

FREE STATE Freemason.

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



VOLUME 44, ISSUE 3 SUMMER 2019



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:

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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.

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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**.

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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

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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*.





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

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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.

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

VOLUME 44, ISSUE 3

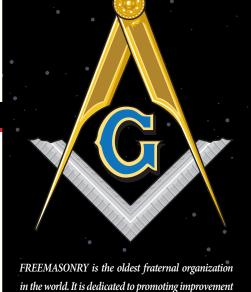
MAKING GOOD MEN BETTER

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The Maryland Masonic Museum est. 1819 | Celebrating 200 Years of Collecting



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.

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.





GRAND MASTER'S MESSAGE



Tision 25, adopted by the Grand Lodge, states we are to:

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

To that mission we added our vision to have

- Strong effective leadership in Lodges.
- Lodges around the state that confer degrees and teaches catechism in an exemplary manner without assistance.
- Fraternity involved in the community with positive support.

We also value

- The quality of an individual's character when seeking admission.
- Maintaining a strong consistent ritual in our Lodges throughout the state.
- Families as a major part of a healthy Lodge.
- Helping and giving to others in a charitable manner.

s Grand Master this is what guides me when making decisions concerning Lodges and the brethren. In order to fulfill our mission we must first strengthen our vision while maintaining our values.

Strong effective leadership can sometimes happen naturally, but most times must be cultivated. We have programs in place to assist Masters on becoming effective leaders. Our annual leadership training has made a difference by helping someone be ready to take the helm of their Lodge.

The next step is to have Lodges that can confer the degree work without assistance. Many of our Lodges are very capable of this and do a fantastic job. There are some, however, that need assistance and call on those Lodges that are doing well who answer without fail.

For Lodges in need, I have developed a new procedure to assist. This came about after careful consideration and input from the brothers around the state. It does not change the Ritual in any way, but will strengthen Lodges. It will also help to provide new and innovative leadership where needed.

Being involved in the community will only draw individuals to us that are of a similar mind. Those that care for their fellow man and want to help by giving back are the type of people we want to attract.



Keeping the individual's character in mind has been a comment in all of my articles and remarks to a Lodge. It is the only criteria that should be considered when accepting a new member.

Keeping our ritual strong and consistent throughout the state is equally important. No matter who confers the degrees it is important that it is always done well. The lessons are very important and must be presented in the best way possible. There is nothing worse than someone falling asleep during a Degree because it drones on with one person talking.

Our families and giving to others is what rounds out what is important to Masons. Having everyone involved makes it more enjoyable and receptive for our families. What we do for others also is what helps us be better men. With this thought we are having a Community Wellness Day on Sunday, September 15th from 1PM till 5PM. Details can be found in this issue.

To attain positive growth not only means attracting new members but also retaining them. Getting members involved with something that interests them will make a Lodge stronger. Don't forget to ask your new Brothers what they like to do just as they had to ask you.

We are starting a new program and reviving an old one. The new one will hopefully create some enthusiasm for our new brothers. It is a **Zerubbabel Medal** and details can be found in this issue. It encourages individuals to get active in their Lodg-

es by attending meetings, assisting with committees and community events, and visiting around the state. It also focuses on learning more about Masonry and sharing it with others.

The revival is the **Master Ritualist program** (formerly Gold Card) and can also be found in this issue. It encourages everyone to be proficient in some part or even all of the work. Master Ritualists will be recognized at Grand Lodge Sessions. We are also continuing the Instructive Tongue Society for those who have dedicated themselves to teaching others.

Education is another vehicle to maintaining members. I have noticed events such as *Esotericon* in Virginia and *Masonicon* in Texas and New Mexico are very popular. If brothers in Maryland would like to help organize something similar locally contact the Grand Lodge as we will always be glad to assist. Just e-mail me at mwgm@glmd.org and we can begin organizing for 2020.

I hope you have an enjoyable summer filled with family fun and learning. I look forward to seeing many of you as we keep moving through the millennium while maintaining our integrity and uprightness as Masons.

Regele

Richard Naegele

Most Worshipful Grand Master

of Masons in Maryland

MESSAGE FROM THE RW DEPUTY GRAND MASTER

by Marlin L. Mills, RW Deputy Grand Master



On Saturday June 22nd, I had the honor and pleasure to represent our MWGM Richard P. Naegele for the "Bennett's Blazers" competition for physically challenged youth athletes. The event was held on the track at Calvert Hall School. The Grand Lodge of Maryland was a sponsor and was well represented by our volunteers.

compete not against each other, but against their previous times and placements. As each event began you could see the anticipation and

The children were there to

determination in each child's face, and as each one crossed the finish line every single one of them had the beautiful smile of a winner regardless of the position they finished in; first or last! Each one knew they had finished the race.

Not One quit, Not One gave up, Not One said "it is too hard", Not One said "I can't", and obviously, Not One said "I don't have time"! They all finished!

What a wonderful lesson we as Masons could learn.

Each child helped and encouraged the other before and after each event. Their commitment and determination to the challenge was incredible as each one entered and completed race, after race, after race.

Each one knew in their heart they would finish the challenge. They helped each other cross the finish line.

As the day's events came to a close and the ribbons and trophies were presented by members of our Grand Lodge, I could not help but think, this is exactly what we as Masons should be doing. Accept the challenge of our labors with anticipation and determination, and regardless of station complete the task at hand knowing that you can finish before anyone tells you that you can't.

TEACH THEM THEY CAN, BEFORE SOMEONE TELLS THEM THEY CAN'T





hotos: Chris Candler

WE NEED MASONS HELPING MASONS STAY MASONS!

In closing, I send a special Thank You to each one who attended as a volunteer. Some were timers, score keepers and photographers while others helped to cheer the children to victory. It was a great day for all, especially the children.

I look forward to seeing you at our next event.

Sincerely and Fraternally, Marlin L. Mills, RWDGM

GRAND MASTER'S DECISION WORSHIPFUL MASTER CERTIFICATION

In recent years there has been a steady decline in Brothers certifying with the ritual to become Worshipful Masters. This decline is starting to affect the membership in the Grand Lodge of Maryland as well as the strength of many of our Lodges.

Brothers seeking the position of Worshipful Master have a large number of duties and tasks to perform to qualify for that position. One of the major pieces is the length of the ritual to be memorized and the amount of time a person has to commit. While the integrity of the ritual is very important it does not mean one individual needs to perform the entire part.

The following criteria are an alternate to the current certification process that some Lodges may take advantage of.



1. The Lodge must not have installed a new (first time) Worshipful Master in at least two consecutive years.



2. Individual seeking to be Worshipful Master has not previously passed exemplification in the Entered Apprentice or Master Mason degree in its entirety.



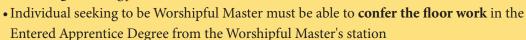
3. The Lodge must vote to participate with this procedure thereby receiving consent and support from the Lodge membership.



4. The Lodge must certify in the three degrees of Ancient Craft Masonry as follows:



• Individual seeking to be Worshipful Master must be able to **open and close Lodge in all three degrees** (*long form*)



• Individual seeking to be Worshipful Master must be able to **confer the entire Fellow Craft Degree**

• Individual seeking to be Worshipful Master must be able to **confer the floor work** for the first and second sections of the Master Mason Degree

• The Lodge must demonstrate **proficiency in the first and third degree lectures.** This may be done by one or more than one individual as determined by the Grand Lecturer.

• Individual seeking to be Worshipful Master **must be familiar** with the Memorial Service.

None of this should be construed as saying this is how it must be done. The Lodge may continue and is encouraged to follow the current practice of exemplification.

Any Lodge participating in this **MUST NOTIFY THE GRAND MASTER** after the Lodge votes and include the name of the individual expected to be Worshipful Master.





In order to assist in conformity with our rituals and to help perfect work in **▲** Lodges the follow program is established.

APPRENTICE RITUALIST

Proficient in all three Catechisms as set forth by this Grand Lodge



1ST DEGREE **CATECHISM**



2ND DEGREE **CATECHISM**



3RD DEGREE **CATECHISM**



JOURNEYMAN RITUALIST

Proficient as an Apprentice Ritualist along with the following:

- Entered Apprentice Degree (entirety)
- Fellowcraft Degree (entirety)



1ST DEGREE



MASTER RITUALIST

Proficient as a Journeyman Ritualist along with the following:

- Master Mason Degree (entirety)
- Memorial Service or Installation Ceremony













3RD DEGREE MEMORIAL OR INSTALLATION





MARYLAND MASONIC MUSEUM

ENSURING LEGACIES

By Edward Heimiller, Curator—Maryland Masonic Museum | The Stephen J. Ponzillo, Jr. Memorial Library & Museum of the Grand Lodge of A. F. & A. M. of Maryland

Museums are places where items from the past are preserved, but also where stories are shared. One of the benefits of the museum's ongoing efforts in cataloging the collection is the discoveries that are made. Not discoveries of precious jewels, but voices. People often wonder what happens when they are gone and everyone who knew them are gone? In a short span of a generation or two when memories fade, individuals' still can have a voice through objects. The objects left behind create a personal link to the past, resurrecting forgotten tales and serving as testaments to personal achievements and successes that still resonate with audiences today!

Over the course of 200 years the museum has accumulated countless artifacts. Founded in 1819 to preserve the memory of those who had fought in the American Revolution for Liberty and Freedom, the museum preserved not strictly material goods, but legacies. The collection parameters quickly grew to encompass a wider selection of items to achieve this goal. Today the museum displays the desk upon which George Washington (1732-1799) submitted his resignation address as Commander-in-Chief in

1783 in the Maryland State House alongside one of the most extensive and comprehensive collections of Masonic regalia in North America spanning four centuries and countless other treasures.

Initially overseen by the members of Concordia Lodge, No. 13 under the Grand Lodge of A. F. & A. M. of Maryland, the oversight of the museum and archives were transferred upon the founding of the Maryland Masonic Veterans Association in 1892. Simultaneously, for the first time, the collection came to be referred not as a collection of historic curiosities or ancient relics, but as a museum. From 1892 until 1945 the Maryland Masonic Veterans Association oversaw the daily operation of the Museum. In 1945 with the collections growing alongside the financial obligations of operating the museum the Grand Lodge of A. F. & A. M. Maryland was called upon to establish a board to oversee the museum and employ a curator to catalog the collection. In 2006 the museum was separated from the Grand Lodge of A. F. & A. M. of Maryland as a nonprofit tax-deductible charity. At this time the museum was renamed in recognition of Past Grand Master Stephen J. Ponzillo, Jr. (1926-2000) for his support in maintaining the museum after the move from the Masonic Temple in Baltimore to Freemason Hall in Baltimore County next to the Maryland Masonic Homes at Bonnie Blink adjacent to the Grand Lodge of Maryland's new facility in Cockeysville, though the museum continues to be known at the Maryland Masonic Museum.

Each generation adds to the collection items deemed important to preserve for future generations. Not valued for their intrinsic value, these items represent the human story and are invaluable teaching aids in bringing the past alive. In 1963 the museum received the largest single collection of items related to the Titanic not retrieved from the ocean floor donated in memory of one of the victims of the disaster, Oscar S. Woody (1868-1912), the husband of the donor, Leelia B. Woody (1877-1965). This group of artifacts continues to resonate with visitors today with a selection being featured in two special exhibitions between 2017 and 2019 at Ronald Reagan Presidential Library & Museum and at the National Geographic Museum where over 400,000 people viewed these items.

One of the unique aspects of the museum is the way the collection was amassed and is still added to —through gift of Masons, their family, or an acquaintance of a Mason. Not only representing the generosity of donors - the accumulated hoard of artifacts often represents not only family ties, but friendships. In the process of cataloging and planning displays, discoveries in the collection often lead to items from various sources being placed together to tell a collective story. Items donated by members of the same lodge can convey their community pride in addition to individual biographies and accomplishments, while other items gifted from a friend to another establish links between individuals.

Other times the provenance of an artifact not only establishes the chain of ownership over the years, but can add to the object's history to create a more faceted story - creating a more intriguing and layered story that engages audiences. One of the discoveries to come to light during research in recent years pertains to the tall case clock in the museum. Exhibited at the 1890 Masonic Fair held in the Fifth-Regiment Armory in Baltimore, this clock was not-

ed in the press at the time as one of the prize attractions at the booth erected by Washington Lodge, No. 3 under the Grand Lodge of A. F. & A. M. of Maryland. The clock was made by Major James Wolfe Brady (1829-1896). a member of Washington Lodge, No. 3 with the case of the clock elaborately inlaid with various Masonic emblems derived from the illustrations of the Maryland Masonic Manual that was revised in 1888 by James Bowers (1827-1908), shortly be-



fore the clock was made. The clock was purchased at the fair by Columbus C. Isaacs (1831-1913), a member of Mystic Circle Lodge, No. 109. A prominent Mason, he served as Junior Grand Warden of the Grand Lodge of A. F. & A. M. of Maryland in 1890, Grand Commander of Maryland in 1885, Grand High Priest of Maryland in 1887, Columbus C. Isaacs made his fortune as a prominent Baltimore based tobacconist and cigar maker. He bequeathed a number of items to the museum received in 1913, while the clock was sold by his widow to a nurse who later married a farmer living near Westminster. They in turn sold the clock to Burrier L. Cookson (1867-1944), of Uniontown, Maryland and a member of Plymouth Lodge, No. 143. Shortly after his death in 1944 his widow, Mrs. Florence E. Cookson (1869-1954), opted to donate the clock to the museum in his memory.

This past year this clock was one of many items that received special attention. Suffering from the ravages of time the inlays became unstable with expansion and contraction of the different woods, while some of the bracket feet became disassociated from the various moves, and paint splatter from the clock probably not being covered during domestic interior decorating made the clock aesthetically unpleasing. The inlays were stabilized. In some

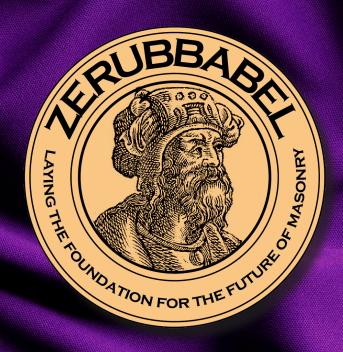
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INTRODUCING THE ZERUBBABEL M E D A L



Zerubbabel was a descendent from the royal line of King David (the father of King Solomon). He was instrumental in laying the foundation for the second temple. In like manner as a new Master Mason you will be instrumental in laying the foundation for the future of Masonry.

This medal may be earned by Master Masons during the first two years from their raising. Below are required and optional criteria that must be met to qualify.

REQUIRED (must complete all)

- Attend a minimum of eight of your Lodge meetings.
- Visit two other Lodges. (Best to take a mentor with you)
- Assist with refreshments or on a Lodge Committee
- · Attend at least one social function of your Lodge
- Participate in Lodge community event
- Attend a meeting of one of the Masonic Youth groups (DeMolay, Rainbow, Job's Daughters)
- Have current information completed in Membership Manager
- Complete the *Fellow of the Craft* on the Membership Manager
- Be a first line signer on at least one petition.
- Complete Master Mason proficiency

OPTIONAL (must complete 7)

- 1. Visit the Maryland Masonic Homes
- 2. Visit the Stephen J. Ponzillo, Jr. Memorial Library and Museum
- 3. Participate in degree work
- 4. Deliver a charge for any degree
- 5. Be a first line signer on a second petition
- 6. Help organize a Lodge community event
- 7. Attendance certificate from Grand Lodge School of Instruction (4 sessions)
- 8. Attend Harvest Home Day
- 9. Attend Family Day Picnic with family
- 10. Visit George Washington National Masonic Memorial
- 11. Assist with catechism instruction
- 12. Make a presentation to your Lodge
- 13. Attend meeting of all three Youth Groups (DeMolay, Rainbow, Job's Daughters)
- 14. Complete Pillar of the Craft on Membership Manager



Aiding the Women Left Behind

Keeping in touch with our Masonic Widows falls directly in line with the promise Brothers make when they are raised.



Masons cared. But she was surprised to hear of an unlikely group wishing to help her out – *The Maryland Widows Sons*, a Masonic Riding Association. Widows Sons are like minded Masons who share the joy and added brotherhood of riding motorcycles. Their slogan: "*Masons First, then Widows Sons*".

Widows Son Bob Saunders says, "The WS met with her, assessed her needs and determined them to be more than we would handle. I advised her on to my handyman and we proceeded. Work done included: attach downspout to rain gutter/house, re-hang fence gate, install new mailbox, etc.". Ms. Lewis was extremely pleased and at our closing meeting.

These Brothers of the *Widows Sons* are among four chapters around the state (with two more chapters forming) that remember and keep their promise to contribute to relief for Master Masons, their widows and orphans. Maryland Widows Sons uniquely stand alone in this outreach program. But other state jurisdictions are following the example.

Recent Grand Masters have implored Lodges to keep in touch with Brothers who no longer attend and with widows who supported their husbands in their Freemasonry. Some Lodges stepped up their programs aimed at bringing lost members and widows back into the fold. They invited the women for their regular family events and invented a new one-a family and widows' picnic.

The Maryland Grand Chapter of Widows Sons saw a need to create a special program. It is called the Widow's Assistance Program (WAP). How WAP works is pretty simple. A widow contacts her late husband's Lodge asking for assistance. The Lodge contacts the Widows Sons, who in turn reach out to the widow to assess the assistance needed. At a scheduled appointment, two Widows Sons will visit the widow's residence, on motorcycles, carrying what small tools may be needed. The small tasks are completed and a report then filed back to the Lodge and the Grand Lodge.

But this does not work unless the subordinate lodges around Maryland reach out to their widows and ensure the assistance program is available to them. Taking care of the women who have taken care of the Brothers of the Craft shows real love in real time. The Maryland Widows Sons say. "Do what you can for these wonderful women, Start small. Start simply. But do something. Just ... start."

Here is a summary of the WAP: These services are available free of charge.

- Assistance with errands like grocery shopping, dry cleaners, etc.
- Small "handyman" projects around the house like installing blinds, hanging pictures, moving furniture, etc.
- Transportation for medical appointments using our vehicle or yours
- General/Seasonal, but minor, home maintenance like winterizing outside water spigots/ hoses, changing air filters for HVAC system, changing batteries in smoke detectors, etc.
- Clutter reduction and sorting disposable from charitable donations
- Assistance with clerical or administrative tasks not requiring licensing or certification - e.g., filling out or explaining complicated forms, assisting with bulk mailing projects, etc.

Widows should contact their late husband's Lodge to arrange assistance from this program.







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.

Call John for a Free and Personal Consultation.

Office: (410) 235-1945 Cell: (410) 913-5560

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GRAND LODGE SUMMER SCHOOLS OF INSTRUCTION

The annual Grand Lodge Summer Schools of Instruction will once again take place during the months of July and August at various locations around the state. All Masons are certainly welcome to attend. The Worshipful Master, Officers and Ritualist of every Maryland Masonic Lodge are strongly urged to attend and participate in as many of these schools as possible. Certificates of attendance will be presented to all those who attend at least four of the sessions. Proper attire for the schools is sport shirt and slacks. For those attending the Schools of Instruction at the Grand Lodge a meal will be served prior. The cost is a ten dollar donation.

TUESDAY JULY 9TH - 7:00pm at Grand Lodge ENTERED APPRENTICE DEGREE

Turkey with mashed potatoes, stuffing, vegetables, roll, dessert and drink. Dinner served by Youth Groups from 5:30pm until 6:45pm.

Cost is a \$10 donation.

TUESDAY JULY 16TH - 7:00pm at Grand Lodge FELLOW-CRAFT DEGREE

Dinner of Baked Ham, macaroni and cheese, pineapple, rolls, dessert and drinks. Served from 5:30pm until 6:45pm.

Cost is \$10 donation.

TUESDAY, JULY 23RD - 7:00pm at Grand Lodge MASTER MASON DEGREE

Dinner of Lasagna with salad, Italian bread, dessert and drinks. Served from 5:30pm until 6:45pm.

Cost is \$10 donation.

TUESDAY, JULY 30TH - 7:00pm at Grand Lodge SPECIAL TOPICS

Dinner of Meatloaf with potatoes, green beans, rolls, dessert and drinks. Served from 5:30pm until 6:45pm.

Cost is \$10 donation.

THURSDAY, JULY 11TH - 7:00pm

Evergreen Lodge No. 153

Fellow-Craft Degree

THURSDAY, JULY 18TH - 7:00pm

Medairy Lodge No. 140

Entered Apprentice Degree

THURSDAY JULY 18TH - 7:30pm

Centennial Lodge No. 174

Entered Apprentice Degree

THURSDAY, JULY 25TH - 7:00pm

Temple Lodge No. 128

Entered Apprentice Degree

THURSDAY, JULY 25TH - 7:30pm

Centenial Lodge No. 174

Fellow-Craft Degree

THURSDAY AUGUST 1ST - 7:00pm

Potomac Lodge No. 100

Master Mason Degree

THURSDAY, AUGUST 1ST - 7:30pm

Centennial Lodge No. 174

Special Topics

THURSDAY, AUGUST 8TH - 7:00pm

Centreville Lodge No. 180

Master Mason Degree

THURSDAY, AUGUST 8TH - 7:30pm

Centennial Lodge No. 174

Master Mason Degree

THURSDAY, AUGUST 15TH - 7:00pm

Columbia Lodge No. 58

Fellow-Craft Degree



Advertise in the Free State Freemason!

Find our rates on the inside front cover

ENSURING LEGACIES

Continued from Page 11

instances, whole sections of inlay were carefully removed to better treat and stabilize areas. The bracket feet discovered in storage were reattached and areas of paint splatter were cleaned using solvents. The entire surface of the case was polished to restore the finish's luster.

Continued efforts to preserve the collection and share the stories behind the collection are supported by contributions from individual donors, members of the Friends of the Museum, and fundraisers. Friends of the Museum provides invaluable support that allows the museum to maintain our world-class collection for future generations, present exhibitions, and host educational programs. Friends also receive our quarterly e-newsletter & special offers. The Maryland Masonic Museum houses one of the finest collections of Masonic items in the world alongside other items deemed culturally significant to preserve for future generations. Museums not only collect artifacts, but are busy places where links to the past are preserved and tales of personal achievements and success stories are shared. Considering making a financial gift of support or creating a legacy in your will; contact the museum: museum@glmd.org.

BICENTENNIAL GALA

To celebrate two hundred years of collecting and sharing Masonic & American history the museum is hosting a gala on Sunday, October 13th in the Grand Lodge Ballroom, Baltimore County, Maryland. For more information contact: museum@glmd.org.

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Take Due Notice...

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

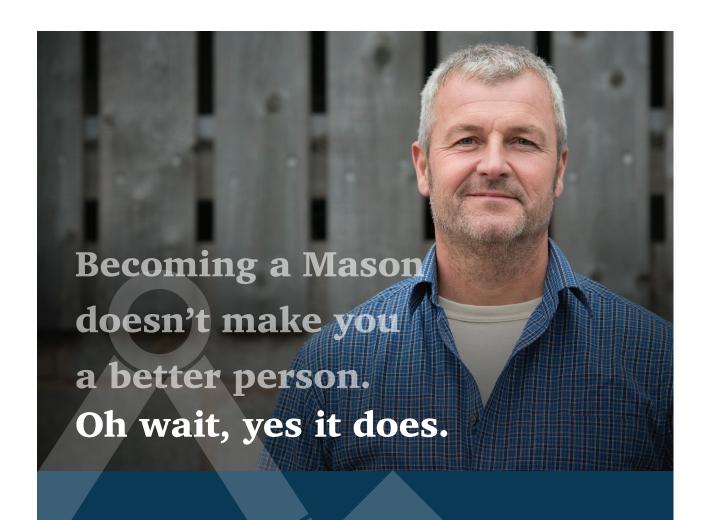
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Nationwide Equities Corporation. NMLS #1408, (www.nmlsconsumeraccess.org). Corporate Office: 1 International Boulevard, Suite 1202, Mahwah, NJ 07495 Phone: 201-529-1401. Branch Address: 4940 Campbell Blvd. Ste 210, Nottingham, MD 21236. MD License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

^{*}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.



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