%, or \$16, to the Grand Lodge.

Question: We don't expect interest rates to fall below 5%, but what if they do?

Answer: If interest rates fall below 5% then, the Lodge will receive less than it would have received in dues. We hope that will never happen. However, if it does occur, the Grand Lodge portion is also reduced. Remember that the proportionate ratio paid to Grand Lodge is based on the interest earned. So in this case, Grand Lodge would receive less than it would have normally received in per capita tax. The Grand Lodge shares in the loss.

Question: Is there a reduced rate for older members?

Answer: No. The program is not really designed as a membership program. Its intent is to create a trust fund for lodges. The primary funding of this account is from Endowed or Memorial Endowed Memberships. It is a way for a Brother to make a voluntary, long-term financial contribution to his lodge and Grand Lodge.

Question: What if I transfer my membership to another lodge?

Answer: If you affiliate with another North Carolina lodge, your Endowed Membership may move with you. If you affiliate with a lodge outside North Carolina, the Endowed Membership fee remains with that North Carolina lodge. If you affiliate with a lodge outside North Carolina and later return to your North Carolina lodge, your Endowed Membership is restored. If you join another North Carolina lodge, you may transfer your Endowed Membership by paying 21 times the difference in lodge dues.

Question: What happens if an endowed member is suspended or expelled for un-Masonic conduct?

Answer: The application form for Endowed Membership states that the applicant understands the Endowed Membership fee is non-refundable. So, even though a Brother may be suspended or expelled and may not have a dues card, the money remains with the lodge.

Question: Has any other Grand Lodge implemented endowed membership and, if so, has it been successful?

Answer: Yes, several grand lodges have adopted endowed membership programs. Our Endowed Membership program is closely patterned after that of the Grand Lodge of Louisiana, where it has been very successful.

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Question: How can I become an endowed member?

Answer: An application form will be available from your lodge secretary, or you may download it. It must be processed through your lodge.

Question: What are Memorial Endowed Memberships?

Answer: Memorial Endowed Memberships can be donated in the memory of a deceased Mason who was in good standing at the time of his death. The fee for this membership is \$500. There are no provisions for installment payments for Memorial Endowed Memberships.

Question: What are Veteran's Endowed Memberships?

Answer: Veteran's Endowed Memberships can be bought by Masons who have received their Veteran's Emblem for 50 years membership. The fee for this membership is \$500. There are no provisions for installment payments for Veteran's Endowed Memberships.

Question: Can I pay with a credit card?

Answer: Yes, we take Visa and MasterCard.

[Other questions may be referred to the Grand Secretary's office PO Box 6506, Raleigh, NC 27628 (919) 787-2021]

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A.F.&A.M.**

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MAKING GOOD MEN BETTER.

**Newsletter Editor: R. Darrell Long,
PM**

Secretary of Union Lodge #618

**Send any constructive criticisms or
comments to
rdarrell@earthlink.net**

Don't forget to pass the word around that our Fellowship Hall is available to rent. Provide any interested party the mobile phone number for WB Darrell Cline, who manages all of the reservations. (704) 791-9470

