

FREESTATE reemason

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





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.

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Freestate Freemason

ANCIENT FREE AND ACCEPTED MASONS OF MARYLAND

VOLUME 42, ISSUE 1

MAKING GOOD MEN BETTER

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A Salute to Bro. Kostas "Gus" Vourvoulas - Our 76th Grand Master



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

As this incredible journey on which I embarked comes to its conclusion, I would like to reflect on some of the events that have occurred over the last two years. While there have been highs and lows, serving as Grand Master has been one of the greatest experiences of my life, and I would not have traded it for anything.

The lowest moments of my term came within six months of each other. In that period of time, Maryland Masonry lost two pillars of Craft. Most Worshipful Past Grand Master B. Hope Harrison passed to the Celestial Lodge above on February 25, 2018 and Most Worshipful Past Grand Master Bennie G. Owens laid down his working tools on May 20, 2018. The Fraternity was blessed by their service and they will be genuinely missed.

I was proud to have represented the Grand Lodge of Maryland at various Masonic events. Interacting with Masons from many different parts of the world was an exciting and educational experience.

In October, 2017, I was privileged to have attended the 300th anniversary celebration of the founding of the United Grand Lodge of England (UGLE). Maryland was the 13th oldest jurisdiction in attendance and I was afforded the opportunity to sign my name on the register's 13th line representing our juris-

diction. This three day event, hosted by UGLE, was an incredible experience that I will never forget.

Being invited to confer a degree in another state is an opportunity not to be wasted. In August, the Grand Lodge of Maryland was asked to confer the Master Degree in South Carolina. Twenty-six brothers traveled to Spartanburg where the degree was conferred on a candidate from Maryland. Grand Master Michael Smith of South Carolina and his Grand Line attended. It was a remarkable experience and the brothers from South Carolina could not have been more gracious.

My most recent highlight was attending and participating in the 225th anniversary celebration of the laying of the United States Capitol cornerstone. Brothers from the Grand

Lodges of the District of Columbia,

Virginia, Maryland, and the Most
Worshipful Prince Hall Grand
Lodge of the District of Columbia took part in the rededication ceremony of a commemorative cornerstone.

The men who served as Grand Line Officers in 2017 and 2018 are some of the most dedicated Masons in Maryland. You will not find a more enthusiastic and committed group of men. While traveling

throughout the state, they exhibited passion for the ideals of Masonry. I wish to thank them for all of their hard work that they have demonstrated.

The Board of Grand Inspectors, headed by President **Robert W. Reynolds**, has been very active during my term in office. They have been quick to respond to any questions and concerns that they have received from the Lodges. They have been eager to assist their assigned Lodges in any way possible when the need arose. They are invaluable to the success of this organization.

Preserving the Ritual in this jurisdiction is the responsibility of Grand Lecturer Paul Fishell. Paul and the Deputy Grand Lecturers continue to instruct Lodges in the proper methods of conferring degrees to our Brothers who are progressing through the Lodge. Examining Lodge officers who plan on ascending to the East falls upon these Brothers. They have a most difficult job. It is incumbent on them to make absolutely certain that the men leading our Lodges are proficient in our ritual. Thank you, my brothers, for your sometimes unnoticed contributions to the Craft.

The Boards of Trustees, Managers, Masonic Charities of Maryland, and the Stephen J. Ponzillo Jr. Library and Museum have done an incredible job of positioning the Grand Lodge to be able to better handle any future situations that may occur.

The **Trustees and Managers** have partnered with

DCMI to generate a fifteen year \$7.8 million plan to maintain the infrastructure of the entire campus at Bonnie Blink. Much of this money will be spent in the first two years of this plan, in order to correct the most critical areas; such as air conditioning, water pressure, and hot water systems within the Homes. Many of these repairs have been completed with many more to come.

Masonic Charities of Maryland continues to do exceptional work in providing scholarships to deserving high school students throughout the state. New initiatives are being developed to enhance the ability to increase the number of scholarships being awarded.

Under the direction of MCM, the Chips program has become one of the model programs of its kind among grand Lodges. With the funds that have been contributed by the members of the Craft, Chips has been able to purchase new equipment and replace the old in order for us to be better enabled to service the

children and elderly of this state.

The administration of the Bennie G. Owens Masonic Youth Scholarship Fund has been transferred from the Grand Lodge general ledger to MCM. This will allow this scholarship fund to grow not only through contributions but also through investment. Contributions to the Bennie G. Owens fund will still be tax deductible as MCM is a 501c3 organization.

The Stephen J. Ponzillo Jr. Library and Museum Board continues to promote one of the oldest Masonic museums in the country. The artifacts in the collection date back many hundreds of years, it contains one of the larg-

est collections of Masonic aprons in existence. Recently, the museum loaned a portion of the Museum's Titanic collection to the Ronald W. Reagan Presidential Library in California. After a successful exhibition in California, the display has been moved to the National Geographic Museum in Washington D.C., where it will remain until Decem-

ber.

Serving as Grand Master

has been one of the

greatest experiences

of my life, and I would not

have traded it for anything.

Tammy Houck and the staff at Maryland Masonic Homes Ltd. should be congratulated for being named a Five Star facility by the Association of Nursing Homes. The Homes continues to be the premier nursing facility in the region.

Since coming on board in April of 2015, Ms. Houck and her staff have maintained the highest quality of care to the residents of the Homes, while significantly reducing the cost of operating the facility. The Homes management needs to be congratulated on this remarkable achievement.

The Grand Lodge office staff and accounting department have always been and continue to be an excellent source of assistance and information to every member of this jurisdiction. They are always available to answer any questions and provide help to our members. I cannot thank them enough for their hard work

Continued on page 7

FREE STATE FREEMASON | FALL

These are the three points to the I mission of the Grand Lodge and should be for every Lodge. Take a moment to think about what your Lodge is doing for each.

To achieve positive growth not only do we need to initiate well qualified individuals with high personal integrity, but also look at retaining members and doing what

POSITIVE GROWTH

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we can to keep them engaged in the fraternity. This requires a Lodge doing activities that are of

interest to the members. Do you know what your current members enjoy doing? Is it playing or watching sporting events, reading various types of literature, or just talking with individuals with similar interests? Whatever it may be your Lodge needs to help provide an avenue for this. This is all a part of

an engaged Lodge. Just holding meetings or doing degrees is not what an engaged Lodge is about.

Many Lodges are good at providing activities that may or may not attract the members, but most forget the aspect of actively teaching what Masonry is about. Take the time at each meeting to discuss one aspect of the fraternity. It could be the meaning of "meeting on the level" or the significance of the trowel. A group of Masons could just sit around in their favorite venue and discuss some of the intricacies of Masonry. Any time you talk about Masonry you are making yourself and other men better.

Taking pride in your facilities should be just as important as pride in yourself. Comments have been made about the condition and accessibility in many Lodges. Take the time to assess your surroundings. Does the Lodge room or social area need repairs? Are there stains on ceilings or walls? Are the restroom facilities adequate for your population? Can the members and guests enter your building on their own? Some of these could be deterrents for members attending. Take the time to evaluate and prioritize your needs. Make a plan to attack them one at a time and start working on it. Eventually your building could look as good as the day it first opened.

This is a new phase for the Grand Lodge of Maryland, now more than ever, we are going to realize and adapt ourselves to the new millennia. The Grand Lodge will become more transparent, welcoming, and adapting. Realizing that we are on

> the cusp of revitalization, we must move forward. In addition, the leadership must realize that the members are the life blood of the Grand Lodge and that without the Lodges, we cannot exist. Vision is our emphasis and through vision, we can truly achieve our goals.

To this end, I have created two membership committees under the direction of the

newly elected Grand Wardens. The first is Membership Awareness directed by the Junior Grand Warden. This committee is currently gathering data from current members about reasons for joining and feelings about their Lodge and Masonry. The information will be used to create a focused program for informing the public about masonry.

The second is Membership Retention chaired by the Senior Grand Warden. They are focusing on activities that can be done to keep meetings and members interested. They will also look at reaching out to previous members to see if they would be interested in rejoining.

We are looking forward to great things happening in Maryland Masonry during the coming year. We all need to work together as we strive for positive growth in engaged family oriented Lodges continually spreading the light while maintain-



Continued from page 5 and dedicated service to the Craft.

Being Grand Master is the much like being a Worshipful Master of a Blue Lodge; one cannot be successful without receiving help and advice from the men that are nearest to you. I could not have functioned without the advice and assistance of the Deputy Grand Master, Right Worshipful Grand Secretary and Right Worshipful Grand Treasurer. The Monday staff meetings have been invaluable and have produced many wonderful ideas on direction of the Grand Lodge of Maryland. These men have been a tremendous asset to this Fraternity and to me personally. I sincerely appreciate everything that they have done for me.

A heartfelt thank you goes to "YOU", the Craft, for allowing me to serve as Grand Master of Masons in Maryland. We are without a doubt one of the most forward thinking jurisdictions

in the world. It is because of you, we are able to attempt and succeed with programs that other jurisdictions do not believe are possible. It is because of you that we continue to maintain the success that we have had and will have in the future. Thank you, my Brothers, for this incredible honor that you gave me.

May the Supreme Architect of the Universe bless you and our entire Masonic Family as we continue spreading the light of Freemasonry through the world.

Hoster Vouvomber

Kostas Vourvoulas Most Worshipful Grand Master of Masons in Maryland





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MESSAGE FROM THE GRAND SECRETARY'S DESK

by Kenneth R. Taylor, Grand Secretary



Greetings Brethren! I hope this writing finds you well and enjoying all your Masonic activities. There are a few items that I wanted to share with you in this article. I usually only have interaction with the Lodge Secretaries and Worshipful Masters but I wanted to reach out to the entire membership.

Let me start by letting you know that the Grand Lodge staff is avail-

able to you for any questions or needs you may have concerning Maryland Masonry or Masonry in general. The members of the staff all know their jobs and they do them very well. They are always willing to help a brother. Just give the Grand Lodge a call when you need us.

Many of you may not be aware of this, but almost any Grand Lodge form you may need is available through the Membership Manager. For instance, petitions can be downloaded by any member who is registered in the system. There are also templates, walk-throughs and other useful and valuable documents available online. Please take the time to register in the system at www. glmd.org and see all the information available to you. This is also where you can access the Maryland Masonic Academy materials.

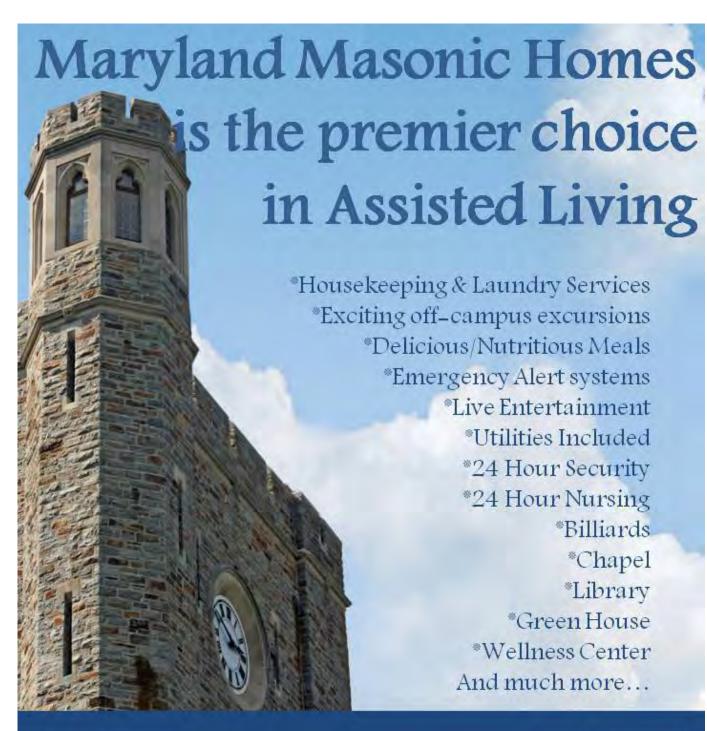
In traveling around this great jurisdiction of ours, I am approached by many brethren who have questions and concerns in regard to Grand Lodge policies, procedures, protocols and even politics. As many of you may have experienced, sometimes what you hear from your brethren may not be totally accurate. There is often rumor, conjecture and gossip that could easily be dispelled by inquiring from someone in a position to know the facts, which brings me to my next point. Every year, the four boards (Board of Managers, Board of Trustees, Masonic Charities of Maryland and Steven J. Ponzillo, Jr. Memorial Library and Museum) elect three new members to serve a three year term. This is a perfect opportunity for the brethren who are concerned about how things are done and would like to make a difference, can get involved in the process. If brethren from the different regions of the state would take advantage of the opportunity to serve on one of these boards, it would aid greatly in assuring that all areas have access to current concerns and information at the Grand Lodge level and that all have representation. And remember, you do not have to be a Past Master to run for election to any of these boards.

There is another issue that needs to be brought to the brethren. For several years, there has been a program endorsed by Grand Masters that allows brethren suspended for non-payment of dues (NPD), to be re-instated through the Amnesty Program. All that is need for this program is for the suspended brother to pay one year of their past dues and for the Worshipful Master to send a letter to the Grand Master requesting amnesty for the brother. There is a template for that letter that can be downloaded from the Membership Manager. I have spoken about this program to the Lodge Secretaries and Masters at the various regional meetings, with little result. I am appealing to you, the brethren to take advantage of this program. If there is brother that you know of who is NPD, why not give him a call, make him aware of this program and encourage him to come back into the fraternity. Grand Master Vourvoulas and Deputy Grand Master Naegele have expressed their willingness to continue this program for the foreseeable future. What an easy way to bring our NPD brethren back and replenish our membership ranks.

In closing, let me express to you, my brethren, what a wonderful experience it is serving as your Grand Secretary. I am truly grateful for the opportunity to serve the craft in this capacity. If I or the Grand Lodge staff can be assistance in any way, we stand ready to help.

Respectfully and fraternally, Kenneth R. Taylor, Grand Secretary







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STUDENT ASSISTANCE PROGRAM TRAINING **IN WASHINGTON COUNTY**

n August 14 and 15, more than 75 Washington County educators gathered at Williamsport High School in Washington County to be trained in the Masonic Model Student Assistance Program (MMSAP). This valuable intervention program trains school staff to identify and provide support services for students at risk by exposure to alcohol and other drugs (themselves and in the family), bullying, depression, suicide, and an ever-growing list of environmental and societal stressors that impair their academic success and well-being.

Since its introduction into Maryland in 1986, Masonic Charities of Maryland (MCM) has funded more than 150 such trainings to firmly establish Student Assistance teams in all Maryland educational jurisdictions. Originally focused solely on alcohol and other drug use among middle and high school teens, the new Masonic Model Student Assistance Program training has expanded and evolved to provide this support in elementary schools as well. With over 3,000 education, health care, and school security/resource officers now trained in MMSAP, students across the state are able to access the resources they need to return to personal and scholastic success.

Future trainings are planned for southern and central Maryland as MCM continues to promote the partnership between schools and Maryland Masonry and to demonstrate our commitment to the youth of Maryland.



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NEW TO THE COLLECTION

AN APRON COMES HOME

By Edward Heimiller Curator

The Stephen J. Ponzillo, Jr. Memorial Library & Museum of the Grand Lodge of A. F. & A. M. of Maryland | museum@glmd.org



While Freemasonry offered men a way to socialize and share views, it was not until the late eighteenth century that Masons started developing a larger public presence. Participation in public ceremonies on special occasions, such as St. John's Day and at cornerstone ceremonies, became a way for members to express civic pride and identify with their Lodge. Simultaneously, Masonic aprons became increasing more elaborate, evolving from the standard unadorned Apprentice apron rooted in the traditions of the stonemasons' guild that Freemasonry would evolve from. These more elaborate

aprons decorated with Masonic emblems, known as Master Mason aprons, were a way for members to visually project the fraternity into their communities while participating in ceremonies that conveyed the Lodge's values. While the museum's collection of fraternal regalia may seem exhaustive, significant additions are still periodically made. Currently on view until October 2019 is a recent gift to the museum, a Master Mason apron originally owned by Joseph Webster (?-1799?).

This silk apron is hand painted in watercolor or gouache and oil gilding and is a significate addition to the museum's collection of fraternal regalia. Dating from about 1794 the apron is decorated with a depiction of both Blue Lodge and Royal Arch Masonic symbols. In the center of the design is a depiction of an open Bible overlaid with a square and compass (symbol of the divine will of God and represents the Great Lights of the Lodge) surrounded by the lesser lights raised on a Masonic flooring symbolic of the floor of King Solomon's Temple (the black and white pattern symbolizing the good and evil in life) flanked by a pair of columns (representing two pillars, J. and B. placed at the entrance of King Solomon's Temple). Visually recessed in the background through overlapping is a broken arch. The arch is emblematic of Royal Arch Masonry. To further emphasis the meaning the arch is done in red pigment. Red is the color most associated with the Chapter under whom the Royal Arch Degrees are conferred. Surrounding the central motif are depictions of the sun (partially deteriorated), moon surrounded by seven stars (seven symbol izes the number needed to make a perfect Lodge), a beehive (industry), dove with ark (symbol of a degree known as the 'Ark and Dove' formerly associated with Royal Arch Masonry), and a hourglass alongside a sickle (emblematic of time and mortality). Above the decoration at the top of the apron is the inscription: Mr. WEBSTER; No. 24 that was formerly concealed by the flap, now lacking.

Records indicate Joseph Webster was a member of Belle Air Lodge, No. 14 in Harford County, Maryland under the Grand Lodge of A. F. & A. M. of Maryland (Initiated March 1, 1794; Passed March 29, 1794; and Raised May 3, 1794). Belle Air Lodge, No. 14 was the first Masonic Lodge to be established in Harford County under the Grand Lodge of A. F. & A. M. of Maryland and met in present day Bel Air, the county seat of Harford County (Belle Aire or Belle Air being archaic names). The Lodge was extremely short lived. The Lodge commenced their first recorded meeting on November 2, 1793 under dispensation, while their last recorded meeting was held on June 2, 1798. The Lodge was however, not represented in Grand Lodge after 1796. The exact circumstances for the Lodge ceasing are unknown. Freemasonry would go on to thrive in the area with Mt. Ararat Lodge, No. 44 being Chartered by the Grand Lodge of A. F. & A. M. of Maryland on November 7, 1809 and still meets in Bel Air.

Joseph Webster appears in 1797 as one of the Charter members of Zion Lodge, No. 24 (Chartered by the Grand Lodge of A. F. & A. M. of Maryland in 1797) and remains on the rolls until about 1799, the year he is thought to have passed away. Zion Lodge, No. 24 met in Havre de Grace, Cecil County, Maryland until it lapsed in 1804. There is no record of the Charter being returned to the Grand Lodge. Under close observation the convenient alteration of '14' to '24' (accomplished with a few minor adjustments) in the inscription on the apron can be detected, emphasizing the unique historical significance of the apron as a Masonic artifact.

After Joseph Webster's death the apron descended in his family as a treasured family heirloom. Awareness of this apron's existence came to light in 2017 as a result of a routine Museum genealogical research request received from his descendants. After several months of corresponding with the museum, Joseph Webster's five times great-grandson graciously decided to donate the apron to the museum and return it to Maryland. The museum is grateful to Maryland Past Grand Master Thomas Velvin, Jr. for his assistance in transporting the apron to Maryland from Washington State.

With a wealth a material (consisting of over 1,000 items) in the textile collection and limited space, only a sample of the aprons and other textiles are on display in the museum at any given time. The rotation of the textiles on display serves to help not only enable visitors to have an opportunity to see the collection over time, but also aids in preserving the fragile fabrics and minimalizing fading by limiting their exposure to light. When not on display, items from the textile collection are accessible by request to visitors and researchers by appointment.

To support the continuation of the Library and Museum's operations and programs please consider becoming a member of the Friends of the Museum. Membership starts at \$50 with proceeds strictly supporting the library & museum's collection and activities. To become a Friend of the Museum or to inquire about how your Lodge can obtain a Lodge Membership please contact: museum@glmd.org.

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THE JEWELS OF THE FELLOWCRAFT

By Bro. Charles Matulewicz, PM

In this world where I can get a bachelors degree online, why is it even important to come together as Masons?

Why indeed my Brother.



Consider the lessons of the First Degree where we explain to a new Brother the tenets of our profession. We then explain the power of charity, but this is

a harder nut to crack. The challenge for us as 21st century Masons is that our education is not like that of the men who framed the ritual work of our degrees. Charity as it was know in the 19th century did not involve presenting a giant signed check to someone... it would have been seen much closer to the latin root: caritas, in our case a disinterested love for our fellow man. And because practicing those tenets not for ourselves but for others is going to be hard my new Brother, please take notice of these four cardinal virtues... because you are going to need to practice each one of those to keep your passions in due bounds and practice Masonry outside the Lodgeroom. (This last inclusion has so often been the bane of Wardens memorizing the EA lecture, and I am sure they have thought of the compasses often as they worked to commit those four ladies to memory, but I digress)



In the Second Degree you learn more Masonic lessons, but it is the jewels of the fellowcraft that serve to highlight the value of the Lodge experience. Remember that the jewels of a fel-

lowcraft are the Attentive Ear, the Instructive Tongue, and the Faithful Breast... and it is by means of these jewels that the tenets have been transmitted unimpaired from generation to generation.

Individual Masons may love the fraternal aspects of the fraternity, they may love esoterica, they may love the ritual but if the Masonic experience of a new Brother is provided through the degrees of ancient craft Masonry the Ma-



sonic experience of our Master Masons is provided in the collective work in providing a Masonic experience for his Brothers. In short it doesn't matter how at-

tentive the ear may be if there are no tongues present to instruct, and if there is no instruction being done by Brothers with a disinterested love on the application of our tenets... then there is nothing for the repository of faithful breast, and in turn no Masonry.

If the sublime ritual of our Degrees are the vehicle to teach you what Masonry is, like the apprentices of the ancient stone masons it is only through the company of Brethren who have faced similar circumstances that we can learn through example how Masonry can be applied to our lives.



Consider the statement you hear as the explanation for what Masonry is at nearly every open house: "Masonry takes good men and makes them better." How, can we claim to achieve such a feat my Brothers? Let us examine; we first must work to provide a ritual experience that will deeply impress our lessons on the mind, but in this 21st century we must perform a second feat even more difficult: We must practice true Masonic charity, and not lock those jewels of

the fellowcraft away. As it is only through them that we will be able to transform the sublimity of all we have memorized into action... and that is path towards personal growth which can only be achieved by bringing the Brethren together.

Which is not only what the organization needs in this paradoxical interconnected and profoundly lonely world for organizational growth, but might just be how the fraternity can make not just men, but the world, better.

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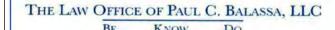


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THE EASTERN STAR OF MARYLAND

The Order of the Eastern Star is a Masonic **L** appendant body, the largest fraternal organization in the world open to both men and women. Established in 1850 by lawyer and educator Rob Morris, a noted Freemason, the OES was adopted and approved as an appendant body of the Masonic Fraternity in 1873. The or-

der is based upon teachings from the Bible but is open to those of all religious beliefs.

The Eastern Star join together to support a variety of charities through numerous fundraisers and personal contributions. Through the Grand Chapter, over \$19,000 was raised to support Diabetes Research, which had been designated as this year's special project. Other charities which received support

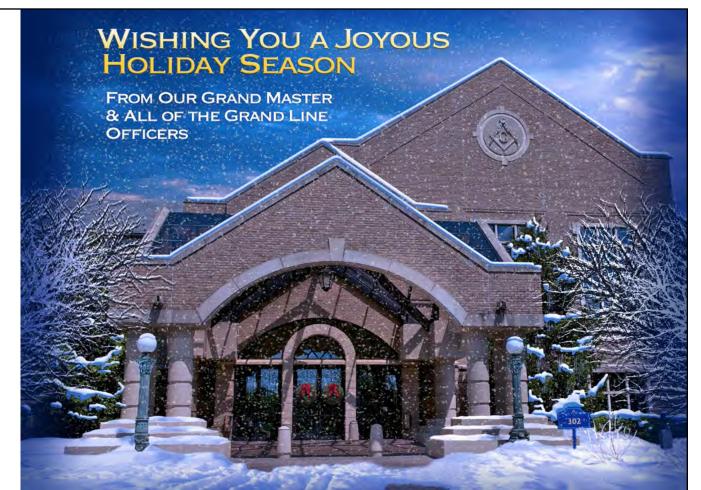
included \$8,000 for scholarships, \$2,634 for Regenerative Medicine, \$5,165 to fight cancer, \$2,643 for military and veterans support programs, \$2,091 for Alzheimer's research, and \$2,795 for a variety of other charities. Additionally, the Grand Chapter collected \$7,300 for hurricane relief to forward to the General Grand Chapter. Subordinate chapters to the Grand Chapter also support charities with donations

> that do not go through the Grand Chapter. This year, those donations amounted to almost \$60,000.

Membership in the Eastern Star is not only about charitable endeavors. There are many opportunities for fun and fellowship at meetings and many other Eastern Star events at Chapter, Club, and Grand Chapter activities held throughout the year.

To find out more about the

Order of the Eastern Star and how to become a member, visit us online at www.gcmd.org.



STATE FREEMASON

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.







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

*Please consult a tay 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

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To our Brother motorcycle riders in the Widows Sons of Maryland, please ride safe, but know if you're ever in an accident, the Law Offices of John C.M. Angelos & Associates is here to help.

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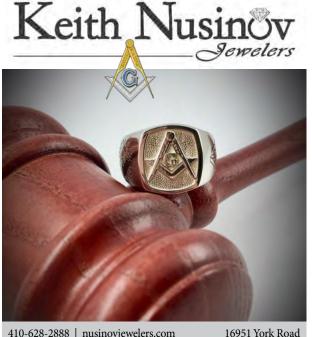
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