



FREE STATE Freemason

A PUBLICATION OF THE GRAND LODGE OF
ANCIENT FREE AND ACCEPTED MASONS OF MARYLAND



VOLUME 42, ISSUE 1

WINTER 2018

B. Hope Harrison

December 12, 1925–February 25, 2018

Grand Master–1989–1990



FREE STATE FREEMASON ARTICLES
AND ADVERTISEMENTS

The *Free State Freemason* is published bi-monthly from September through June (there is no issue in July or August). Deadlines for submissions are the 1st day of February, April, August, and October for publication in the following issue. These dates **ARE FIRM** and can not be changed due to printing schedules.

ARTICLE SUBMISSION

These points should be followed for articles submitted for inclusion in the *Free State Freemason* publication:

PHOTOGRAPHS & ARTWORK

Original pictures or pictures from a digital camera on disk are fine—use the highest resolution. Ink jet prints or newspaper pictures will not reproduce satisfactorily. If you desire the return of pictures, they must have submitting individual's name and address on the back. Pictures should have accompanying documentation detailing who is in the picture and what the picture represents if not accompanied by an article.

TEXT & COPY

Articles must be typewritten. Articles can be submitted to the editor by e-mail, fax, regular mail or dropped off at the **Grand Lodge office**.

ADVERTISING

Advertising in *The Free State Freemason* is available to those who wish to promote their business. Due to regulations of the United States Post Office governing advertising in non-profit periodicals we may **not accept ads** related to travel arrangements, commercial insurance or credit, debit or charge cards or similar financial instruments or accounts.

The following ad sizes and dimensions are available:

- Business Card – 3.5”w x 2.0”h
- Quarter Page – 3.5”w x 5.0”h
- Half Page – 7.0”w x 5.0”h or 3.5”w x 10.0”h
- Full Page – 7.0”w x 10.0”h (full-bleed ads are permitted in half and full page only)

PRICING

Ads may be purchased for a single issue or at a discounted annual rate of 20% for five consecutive issues as follows:

	Single Issue	Annual*
Business Card	\$100	\$400
Quarter Page	\$200	\$800
Half Page	\$400	\$1,600
Full Page	\$800	\$3,000

ADVERTISING GUIDELINES:

Camera-ready artwork can be mailed to the **Grand Lodge office** or submitted via email to tfoster@glmd.org. We accept .jpg, .bmp, and .pdf file formats. We cannot accept graphics embedded in .doc files. All submissions or alterations must be made prior to the deadlines established above. Pre-payment for all advertising is required. **The Grand Lodge of Maryland** reserves the right to refuse any ad not meeting with our approval for publication and any payment for such will be refunded. For advertising questions please call 410.316-9146 or email tfoster@glmd.org.

*Five (5) issues



The Maryland Free State Freemason is published six times annually for the members, families and friends of Ancient and Accepted Masons of Maryland. The views expressed in the Maryland Free State Freemason do not necessarily reflect those of the Grand Lodge of Maryland, or its officers.

SUBMISSIONS & GENERAL INQUIRIES

Grand Lodge of Ancient Free and Accepted
Masons of Maryland
304 International Circle
Cockeysville, Md. 21030

Office: 410-527-0600

Fax: 410-527-1276

office@glmd.org

Tom Foster • Editor

Jerry R. Arnold • Layout & Design

Submitted articles should be between 250 and 600 words, and whenever possible, relevant high-resolution images with proper credits should be included. Check details at the left hand panel. Articles are subject to editing and, if published, become the property of the Grand Lodge of Ancient Free and Accepted Masons of Maryland. No compensation is given for any articles, photographs, or other materials submitted or published.

FREE STATE Freemason

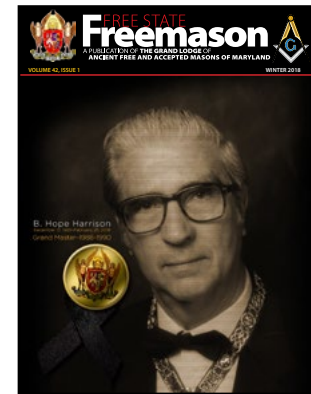
A PUBLICATION OF THE GRAND LODGE OF
ANCIENT FREE AND ACCEPTED MASONS OF MARYLAND

VOLUME 42, ISSUE 1

MAKING GOOD MEN BETTER

ARTICLES

Grand Master's Message.....	4
Message from the RW Deputy Grand Master.....	6
Grand Lodge 3-Year Financial Comparison.....	8
The Great Masonic Bazar.....	10
2018 Grand Line Officers.....	12
Freemasonry and the Moon.....	14
2018 Museum Tour Series.....	15
2018 Service Award Recipients.....	16



Born in Cordova, Talbot County, Bro. Harrison and graduated from Hurlock High School in Dorchester County in 1942. There he met his future wife, Willa Catherine Jaynes. He served as Most Worshipful Grand Master in 1989-90. With vigor enthusiasm he led the Grand Lodge and promoted the efforts of the Solomon II and Dr. John Coats Memorial Lodge, No. 1787 programs as well as the work of Maryland Masonic Charities in child drug and alcohol prevention programs. Within Masonry he practiced the virtues of Brotherly Love, Relief and Truth. He will be greatly missed by all those who knew him.



FREEMASONRY is the oldest fraternal organization in the world. It is dedicated to promoting improvement in the character of its members. A Mason is taught to be a good citizen, to be of good character, to care for those less fortunate, and to give back to his community.

THE MASONIC FRATERNITY contributes over \$1 Billion each year to its philanthropic pursuits. Over \$750 Million of that in the United States alone. The Crippled Children's and Burns Hospitals sponsored by Shrine Masons are world famous for their ability to help those most in need.





GRAND MASTER'S MESSAGE

What an amazing experience it was being able to attend the three hundredth anniversary celebration of the United Grand Lodge of England. Meeting Masons from around the world was a tremendous honor, and something that I will never forget. Attending the Tercentenary Celebration were one hundred and thirty nine grand masters from every part of the globe. This was the largest gathering ever of grand masters.

On the first day of the celebration, we were taken by bus to Freemason's Hall. Upon entering the building I was asked to sign the guest register on behalf of the thirteenth oldest Grand Lodge in attendance. We were then escorted into the Grand Lodge room where we awaited the arrival of the Grand Master, his Royal Highness the Duke of Kent. The Grand Master entered the room with surprisingly little ceremony and took his seat in the Grand East. He welcomed everyone in attendance and thanked them for being part of this momentous celebration. After his remarks, we were then conducted to the East, where we were afforded the opportunity of being personally greeted by and shook the hand of the Grand Master. It was a very humbling experience.

If you know someone who you think would make a good Mason tell him about us. By telling him about all of the good we do and the family fun we have he may decide to ask you how he can join. That's all it takes. Please make membership a priority.



ROYAL ALBERT HALL

The next evening over 4,500 Masons filled Royal Albert Hall for a program about the history of Freemasonry over the previous three hundred years and Freemasonry coming to America. This was a fabulous presentation and the Royal Albert Hall was a magnificent venue.

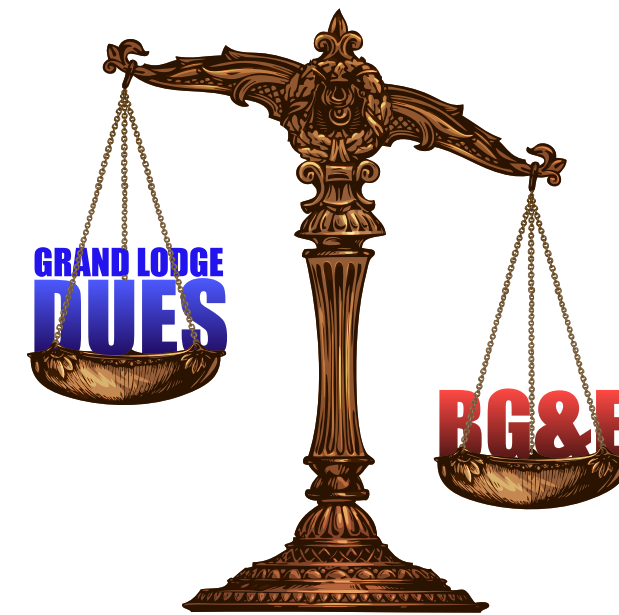
There is a link posted on the Freemasons of Maryland Facebook page if you wish to see the entire presentation. It is worth your time to see this outstanding performance.

I wish to take this opportunity to thank you for the privilege of representing the Brothers of the Grand Lodge of Maryland at this once in a lifetime event.

The 231st Annual Communication of the Grand Lodge of Maryland was held on November 18th. Information concerning the financial condition of Maryland Masonic Homes and the Grand Lodge of Maryland was distributed to the brethren. The Deputy, in his report discussed how lodges were progressing with moving men through the degrees and that we

were falling short of the numbers required to grow our ranks. Membership development and retention is now and will always be the main focus of the Grand Lodge of Maryland. Every member of the fraternity must always be on the lookout for new members. If you know someone who you think would make a good Mason tell him about us. By telling him about all of the good we do and the family fun we have he may decide to ask you how he can join. That's all it takes. So, please make membership a priority; the more members there are the less we all have to pay.

I'm sure by now most of you have heard that two amendments to the constitution were proposed to raise the Grand Lodge portion of the assessment. The first amendment was to raise the assessment by \$20 beginning in 2019. The second amendment was to spread the increase over two years raising the assessment by \$10 in 2019 and \$10 in 2020. This increase



will take some of the strain off of our endowment fund. It will not make us break even. With today's membership numbers of 13,600 that would require an increase of at least \$32 per person per year. As I stated in my report, if we collected dues from every member, we would collect approximately \$244,000 dollars, this only includes the \$18 Grand Lodge assessment. The BG&E bill for last year alone was \$256,000. The numbers just don't add up. More information concerning the finances of

the Grand Lodge can be found in this issue of the Freestate Freemason and discussed at the Regional Meetings.

Two amendments were passed at this year's annual. One to allow electronic voting and the second to have the Annual and Semi-annual communications held on the third Saturday in November and May respectively.

We have instituted several new programs and events in 2017 and there is more to come in 2018. The *Storm the Castle 5k* will again be held on Saturday April 28th at the Grand Lodge. We hope that you will participate. The next day, Sunday April 29th the Grand Lodge will dedicate the Maintenance Building. Brother Dean Mellissa as George Washington will be in attendance and assist us in this dedication. After the dedication, we will have a reception in the Grand Lodge Building. Following the reception, Brother Mellissa will entertain us with a performance portraying Brother George Washington in the Corinthian Room. I hope that you will join us for these events.

The Maryland Masonic Academy will be is developing another module for those who wish to further their Masonic education. This section will be available in the next several months. I hope that you will participate in this exciting program and enhance your knowledge of the Fraternity.

May the Supreme Architect of the universe bless you and keep you and our entire Masonic family as we continue spreading the light of Freemasonry throughout the world.

Kostas Vourvoulas
Most Worshipful Grand Master of Masons in Maryland

MESSAGE FROM THE RW DEPUTY GRAND MASTER

by Richard Philip Naegele, RW Deputy Grand Master



“To attain and sustain positive growth in membership in the Grand Lodge of A.F. & A.M. of Maryland in engaged family oriented Lodges actively teaching the Brotherhood of Man under the Fatherhood of God.”

In the last issue we covered the fundamentals of the Grand Lodge Strategic Plan by looking at the Mission, Vision, Values and Goals. Last issue we touched on membership and ritual. This issue will focus on finances, charity and Lodges.

The Grand Treasurer has been sharing the quarterly information of the finances of the Grand Lodge. We are making every effort to cut spending in areas where overspending may have taken place in the past. Along with this various ways to increase revenue need to also occur.

needs to look at all of its needs. One of the main needs should be membership growth and retention. To accomplish these it does take finances to back them up. The Grand Lodge is no different from a local Lodge in this area. To assist Lodges with growth it takes money. The amount can vary each year but every so often a new “shot in the arm” is needed.

Another way to generate income is through outside sources or rentals. Grand Lodge like many local Lodges have a facility where it can be utilized more as an income source. We are currently working to increase this area of funding at the Grand Lodge and encourage local Lodges to do the same.

Outside donations are always welcome and often are a surprise. Years ago the Grand Lodge began a gifting program to help ensure the stability of the Masonic Homes, Masonic Charities of Maryland and the Stephen J. Ponzillo, Jr.

to the actual cost to care for the residents. The endowment was created to assist in their support. Recent years has taken its toll by drawing over eight million dollars annually. With recent efforts of revenue enhancement utilizing Medicare and Medicaid (only for current financial assistance residents) we have been able to reduce that amount to approximately 4.5 million.

The generosity of the membership with the CHIP program has allowed Masonic Charities of Maryland (MCM) to use its funds for the teacher training and scholarships. We are also working to raise funds for the endowment through an annual golf tournament and grants. Donations are always welcome through pay roll deductions and are tax deductible.

The Library and Museum are in need of funds to allow it to sustain and hopefully grow. We have one, if not the largest collection of Masonic aprons in the United States. Those who have visited our facility are impressed by the collection as well as the knowledge of our curator. The current funding sources are through donations and sale of materials such as Past Master jewels and cuff link and button cover sets. Much more is needed to help protect and sustain our Library and Museum.

The final section is on Lodges. There are two areas we need to focus on. The first is the development of new Lodges around the state and the second is on restructuring current Lodges.

New Lodges begin as a need arises in an area. One could be a Lodge has grown too large and would be beneficial to its membership to split of in a better geographic location for a portion of the membership. This happened a lot in the 1940’s and 1950’s as Lodges in counties began Lodges within 10 – 20 miles from the

mother Lodge to make it more convenient for the membership. Lodges today seem to begin for other reasons. Many are for a particular interest or goal. This is true to Ancient Baltimore No. 234 who wanted to enhance our presents in Baltimore City and Scouters Lodge No. 236 and St. Florian 9-11 No. 238 to have something for a unique group of Masons. Other Lodges similar to these could be started which would at first attract current members but should build with new brothers having similar interests. It only takes a group of seven masons to request a dispensation to form a Lodge for various reasons.

Sometimes Lodges need to look at relocating or even merging. This is based on many factors including meeting nights, memberships location, or overcrowding in facility. There are many areas in the state where a Masonic presence is lacking. This would be perfect for a new Lodge or one where multiple exist could relocate. In some cases, where Lodges are just holding on, should consider merging with a nearby Lodge to help with growth and even financial stability. It is easier on the membership to support one Lodge than share their time with multiple.

With these last three issues, we have reviewed the basic strategic plan for the Grand Lodge. Every subordinate Lodge should use it as a framework for creating their own. By developing, following and revising a plan we can strengthen our Grand Lodge along with the subordinate Lodges.

I welcome comments and assistance with our Vision 25 plan and ask you to write me at rwdgm@glmd.org.

Sincerely and Fraternally,
Richard Naegele, RWDGM



At Grand Lodge we have only a few revenue sources –per capita, hall rentals and donations. Most of the events, such as Grand Master’s Ball and crab feast are at a break even where possible. The Grand Treasurer has outlined the weak areas in our finance stream and a need to increase our main revenue source – per capita. This is like Lodge dues that need to be constantly revisited.

When a Lodge sets its budget for the year, it

Memorial Library and Museum. We plan in the near future to restart this program with emphasis on wills and bequests.

Our charitable work is a major reason for most that join. They want to do things to help their fellow man. The Maryland Masonic Homes is a major part. Through the years each member pays four dollars to support the Homes. This averages to about \$55,000 annually or \$280 for a 70 year mason. That is very little when it comes

EC Roofing & Home Services Direct

- All Types of Roofing
- Vinyl Siding
- Seamless Gutters
- Replacement Windows
- Exterior Damage Restoration

Michael A. Grap
Palestine Lodge No. 189
410.455.9880
877.455.9880 toll free
410.455.9667 fax
ecroofing@ecroofinginc.com

837 Frederick Road
Catonsville, Maryland 21228

www.ecroofinginc.com
BBB Accredited Business
MHIIC #73276 • Licensed, Bonded & Insured

ANDERSEN WEALTH MANAGEMENT
PROACTIVE • SENSIBLE • PERSONAL

CORPORATE OFFICE:
6 WEST DOVER STREET
EASTON, MARYLAND 21601

SATELLITE OFFICE:
ONE PLAZA EAST BUILDING
100 EAST MAIN STREET, SUITE 300
SALISBURY, MARYLAND 21801

PHONE: (410) 690-4894 / FAX: (410) 690-4892
WWW.ANDERSENWM.COM

GRAND LODGE FINANCIAL COMPARISON UPDATE

By Randall Watson, Grand Treasurer

The following spreadsheet contains a summary of the information that we presented at the Regional Meetings this year. It presents the 3-year average income and expenses for 2014, 2015 and 2016 (the actual amounts for all three years were presented in the Summer 2017 edition of the Free State Freemason), and the income and expenses for the year ending November 2017. The income includes the current annual assessment of \$18 per Master Mason. The Net Ordinary Income (Loss) is about halfway down the chart, and shows an average annual loss after investment income of (\$408,638.90). As of May 1, 2016 Maryland had 13,643 Master Masons. If the average operating loss after investment income was allocated, it would come to an additional assessment of \$29.95 per member. To break even based on this 3-year average, we would need to increase the annual assessment from \$18.00 to \$47.95 per member and maintain our membership level.

Nobody wants to increase the assessment more than is absolutely necessary; but we also don't want to "nickel and dime" the membership by proposing a too small increase now, and in a couple of years ask for another increase, and so on, and so on. Based on our analysis of the financial and membership positions of the Grand Lodge, and with input from the Board of Managers and Past Grand Masters, the executive team (MWGM, RWDGM, RWGS & RWGT) is proposing a \$20 increase in the annual assessment per member for the operation of Grand Lodge. This increase is proposed in two amendments which were presented at the November 2017 Annual Communication; they will be voted upon at the May 2018 Semi-Annual Communication. The first version proposes to increase the assessment by \$20 effective for

2019. The second version phases the increase in over two years (\$10 in 2019 and the remaining \$10 in 2020). If Amendment No. 1 is adopted, Amendment No. 2 will be withdrawn. The text of the amendments is provided in a separate text box.

The bottom section of the financial spreadsheet shows the investment income and the realized/unrealized gains & losses with the 3-year average for 2014, 2015 and 2016, with that of 2017. In 2015 and 2016, even after the net increase in the value of the underlying investments, we had to draw and reduce our investment balance from just over \$16M in 2014 to under \$14.5M for 2016. This loss is funded by drawing down from the principal of our investments; which you can only do until they run out. Thanks to record-breaking Market performance and our investment strategies, the year ending November 2017 was more favorable for our investment balance—it ended with a \$761,333.47 increase over the previous year at just over \$15.2M. Due to the timing of changing our investment broker, we had higher gains in the investments' values to offset lower income paid out. Instead of the net loss in total investments due to draws exceeding gains, which we saw in 2015 and 2016, we realized a 5.3% increase in investments after draws to cover the operating losses. If these draws to cover the (\$1,137,292.38) Net Income (Loss) Without Depreciation hadn't been made, our investments returned over 13% for the year. Please remember that this financial analysis is only for the Grand Lodge operation. The Maryland Masonic Homes (MMH), Masonic Charities of Maryland, and the Stephen J. Ponzillo, Jr. Library & Museum are separate entities and each has its own set of financial records. The MMH is undergoing its own initiatives for controlling costs and enhancing revenues

GRAND LODGE CONSTITUTIONAL AMENDMENTS PROPOSED AT THE NOVEMBER 2017 ANNUAL COMMUNICATION

(To be Voted Upon at the May 2018 Semi-Annual Communication)

Proposed Constitutional Amendment No. 1

A proposed Amendment to Article X Revenue of Grand Lodge, Section 1. Revenue subsection D. 1. to increase the Annual Assessment per member by \$20, from \$18 to \$38, by changing the highlighted words as follows:

The revenue of Grand Lodge shall be derived as follows:

D. From dues and assessments, which each Lodge shall pay in the following amounts when making its return to the Grand Secretary, as provided in Article XVI Section 11:

1. For each member, effective January 1, 2019, semiannual dues, **Nineteen Dollars (\$19.00)**, except that no Lodge shall be charged any dues for the following members:
 - a. Clergymen who are exempt from the payment of dues by virtue of the Lodge By-Laws;
 - b. Members who are guests of The Maryland Masonic

- Homes; and
- c. Members who are determined legally to be mentally incompetent;

Proposed Constitutional Amendment No. 2

A proposed Amendment to Article X Revenue of Grand Lodge, Section 1. Revenue subsection D. 1. to phase in over two years an increase of the Annual Assessment per member by \$20, from \$18 to \$38, by striking the entire section and inserting in lieu thereof the following new section:

1. For each member, semiannual dues, effective January 1, 2019, **Fourteen Dollars (\$14.00)**; effective January 1, 2020, **Nineteen Dollars (\$19.00)**, except that no Lodge shall be charged any dues for the following members:

GRAND LODGE OF A.F. & A.M. OF MD					
FINANCIAL COMPARISON OF 3-YEAR AVERAGE FOR YEARS ENDING 2014, 2015 & 2016					
From Audited Financial Statements (2017 Information Not Yet Audited)					
Master Masons as of 5/13/2017 AND 1/01/2018:	13,643	13,377			
	3-Year Average	Dec '16 - Nov '17			
Ordinary Income/Expense					
Income					
Total 4001 - Grand Lodge Dues (\$18 year)	\$249,745. ⁸⁹	\$244,249. ⁹⁰			
Total 4300 - Sales	\$33,890. ⁶¹	\$31,646. ²⁸			
Total 4400 - Program Revenues	\$80,934. ¹⁸	\$81,348. ²⁶			
Total 4500 - Coats Fundraising Program Inc.	\$12,746. ²⁶	\$17,828. ⁴³			
Total 4800 - Miscellaneous Income	\$33,905. ⁵³	\$24,514. ²⁷			
Total 4900 - Contributions Received	\$17,400. ⁶⁷	\$361. ¹²			
49900 - Uncategorized Income	\$528. ²⁸	\$2,436. ⁸⁹			
TOTAL INCOME	\$429,151.⁴²	\$402,384.⁷⁵			
Expense					
Total 5200 - Meetings/Conferences/Convention	\$146,200. ⁵³	\$122,291. ⁸⁹			
Total 5300 - Masonic Materials-Cost of Sales	\$29,584. ⁶¹	\$17,926. ⁵³			
Total 5470 - Advertising Expenses	\$235,500. ⁵²	\$407,424. ¹⁵			
Total 5400 - Program Expenses	\$313,384. ⁹²	\$461,667. ⁹⁸			
Total 5500 - Coat Fundraising Expenses	\$13. ²⁵	\$32. ⁶⁸			
Total 5600 - Travel Expenses	\$14,282. ¹³	\$12,025. ³⁷			
Total 5650 - Supplies/Reimbursements	\$20,986. ⁷⁵	\$25,080. ⁷⁷			
Total 5700 - Publications	\$33,003. ⁵¹	\$23,740. ⁴¹			
Total 5800 - Service Emblems & Jewels	\$17,378. ⁷¹	\$947. ⁷⁴			
Total 5900 - Contributions Paid	\$8,815. ⁰⁰	\$8,338. ³⁸			
5950 - Special Events Expenses	\$0. ⁰⁰	\$110. ¹¹			
Total 6000 - Salaries & Wages	\$307,590. ⁵⁰	\$330,770. ⁹⁰			
Total 6050 - Payroll Taxes & Benefits	\$104,476. ²⁷	\$144,764. ⁸³			
Total 6200 - Office Expenses	\$100,721. ⁵⁰	\$93,454. ⁹⁷			
Total 6300 - Miscellaneous Expenses	\$18,021. ⁵⁸	\$(11,627). ⁹⁹			
Total 6400 - Professional Fees	\$39,918. ⁴⁹	\$89,909. ⁴⁶			
Total 6500 - Insurance Expense	\$54,327. ⁴⁶	\$61,418. ⁴²			
TOTAL EXPENSE	\$1,208,705.²²	\$1,386,623.⁹⁹			
Net Ordinary Income (Loss)	\$(779,553).⁸⁰	\$(984,239).²⁴			
Total 7100 - Investment Income	\$370,914. ⁹⁰	\$103,891. ¹⁴			
Net Income (Loss) After Investment Income	\$(408,638).⁹⁰	\$(880,348).¹⁰	Average Loss Prorated by Members:	\$29. ³⁵	
			Current Assessment:	\$18. ⁹⁰	
			Assessment Needed for Breakeven:	\$47.⁹⁵	
Rental Income & Expenses for Operation of Grand Lodge Buildings (302 & 304)					
Total 4200 - Rental Income	\$317,481. ³³	\$270,660. ²⁷			
Total 6100 - Banquet Expense	\$119,071. ¹⁴	\$98,400. ⁸¹			
6630 - Electricity	\$145,566. ⁸¹	\$190,087. ⁸⁴			
Total 6600 - GL Buildings Expense (302&304)	\$405,062. ¹¹	\$429,203. ⁸⁴			
Net Cash for Operation of Grand Lodge Buildings (302 & 304)	\$(206,651).⁹²	\$(256,944).²⁸			
Total 6900 - Depreciation Expense	\$583,782. ⁵⁶	\$500,000. ⁹⁰			
Net Income for Operation of Grand Lodge Buildings (302 & 304)	\$(790,434).⁴⁸	\$(756,944).²⁸			
Net Income (Loss) for Grand Lodge Operations	\$(1,199,073).³⁸	\$(1,637,292).³⁸			
Net Income (Loss) Without Depreciation	\$(615,290).⁸²	\$(1,137,292).³⁸			
Investment Gains/Losses					
Total 7100 - Investment Income	\$312,574. ³⁶	\$271,072. ⁸⁴	Dec 2013-Nov 2014	Dec 2015-Nov 2016	3-Yr Avg 2014-2016
Total 7200 - Realized Gains/Losses	\$199,541. ³⁰	\$465,270. ⁹⁰	\$529,097. ⁸⁹	\$1,503,155. ⁸³	\$370,914. ⁹⁰
Total 7300 - Unrealized Gain/Losses	\$518,453. ⁵⁶	\$(603,146). ³³	Dec 2016-Nov 2017	\$722,656. ⁰¹	\$720,844. ⁸⁹
Total Investment Gains/Losses	\$1,030,569.22.²²	\$133,197.⁴¹	Dec 2016-Nov 2017	\$(1,468,611.65). ⁶⁵	\$(517,768). ¹⁴
Investment Balance	\$16,175,645	\$15,024,676	\$14,453,476	\$15,214,809	\$15,214,809
Change from Previous Year		\$(1,150,968)	\$(571,201)	\$761,333	\$761,333
		-7.1%	-3.8%		5.3%

CASTLES, GROTTOES & FUN!

THE GREAT MASONIC BAZAR AT THE FIFTH REGIMENT ARMORY

By: Edward Heimiller Curator The Stephen J. Ponzillo, Jr. Memorial Library & Museum (MDMasonicMuseum.org)

In 1890 to help raise funds to pay the mortgage on the Masonic Temple in Baltimore the Grand Lodge of A. F. & A. M. of Maryland orchestrated one of the greatest Masonic bazars ever held in the United States. All the articles exhibited and sold at the bazar were donations from members, family, and friends. To help facilitate the event the 'Ladies' Fair Association was formed by Grand Master Thomas J. Shryock. The association's members were principally made up of the wives, sisters, and daughters of members. Several ladies unaffiliated with the fraternity also participated in arranging the fair, desiring to help the fraternity alleviate the debt. Their youngest member and darling of the association was the infant daughter of Grand Master Shryock, having succeeded in obtaining funds by pleading visitors to: "Pease div me a donation for Masonic Fair." Through their planning and efforts the fair proved an overwhelming success.

While held in the Fifth Regiment Armory (this building was replaced in 1901 by the current Fifth Regiment Armory building), the scale of the fair required a temporary annex to be erected adjacent to the building. Everything from a wheel of fortune, a special doll table (with everything pertaining to a doll's wardrobe), stoves, carriages, together with many other household goods could be found at the booths. These articles of every conceivable description, useful and ornamental, were all donations from people anxious to see the fair a success. The ladies also supplied refreshments of tea, cakes, and candies, as well as meals as part of their fundraising efforts.

As part of the opening ceremonies a procession from the Masonic Temple at 225th North Charles Street to the armory was organized. This procession was led by Thomas J. Shryock, and all the officers of the Grand Lodge, the Grand Chapter and Grand Commandery of Maryland in full regalia. Grand Master Shryock, after being introduced by Past Grand Master John M. Carter, delivered an address, after which music was supplied by the Great Southern Band.

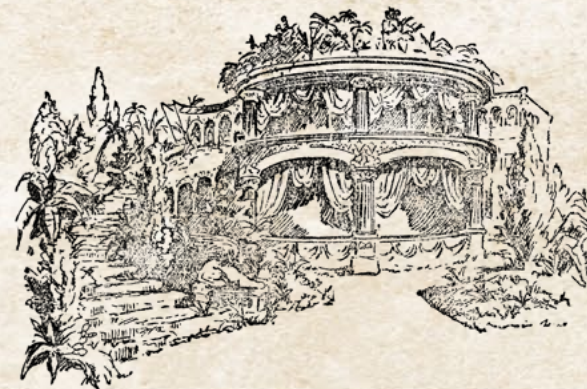
Inside a dazzling spectacle awaited visitors. Variety took center stage, a result of the fair managers leaving the Lodges to themselves "to do what they thought best, and



evolve what they considered a fitting representation at the fair." Instead of symmetric designs and decoration, individuality marked the character of the displays. The general verdict of the press: "never was anything like it before."

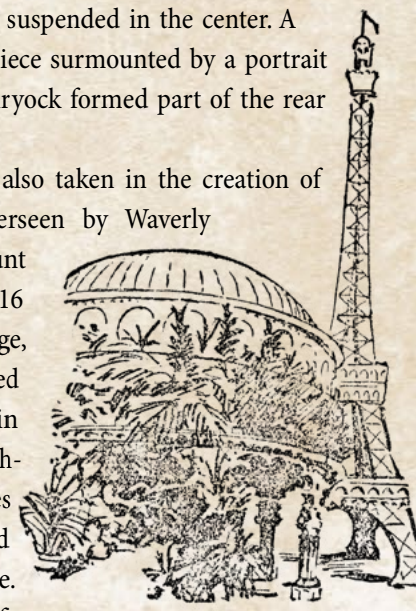
At the entrance a Fairy Castle perched on its summit, "with its walls of lattice work, covered with branches of palm, cedar and other evergreens" occupied the largest space overlooking a floral grotto with walls made to represent "one of the coral caves of the sea" was a sight of unusual splendor. Nearby a bevy of beautiful ladies, robed to represent flowers greeted visitors and sold potted plants and cut flowers. Within the castle's lovely precincts a Japanese pavilion was erected, where the ladies dispensed tea. Around the grotto various booths erected by the lodges could be found. On the north end a kitchen and a large dining hall, ninety by thirty feet, while on the southern end displays consisting of articles too large or heavy to move. A concert program rounded off the event; music by Rossini and waltz by Strauss. Other entertainments included Scotch sword dances and a Punch and Judy show.

Opposite the fairy castle at the other end of the hall stood the booth of the "Temple of Music" erected by Concordia Lodge, No. 13. Cleverly playing on the lodge name, Concordia (meaning harmony) they erected a structure with a portico supported by pillars of silver and in the triangular apex above two figures in white, "one reclining against a lyre and the other against a harp." Inside a display of musical instruments and Masonic devices with a table of fancy confectionery treats priced for sale could



be found. Flanking Concordia's "Temple of Music" were historical representations. On one side a booth with a representation of George Washington's headquarters at Valley Forge erected by Washington Lodge, No. 3 with patriotism suggested in the embellishments of a bronze eagle, flags, and banners covered in stars and stripes. The one article for sale in the booth that attracted more attention than any other was a grandfather clock constructed by Major James. W. Brady exquisitely inlaid with Masonic emblems. On the other side, a booth topped by a model of the Bunker Hill Monument standing on a grass covered mound, with the coat-of-arms of the State of Massachusetts occupying a conspicuous place, erected by members of Warren Lodge, No. 51. Landmark Lodge, No. 127 (merged with Patmos Lodge No. 70 in 1998) erected a booth representing the old Masonic Temple on St. Paul Street, while Doric Lodge, No. 124 (merged with Pythagoras Lodge, No. 123 in 1998) erected what was considered one of the prettiest booths, a solid wooden structure with Doric columns painted white with gold trim. Inside pale blue silk festooned with lace covered the walls with a crystal chandelier suspended in the center. A carved oak mantelpiece surmounted by a portrait of Grand Master Shryock formed part of the rear of the booth.

Artistic care was also taken in the creation of 'Waverly Castle' overseen by Waverly Lodge, No. 152. Mount Moriah Lodge, No. 116 and Fidelity Lodge, No. 138 occupied a booth draped in Turkish rugs and other Oriental draperies and sold decorated china and glassware. An Eiffel Tower of



THE TEA GARDEN AND THE TOWER.

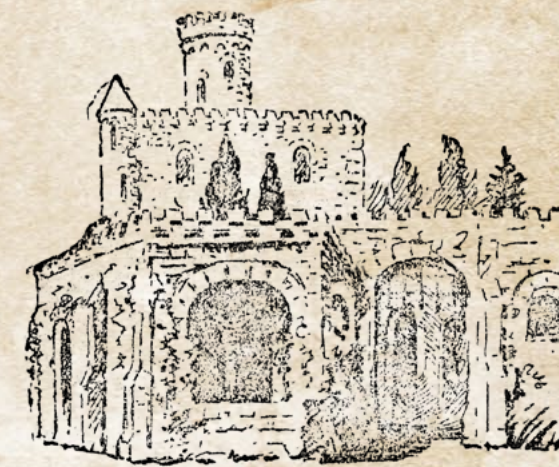
dizzying height served as one of the center attractions erected by Lafayette Lodge, No. 111 (merged with Warren Lodge, No. 51 in 2008). A reproduction of the then newly famous landmark decorated with the French and American flags with electric lights at the top had visitors clambering to climb to the top to obtain a bird's eye view of the festivities.

Never before had the fraternity or its friends undertaken a fundraiser on such a scale or purpose. During the course of the opening week 4,500 people toured the hall



AMID THE HANGING GARDENS.

and kept the tables all busy. At the Grand Lodge of A. F. & A. M. of Maryland's meeting in November of 1890 Grand Master Shryock was proud to announce the mortgage on the Temple was completely paid, in large part to the bazar's success. Over the years a number of items acquired by members at the fair have been donated to the museum, including the Brady grandfather clock, and are currently on view in the museum where they can still be enjoyed.



THE CASTLE OF WAVERLY.



2018 GRAND LINE OFFICERS

Most Worshipful Grand Master, Kostas Vourvoulas • Right Worshipful Deputy Grand Master, Richard P. Naegele • Right Worshipful Senior Grand Warden, Drew M. Taylor • Right Worshipful Junior Grand Warden, Miguel P. Banagan, Jr. • Right Worshipful Grand Secretary, Kenneth R. Taylor • Right Worshipful Grand Treasurer, Randall L. Watson • Worshipful Grand Chaplain, Walter F. Burgess • Worshipful Assistant Grand Chaplain, Randall A. Schoch • Worshipful Assistant Grand Chaplain, Jack R. George • Worshipful Assistant Grand Chaplain, David L. Schneider • Worshipful Assistant Grand Chaplain, Andrew L. Cowley, Jr. • Worshipful Assistant Grand Chaplain, Daniel C. Stone • Worshipful Assistant Grand Chaplain, Charles W. Taylor, Jr. • Worshipful Assistant Grand Chaplain, Michael A. Caldwell • Worshipful Grand Chaplain Emeritus, Elwood L. Ulmer • Worshipful Senior Grand Deacon, S. Michael Rashaad, Sr. • Worshipful Junior Grand Deacon, Scott E. Roberts • Worshipful Senior Grand Steward, Thomas W. Foster • Worshipful Junior Grand Steward, Bradley D. Andrukitis • Worshipful Grand Organist, Kenneth C. Mars • Worshipful Grand Sword Bearer, Robert J. Purnell, Jr. • Worshipful Grand Standard Bearer, David J. Hartnett • Worshipful Grand Pursuivant, Concordio O. Geronimo • Worshipful Grand Director of Ceremonies, James E. Kinnear • Worshipful Grand Tyler, Paul E. McFadden • Worshipful Assistant Grand Tyler, Jeffrey M. Grogg • Worshipful Assistant Grand Tyler, G. Andrew Martinez • Worshipful Grand Lecturer, Paul H. Fishell • President Board of Grand Inspectors, Robert W. Reynolds

FREEMASONRY AND THE MOON

By David R. Sandy

The moon is one of the “two great lights” that The Almighty created on the fourth day. We read in the book of Genesis 1:16, “And God made two great lights; the greater light to rule the day, and the lesser light to rule the night.” (KJV). This lesser light is today known to be the only natural satellite circling our Mother Earth, and in 1969, Brother Eugene Edwin “Buzz” Aldrin, Jr. stood on its dusty surface. The moon is also the primary luminary of the night sky, brightly lighting the land on the nights of a full moon and regressing back to the darkness of the new moon. Ancient people spent a great deal of time outdoors and were observant of its initial presence, the growth, diminishment and eventual disappearance leaving the countryside in darkness. It was by these observations of the regular cycle of the moon that they measured time. Solstices and equinoxes were once celebrated on the dates of the closest new or full moon.

In our Masonic Lodges, the regularity of the moon’s phases is considered a symbol of fairness, justness, and consistency in the Worshipful Master’s governance.

Yet the moon produces no light of its own, only the reflection of the sun’s light. It is a mirror of the sun’s brightness. Looking at the moon is analogous to introspection. Just as we cannot look directly into the brilliant sun, we cannot look directly at our-

selves. To observe our own faces, we must look into a mirror.

The Senior Warden can be seen as a reflection of the Worshipful Master. This is evidenced by his reflecting of the orders of the Worshipful Master (reporting the same) to the Junior Warden in the South. His correlation with the moon is considered by some Masonic scholars to be particularly appropriate because the light of the moon is a reflection of a much greater source of light. An interesting observation of this connection is how the moon adorns both the staff and jewel of the Junior Deacon, who is the messenger of the Senior Warden. Another noteworthy association of the moon with Freemasonry is one from a much earlier time, one from a rural and agrarian lifestyle. Before the days of suburbs, automobiles, streetlights, in a time when so many Freemasons were engaged in agriculture, traveling many miles to attend a Lodge meeting at night could be a foreboding endeavor. The full moon served as a beacon to our Brothers, guiding them to their meetings and safely back to their homes. Meeting nights were scheduled around the full moon and although today the need to meet accordingly is no longer a necessity, Moon Lodges are a charming anachronism and reminder to modern Masons of a time when the moon was both an actual as well as symbolic light.

2018 MUSEUM TOUR SERIES

For more information contact: museum@glmd.org

GARRETT-JACOBS MANSION

11 West Mt. Vernon Place, Baltimore City, MD 21201

Sunday March 4–1:00 pm

Tour prior to the presentation: ‘*The Dispersal & Discovery of*

Lost Treasures: The Contents of 11 West Mt. Vernon Place’

\$15–Complimentary Valet Parking included

For reservations contact: patti@esb.org or call

410.539.6914

After the passing of Dr. Henry Barton Jacobs in 1939, between December 10th & 12th of 1940 a sale of the contents of 11 West Mt. Vernon Place dispersed the exceptional collections and furnishings accumulated over a lifetime by his late wife, the former Mrs. Robert Garrett. While a number of notable Baltimoreans purchased items at the sale, over the years their connection to 11 West Mt. Vernon Place has often been forgotten or overshadowed by subsequent owners, such as Baltimore’s famous Haussner’s Restaurant. See rarely seen photographs of the interiors and discover who attended the sale and follow the hunt to discover the fates of a selection of furnishings and art treasures that once graced one of Maryland’s most extraordinary homes.

LIRIODENDRON MANSION

502 W. Gordon St., Bel Air, Harford County, MD 21014

Tuesday April 24–6:30 pm

Presentation: ‘*Liriodendorn’s Wyatt & Nolting’s Elegant Architecture*’

\$10 Suggested Donation

For reservations contact: museum@glmd.org

Numerous buildings designed by the Baltimore based architectural firm of Wyatt & Nolting, established in 1887, are landmarks throughout Maryland. Designing in a wide range of styles they are best known for their attention to neoclassical and Colonial revival detailing. While they designed a number of public buildings, including the Baltimore City Courthouse, the firm designed some of the most notable residences in Maryland including the homes of Charles Bonaparte, Secretary of the Navy under Theodore Roosevelt and great-nephew of Napoleon, and Dr. Howard Kelly, the noted surgeon and founding member of the Johns Hopkins Medical College. Join us at the former home of Dr. Kelly, Liriodendorn, in Bel Air, Maryland on April 24 at 6:30 pm for a special presentation by Edward Heimiller, Curator of The Stephen J. Ponzillo, Jr. Memorial Library & Museum of the Grand Lodge of A. F. & A. M. of Maryland, to learn more about Wyatt & Nolting and their work and a closer look at one of the firm’s design masterpieces.

CLIFTON MANSION

2701 St Lo Dr., Baltimore City, MD 21213

Saturday June 19–10:00 am

Presentation on recently uncovered murals: ‘*Revealing Baltimore Murals and Faux Finishes*’; followed by a tour of Clifton Mansion.

\$15 to general public or \$5 to ‘*Friends of the Museum*’

For reservations contact: museum@glmd.org

In 1851, Johns Hopkins commissioned a mural depicting a ‘*View of the Bay of Naples*’ to great his guests and utilized other unique painted decoration throughout his county residence, Clifton. Join Edward Heimiller, Curator of The Stephen J. Ponzillo, Jr. Memorial Library & Museum, as he discusses sources and trends related to the recently uncovered murals at Clifton and other notable Baltimore residences such as the Wyman Villa, formerly located on the campus of Johns Hopkins University, and 5 West Mt. Vernon Place, home of William T. Walters and his son Henry Walters, founders of the Walters Art Museum.



2018 SERVICE AWARD RECIPIENTS

Each year, the Grand Lodge of Maryland presents Service Awards to those brothers who have attained 50, 60 and 70 years of service to the fraternity. Below is the list of those brothers who will reach this significant milestone in 2018. We extend our deepest congratulations to each of them.

3

WASHINGTON LODGE

Charles Brundick, Jr.	70
Charles Cornell	70
John Winebrenner	60
Frank Benson	50
Charles Huber	50
Frederick Schaich	50

13

CONCORDIA LODGE

William Robinson	70
William Lowe	50

25

AMICABLE-ST. JOHNS LODGE

Andrew Papaminas	70
Mace Crystal	60
William Fine	60
Jerome Schnitzer	60
Joseph Gillian	50
Howard Heneson	50
Philip Klein	50
Howard Levin	50
Leonard Robinson	50
Robert Williar	50

44

MT. ARARAT LODGE

Charles Stevens, Jr.	60
Arthur Coates	50
Raymond Montsch	50
Roy Wardrope	50
Robert Wrigley	50

46

DOOR TO VIRTUE LODGE

George Lessner	60
Richard Wardenfelt	60
Benjamin Crowl	50
Richard Hill	50
Edward Study	50
Joseph Yelton	50

48

UNION LODGE

Walter Cooling	50
Johnnie Steward	50

51

WARREN LODGE

Albert Fleig	60
Bruce Harrison	60
Nelson Smith	50

53

HARMONY LODGE

Charles Bullock	50
Jack Fritts	50

58

COLUMBIA LODGE

Atlee Boyer	50
Thomas Gallahan	50
Grayson Mercer	50

68

KING DAVID'S LODGE

Fred Cole	50
-----------	----

84

FRIENDSHIP LODGE

Merle Elliott	60
Robert Wyant	60
Durbin College	50
Brent Stine	50

89

ANNAPOLIS LODGE

William Bennett	70
Davey Cook	60

93

CORINTHIAN LODGE

Rudolph Steinbock	60
Alphonso Wright	60
Robert Adams	50
George Payne	50
Frank Shaulis	50
Frank Surgeon	50

99

MOUNTAIN LODGE

Ronald Barmoy	60
Glenn Hanna	60
Charles Baker	50
Eugene Folk	50
Lawrence Frazee	50
Daniel Tharp	50

100

POTOMAC LODGE

Ronald Brubaker	50
Elmer Holler	50
Darrell Mower	50
William Walker	50
Joseph Yutzy	50



Grand Lodge's 70 Years of Service Pin

101

HOWARD LODGE

Robert Deinish	70
William Snyder	70
Marvin Wheeler	70
Jack Fitzgerald	60
Melvin Yates	60
Roy Cook	50
Antonius Delange	50
Matthew Drohan	50
Robert Edwards	50
Gary Kaufman	50
Charles Meigs	50
Ralph Shiflett	50

103

HIRAM LODGE

Herbert Thomas	50
----------------	----

106

MANOKIN LODGE

James Henderson	50
-----------------	----

112

FREEDOM LODGE

Donald Smith	70
William Sargent	60
Harry Schafer, Jr.	60

115

CHESTER LODGE

Robert Wagner	70
Carl Stenger	50



Grand Lodge's 60 Years of Service Pin

116

MT. MORIAH LODGE

Samuel Goss	60
James Harvey	60
Donald McCormick	60
Donald McDade	60
Charles Schlegel	60
Benjamin Smith, Jr.	60
Rowlan Stumpf	60
Joseph Ackerman	50
Walter Cayce	50
Arthur Crompton	50
Ernest Feist	50
William Hay	50
Arthur Paul	50
Carl Thomas	50
John Thompson	50
Howell Wallace, Jr.	50
Samuel Wallace	50

121

SOLOMON'S LODGE

Gilbert Ingram	50
Frederick Reed	50
Wilford Wrightson	50

123

PYTHAGORAS LODGE

William Kidwell, Jr.	70
Wilbur Lanier	60
Robert England	50
Elwood Ulmer	50

128

TEMPLE LODGE NO.

Frank Flack	50
Mervin Pentz, Jr.	50

130

SUSQUEHANNA LODGE

Willard Anderson	60
Harold Burke	60
Carl Bissett	50

131

QUEEN CITY LODGE

George Ambrose	70
Clifton Cook	70
Kenneth Kennedy	70
Calvin Baker	50
Ronald Bird	50
Michael Fisher	50
James Leith	50
Robert Leonard	50
Bruce Snyder	50
Alan Stevenson	50
William Tietz	50
James Winebrenner	50

134

CHARITY LODGE

Buddie Smith	50
--------------	----

135

STEPHENSON LODGE

Clinton Adams	50
Barry Hinkle	50

140

MEDIAIRY LODGE

Wayne Kriner	60
Jesse Englehart	50
Franklin Murray	50

142

PRINCE FREDERICK LODGE

Donald Russell	50
----------------	----

145

IONIC LODGE NO. 145

David Jones, Jr.	60
Charles Wineholt, Jr.	60
Robert Clark	50
Charles Engle	50
Charles Smith	50

147

CHESAPEAKE LODGE

Mark Blades	60
Delmas Price	50

149

LAUREL WREATH LODGE

James Quigley 60
John Rhoads 50
William Todd 50
David Williams 50

152

WAVERLY LODGE

Ronald Ellis 60
William Crow 50
John Kiefner 50
George Rogers 50

153

EVERGREEN LODGE

Ronald Adkins, Jr. 60
Leslie Frisch 50
Franklyn Jones 50

145

KEMP LODGE

Donald Pryor 60
Johnny Blank 50
Joseph Neder 50

155

ACACIA LODGE

Warren Grove, Jr. 60
Charles Boller 50
Donald Creager 50
Thomas Fox 50
Gail Hatfield 50
John Justice 50
Carroll Schildt 50

158

ORIENTAL LODGE

Lindy Dell 60

160

GERMANIA LODGE

Ambros Fellner 50
Winfried Pakiz 50

161

GEORGES CREEK VALLEY LODGE

Kenneth Inskip 70
Richard Connor 50
James Richmond 50
Carleton Robertson 50
Stephen Timney 50

166

MILLINGTON LODGE

Guy Cyford 50

168

PHILANTHROPIC LODGE

Albert McPherson 60
Donald Roberson 50

173

JAMES W. BOWERS

Calvin Hoffman 50

174

CENTENNIAL LODGE

Richard Pfeil 50
Kenneth Wyvill 50

175

LEBANON LODGE

James Hoffman 50
David Potts 50

176

ESDRAELON LODGE

Robert Pruitt 50
Samuel Tharpe 50

179

MT. HERMON LODGE

James Byrd, Jr. 70
Franklin Keiffer 70
Roland Chase 60
Jack Cleveland 60
James Maddox 60
Cecil Ramsey 60
Warren Kaylor 50
Everett Mattos 50

181

SINCERITY LODGE

Robert Todd 70
Melvin Pruchniewski 60
Roger Isner 50

182

SHARON LODGE

William Upole 50

183

PATAPSCO LODGE

Joseph Andrion, Jr. 60
John Contic, Jr. 60
Albert Davie, Jr. 60
Gary Fisher 60
Edward Kroat 60
Gary Barnes 50
Gordon Clifton 50
John Kirschner 50
James Talley 50
Don Waters 50

184

HIGHLAND LODGE

Lloyd Klein, Jr. 70
Charles Schmidt 70
Melvin Guy, Jr. 60
James Lair 60
Robert Seeger 60
Thomas Kane 50

187

ABERDEEN LODGE

James Kilby 60
Frank Rawls 50
Wesley Tout 50

189

PALESTINE LODGE

Donald Garlock 70
Warren Smink 70
Ray Link 60
Christian Klapproth 50
Donald Louey 50
Howard Roe 50

191

BRUNSWICK LODGE

Frederick Brown, Jr. 70

192

OAKLAND LODGE

William Riley 60
Charles Kitzmiller 50
Fred Meyer 50
Theodore Raynovich 50
Robert Ridder 50
Donald Thorn 50

193

SINEPUXENT LODGE

Daniel Age 50

194

PENTALPHA LODGE

Paul Bowman 70
Richard Perry 70
Hector Rojas 60
Oscar Halverson 50

195

MONTGOMERY-CORNERSTONE LODGE

William Robertson II 70
John Abrahams, Jr. 60
John Blalock 50
Barry Schwartz 50
Richard Selleh 50

196

SALEM LODGE

Nicholas Vessa 60
Fred Detrow 50

197

ANTIETAM LODGE

Oscar Line 70
Thomas Bussard 60
Gerald Hammond 60

198

KENSINGTON-BETHESDA LODGE

Robert Drinwater 50

200

FERVENCY LODGE

Roger Chastain 50
Robert Kotchenreuthe 50

201

DELMAR LODGE

Robert Trice, Sr. 60

206

ROELMA LODGE

William Coppersmith 50

208

PERSEVERANCE LODGE

Henry Claggett 60
James Weiss 60
Arthur Lund 50
Curtis Twiford 50

212

COMPOSITE LODGE

Paul Kelly 50

213

GLEN BURNIE LODGE

Adam Bange 70
Howard Dicus 70
Carl Hein, Jr. 70
Julius Angelucci 50
Norman Bechtel 50
James Beros 50
John Crispens 50
Montague Hutt 50
Carl Loudermilk 50
Richard McKelvey 50
Clifton Wallace 50

215

SILVER SPRING LODGE

William Gray 60
Stuart Colvin 50
Arthur Schlueter 50
Robert Seibert 50

216

EAST GATE LODGE

Paul Shircliff 50

217

HAGERSTOWN LODGE

Ralph Hess 60

218

PATUXENT LODGE

Charles Dean 50



Grand Lodge's 50 Years of Service Pin

219

LIBERTY-PICKERING LODGE

Earle Coleman	70
George Green	70
Louis Smoot	70
Richard Timm	70
John Klosteridis	60
Pete Rafalides	60
Thomas Rafalides	60
John Atkinson	50
Stephen Ponzillo, III	50
Austin Seitz	50

221

CENTENNIAL LODGE

Colon Butler	60
Harold Phillips	60
Glynn Bridge	50

222

JEPHTHAH LODGE

Norman Burns	60
William Crosby	60
John Greely	60
James Hyson	60
Daniel McCann	60
Rodney Post	60
Joseph Schmidt	60
Samuel Towle	60
Robert Cockey	50

Lawrence Conner	50
Edward Jansen	50
Millard Keller	50
Julius Prieto	50
William Regester	50
Thomas Rench	50
John Sibrea	50
Wayne Snyder	50
Thomas Stevenson	50
William Tait	50
Richard Westermeyer	50

223

THOMAS J. SHRYOCK LODGE

John Gatton	50
-------------	----

227

CAMP SPRINGS LODGE

Leonard Waters, Jr.	70
Maurice Rackey	50

228

WHEATON LODGE

Ronald Ontko	50
--------------	----

230

COLLINGTON LODGE

Clyde Emmart	60
Eugene Pearson	60
William Harpole	50
Hendrikus Van der Valk	50
Edward Winfield	50

231

OXON HILL LODGE

Gerald Brent	60
Otis Hamlette	60
Robert Miller	60
Harry Allison	50
Mac Goetz	50
Robert Peterson	50
Francis Seifert	50
Richard Seifert	50

233

ST. ALBAN BIRMINGHAM LODGE

Nathaniel Stone	60
Robert Ward	60
Roy Wells	60
Bruce Beuchert	50
Arthur Lembke	50

240

CRESCENT LODGE

John Lallas	60
-------------	----

Retirement
NEXT EXIT →

Are all signs pointing to a comfortable retirement?

Chances are, you still have questions.

- What sources of income will I rely upon in retirement?
- Will my income and assets last for my lifetime?
- What expenses can I expect?

The Janney Retirement Test Drive provides a picture of your spending, income, and assets projected throughout retirement—so you can understand how investment and spending decisions you make today can impact your tomorrow.

CONTACT US FOR A RETIREMENT TEST DRIVE TODAY!

TODD PAULINY
First Vice President/Wealth Management
Stewart & Pauliny Investment Group
of Janney Montgomery Scott LLC
443.307.8009 | 877.897.9451 | tpauliny@janney.com
116 Hays Street | Bel Air, MD 21014

WWW.JANNEY.COM • © 2015, JANNEY MONTGOMERY SCOTT LLC • MEMBER: NYSE, FINRA, SIPC

Maryland Widows Sons
Masonic Riders Association
Grand Chapter

Come Ride With Us!

Email: redwing179@comcast.net
www.facebook.com/groups/229146930752366/

Wolsen Real Estate
Selling Real Estate in South Florida Miami and it's surroundings also in the Caribbean Saint Martin/Sint Martin

Monette Touati
Realtor Associate

323 Sunny Isles Blvd # 105
Sunny Isles Beach FL. 33160

Cell: 305.495.4963
monettetouati@hotmail.com
www.globalrealestatemiami.com

RONALD W. PARKER
ATTORNEY-AT-LAW

PARKER, PALLETT, SLEZAK & RUSSELL, LLC

11450 Pulaski Highway
White Marsh, Maryland 21162

(410) 335-3800 1-888-4MD-LAWS
Fax (410) 335-3096

WEBSITE: www.1-888-4-MD-LAWS.com
EMAIL: rparker@ppsrlaw.com

PERSONAL INJURY CASES
GENERAL PRACTICE

Ron Block, CPA

2905 Mitchellville Road, Suite 112, Bowie, Maryland 20716
301-390-0099 • Cell 410-279-0849 • Fax 301-390-0088
ronb@southernmarylandinsurance.com

Toni Dixon
President

toni.dixon@dixonaps.com

Office: 410-360-2000
Fax: 410-360-2001
Cell: 443-623-7035

P.O. Box 1554
Severna Park, MD 21146

DIXON
Freight Audit and Payment Services
"Built on Trust, Growing on Service"

THIRD PARTY LOGISTICS

CRANE RENTALS
RIGGING
TRUCK RENTALS

HUSTON'S CRANE SERVICE, INC.

410-543-1300

G. L. HUSTON P. O. BOX 1189
PAGER: 410-334-5111 SALISBURY, MD 21802-1189

Today's Revolutionary Retirement Tool: The HECM

UTILIZING HOME EQUITY TO BUILD LONG-TERM WEALTH

What is a HECM?

A HECM, or Home Equity Conversion Mortgage, is a government-insured type of reverse mortgage for homeowners 62 or older. With the HECM, you can utilize one of your largest investments, if not the largest, your home equity. By using your home equity as a financial tool, you can build long-term wealth and convert it into tax-free* cash.

New LESA Option Available

✓ By utilizing the HECM's LESA option, you may be able to set aside funds to pay your property tax and homeowners insurance payments

Other Benefits

- ✓ The HECM is a government-insured FHA Loan
- ✓ Ability to increase your retirement spending
- ✓ Ability to delay Social Security**
- ✓ Contingency plan for the unexpected
- ✓ Line of Credit that grows even if the home value decreases
- ✓ All loan proceeds are tax-free*

Fast Facts

Unlike the reverse mortgages of the past, today's senior-protected HECM reverse mortgage is the fastest growing loan amongst seniors due to the multiple safeguards put in place. Here are the facts:

- ✓ Borrowers retain 100% ownership of the home.***
- ✓ The HECM is a non-recourse loan, meaning the borrower or heir cannot owe more than the house is worth when the loan is due.
- ✓ The HECM is government-insured FHA loan.



Call & Learn More Today!



Peter V.N. Bates P.M.
NMLS#1223556
443-725-3573



*Please consult a tax advisor
**Please consult a financial planner
***Borrowers must continue to pay their property taxes, homeowners insurance, and maintenance fees, along with comply with all of the loan terms.

Nationwide Equities Corporation. NMLS #1408, (www.nmlsconsumeraccess.org). Corporate Office: 1 International Boulevard, Suite 1202, Mahwah, NJ 07495 Phone: 201-529-1401. Branch Address: 4940 Campbell Blvd. Ste 210, Nottingham, MD 21236. MD License #06-20150.

Keith Nusinov Jewelers



410-628-2888 | nusinovjewelers.com 16951 York Road
Suite D, Monkton MD
Mon.-Fri. 10am-6pm, Sat. 10am-4pm

THE LAW OFFICE OF PAUL C. BALASSA, LLC
BE. KNOW. DO.

PAUL C. BALASSA
MANAGING MEMBER

2138 PRIEST BRIDGE COURT, SUITE 1, CROFTON, MARYLAND 21114
TELEPHONE: (443) 274-6113 FACSIMILE: (443) 274-6060
WWW.BALASSALAW.COM PAUL@BALASSALAW.COM

MAIN STREET EMBROIDERY
85 MAIN STREET
REISTERSTOWN, MD. 21136
410-833-0414
PAST MASTER JAY PAYNE

BUY ALL YOUR
MASONIC APPAREL
SHIRTS - JACKETS - GOLF SHIRTS

online at: www.marylandtowns.com
click on the Masonic link

MEDICAL ALERT

SHOULDER IMPLANT FAILURE & RECALL

- Have you or someone you know had reverse shoulder replacement surgery between the dates of October 2008 and September 2015?
 - Have you received a letter from your hospital, including St. Joseph Medical Center in Towson, or from your orthopedic surgeon about this Class I Zimmer Biomet recall?
- If so, you may have a claim against the product manufacturer. Please call for a **FREE CONSULTATION**.
JOHN C.M. ANGELOS, ATTORNEY-AT-LAW
410-235-1945 or johncm@johnangeloslaw.com
Your advocate for all of your product liability, wrongful death, and serious injury matters.

www.MikeNelsonRealtor.com



Serving Maryland : Pennsylvania

Commitment - Integrity - Compassion

mike nelson
your maryland - pennsylvania realtor

410-627-9990
888-796-5105 (t)

www.MikeNelsonRealtor.com
LONG & FOSTER REAL ESTATE, INC.

Find us on Facebook
<https://www.facebook.com/MikeNelsonRealtorMDPARealtor/>
<https://www.facebook.com/MikeNelsonLuxuryRealEstate/>

LONG & FOSTER
LUXURY HOMES
CHRISTIE'S

Proud SHRINE MASON

Real Estate MILLION DOLLAR Association, Ltd.
SYMBOL OF EXCELLENCE

GRAND LODGE OF ANCIENT FREE AND ACCEPTED MASONS OF
MARYLAND
304 INTERNATIONAL CIRCLE
COCKEYSVILLE, MD 21030

NONPROFIT ORG
US POSTAGE
PAID
DENVER CO
PERMIT NO. 5377

THE GRAND LODGE OF MARYLAND



DELUXE



BULL & OYSTER ROAST



April 22

Food 2^{PM}-6^{PM} Dancing 3-6^{PM}

Grand Lodge Ballroom

302 International Circle
Cockeysville, MD 21030

Make checks out to
"Grand Lodge of Maryland"

Mail to:

Grand Lodge of Maryland, 304
International Circle, Cockeysville,
MD 21030

We will mail tickets to you. All
tickets are assigned tables for
seating.

On the pit: Beef, Turkey, Country Smoked Ham • Bread, Rolls and Condiments

Oysters on the shell with spicy cocktail sauce • Fried padded oysters

Homemade Maryland Crab Soup • Meat Lasagna, Sausage w/ pepper and onions

Beef Barbeque • Macaroni & cheese, mashed potatoes with gravy, peas & carrots

Fresh fruit • Cole slaw, Taco salad • Assorted cheeses & crackers

Seasonal vegetables with dips • Pickled beets • Coffee & iced tea • Beer & soda

Sheet cake – last hour of food. •

\$40.⁰⁰ per person

tickets before April 13

\$50.⁰⁰ after April 13

Children under 16 – \$25.⁰⁰

No tickets sold at door

Call Ray Vogel 410.527.0289

or (glballroom@glmd.org)

Grand Lodge 410.527.0600

TABLES OF TEN