

# FREE STATE CECHNOLOGE OF THE GRAND LODGE OF

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



**VOLUME 45, ISSUE 2** 

**SUMMER 2020** 



COVID-19 IMPACT ON MARYLAND MASONRY

SEE PAGE 7

# 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 1<sup>st</sup> 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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\*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

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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.

# FREESTATE Freemason

A PUBLICATION OF THE GRAND LODGE OF

ANCIENT FREE AND ACCEPTED MASONS OF MARYLAND

**VOLUME 45, ISSUE 2** 

#### MAKING GOOD MEN BETTER

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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

asonry never stops! Proof exists because during the COVID 19 shutdown in our **▲** state, around 60% of the Lodges kept meeting or having get togethers using available technology. It not only filled a void left by not being able to physically meet but brought out a fraternalism that seemed to be taken for granted. The bonds of brotherly love were truly felt in these virtual meetings. I had the pleasure to attend many Lodges, even three in one night. Being able to reach out to those you normally see was great, but even better were those we have not seen in a while because of work, distance, or age. This was enjoyed so much by many lodges that they plan on continuing these meetings throughout the year. There has been controversy over whether there should have been a "shut down." Everyone has an opinion, so I decided to gather a few facts:

> AVERAGE DEATHS FROM ANNUAL FLU **38,000** deaths (10 years)

> > 83% were age 65 or older.

(Preventative measures-vaccine offered annually, whether good or bad)

AVERAGE DEATHS FROM COVID-19 over 122,000 deaths (4 months)

80% were age 65 or older (Preventative measures-social distancing/shut down/PPE)

You can draw your own conclusions, but simple math shows 90% fewer deaths in a four-month period from the flu.

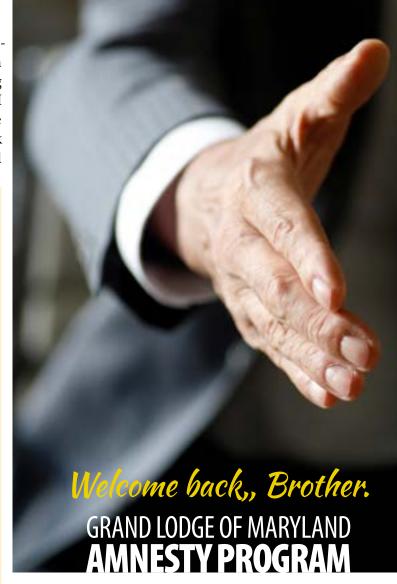
With many Lodges resuming labor over the summer months, we must be mindful of precautions put in place. These must be adhered to until they are lifted. It may take longer than anyone likes, but it is for the health and safety of our members.

With the inability to travel for several months, it has given time to focus more on the Vision 25 Long Range Plan. The Deputy Grand Master was given charge of the over site and implementation. As such I had to provide him with specific tasks to accomplish each year. It became necessary for

me to take more control as little seemed to be accomplished. Since late April, we have focused on those suspended for non-payment of dues during the last 20 years. While the list was substantial, I used a few parameters to reduce it to manageable numbers. We have had success attracting back many who desired to continue the fellowship and comradery. Here is one response I received:

I am so thankful to have recently received your letter regarding the Amnesty program. For a long time I have struggled with getting ahead financially to be able to support my family and having the cloud that I have felt looming over me having dues owed and not able to catch back up. I continue to love Masonry and live my life by the oaths that I have taken. I am a third generation Mason, and this means a lot to me. For some time now it has been weighing heavy on me that throughout the years that I have struggled through this not once did my Lodge reach out to see if my family or I needed anything or if we were even ok. The only interaction was dues letters sent then finally Suspension.

I hold Masonry in high regard and hope that things have improved within my lodge so that I can return and further my love for this great fraternity. Recently I was furloughed from my employment due to the current COVID situation and have had to receive unemployment insurance for income but am glad that I have been notified that I will be returning to work in the beginning of August. Your letter came to me at a very good time and has given me great hopes in restoring not only my membership but my passion, Hope, and respect for being part of Masonry. Yes, I am very interested in taking advantage of your Amnesty program and hope that it is received without any negative marks to my character from my Lodge. I am unsure as to what my next steps should be in the process to get reinstated and to pay the dues that are needed for such action. Thank you so much for your support in this time of need. This has come to me with much joy.



This was typical of many of the responses. I am pleased that over 30 have reached out so far and many are in the process of reinstatement.

For those that have not done so, please take a moment to visit the membership manager at glmd. org. It is an easy process to enter and update vital information. Had this been done we might not have received back over 100 with incorrect addresses from the mailing.

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.

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



I hope this issue of our Freestate Freemason finds you well and enjoying the summer. Spring of 2020 will be remembered in many different ways; perhaps even as the "spring that wasn't." I am so glad to see our Lodges starting back to work. Our first Grand Lodge Summer School of Instruction was a great start, with over 77 in attendance and some excellent work by those who filled the chairs!

The Grand Lecturer had very little work to do (sorry Barry). The plan our Grand Master developed for outdoor Second-Degree work at Boumi and Ali Ghan went very well and was "virus" compliant. He is getting men ready for our Lodges to excel in their Third-Degree work and the lessons this degree offers.

It sure seems that in these turbulent times the lessons taught in our degrees, when well-presented and explained through the catechism, could be a lifelong guide. I will be the first to say that ritual and catechism are not the only things that make a Mason. I will add, however, that a man who does good work and understands what the words mean has a lot to offer his Lodge as well as our civil society. Throughout history Masons have played a part in every office and position this great nation has to offer.

Looking back, a "bell curve" can be seen in every major event that has occurred in the U.S. Masons always seem to rise to the occasion, and I think we are nearing one of those times where Masonic teachings and true Masons are needed. The greatest and best of men, in all ages, have been promoters and encouragers of our art and have never deemed it derogatory to their dignity to level themselves in our fraternity. So, if in your circle of friends, you find a person that you are convinced will help the honor and reputation of our institution, be not slow to recommend him. No institution was ever raised on a better principle or more solid foundation than our fraternity. With your help Masonry will survive these difficult times. I wish you and your families a safe, healthy and happy summer and I look forward to seeing you in a Lodge soon.







## **COVID-19 IMPACT ON MARYLAND MASONRY**

# IMPAGT SECTION OF THE PROPERTY OF THE PROPERTY

hese past several months have proved to be a true challenge to Maryland Masonry. Although many Lodges were able to meet in a virtual fashion online, all in-person Masonic activity was cancelled. Currently, Maryland has rolled back many of the restrictions brought on by the COVID-19 pandemic. As fraternal organizations are now allowed to meet under Governor Larry Hogan's policies, our Lodges are once again able to conduct meetings. We must do so while maintaining strict safety precautions. MW Grand Master Richard Naegele has put together several official guidelines that Lodges must follow. These guidelines are highlighted below. They can be read in full on the Membership Manager.

#### FACILITIES

All areas of the facility utilized by the Lodge must be thoroughly cleaned and disinfected prior to use. Signs outlining social distancing, the symptoms of Coronavirus, and the use of masks and hand sanitizers are to be posted. Hand sanitizer and disposable facemasks must be made available at every event held in the Lodge building. Facilities are to be thoroughly sanitized following every meeting.

#### **MEETINGS**

The maximum attendance may not exceed 50% of the normal capacity of the room. Seating should be arranged or marked to best observe six-foot spacing requirements between attendees. Facemasks are strongly recommended for all in attendance. This may be uncomfortable or inconvenient, but the safety of our older members remains a paramount concern.

#### DEGREE WORK

Only one candidate/Brother may be entered passed or raised at a time. Only one person (his conductor) may be in physical contact with a candidate throughout the degree. All must wear facemasks and gloves.

#### SUMMER MEETINGS

With so many meetings from March through June cancelled, the Worshipful Master may deem it necessary to meet over the summer months. As many Lodge bylaws specify the months the Lodge is open, these summer meetings would typically require a dispensation to hold a special communication. As such, Grand Master Naegele has issued a blanket dispensation for all Lodges who choose to meet over the summer. All members and the Grand Inspector are to be duly notified. Casual attire may be worn at the discretion of the Worshipful Master.

#### BALLOTING

Since limitations currently exist regarding the number of Brothers who may attend a meeting, and all members must be given the right to ballot, the following must be published with the names of those seeking admission: "Casting a ballot is a sacred duty. Each member is responsible for safeguarding our fraternity. With the current limitations on attendance and on being able to cast a physical ballot, any member of the Lodge with an objection must make it known to the Worshipful Master prior to initiation."

#### VISITING THE GRAND LODDGE OFFICE

The Grand Lodge Office is open and conducting business. If you plan on visiting, please make every effort to call ahead and inform the staff of your intention and the time of your visit. Those visiting the office will be required to wear masks and use hand sanitizer. Both will be provided at the front entrance of Freemason's Hall. While visiting, please transact any business or complete any meeting in an expeditious manner and exit the building when your business is finished.

We appreciate your understanding in dealing with the current conditions related to this pandemic. Your cooperation will greatly assist in preserving the health and safety of all. SUMMER

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any articles surround the challenges faced by our Masonic Fraternity during the COVID-19 Pandemic. Conversations swirl around shutdowns, reopening sooner or later, economical impacts on our members and their families, and will we be able to get our members back in Lodge. DeMolay was no exception. What we have found is our members are resilient, adaptive closer than ever before.

During the lockdown and reopening stages, our Chapters set up web meetings and hangouts. They spent time developing ideas for a new beginning once they were reopened and what parts of these web-based meet ups they would like to continue. Gaming platforms created and chats became a communication vehicle for them to reach out through the entire DeMolay International world to connect and collaborate on new ideas. DeMolay International was able to hold a virtual International Congress meeting where business was conducted, Nominations, debate, and elections for the 2020-2021 offices were held. Our Own State Master Councilor, Bro. Alex Blenman ran for International Master Councilor and represented Maryland very well. Ultimately the International Congress elected Bro. Brett Grimm from Northern California.

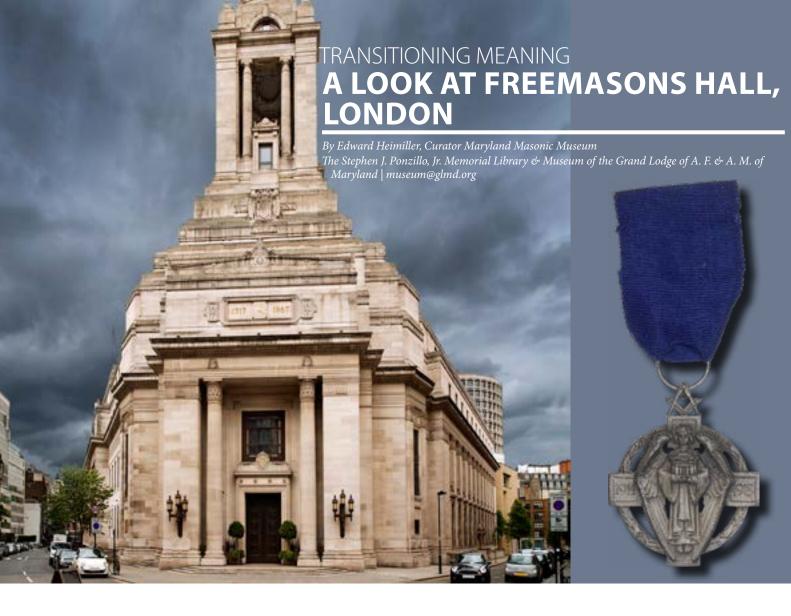
Leadership Training is an integral part of any organization. Many of the Leadership Trainings throughout DeMolay International required physical participation and the costs for sending members prohibited their attendance unless the member was local to the area. Because of the restrictions on travel and in person meetings, most of the Leadership Trainings for DeMolay were given grants from the DeMolay Foundation, who raises funds to assist on the International level, to transition their programs to web-based activities. This is allowing our members to sign up and attend Leadership Schools through out the country from the comfort of their homes. We expect the exchange of ideas and discussions to reach higher levels than ever before.

Our Masonic Youth are the leaders of their generation. They continually exceed the thresholds set before them in the community and school. One example of this is Bro. Carlos Encinales Angulo, Past Master Councilor of Bowie-Collington Chapter. Originally moving with his family from Barranquilla, a norther city in Columbia at the age of 6, Bro. Encinales has worked diligently to become a successful part of his community and school. His hard work paid off in his

Senior Year by receiving the honor of becoming the 2020 Class Valedictorian for Bowie High School. With this honor came an interview with Bro. Carlos by the Capital Gazette. In the article he talked about all the hard work he put into his school and sports, especially his first love soccer. He also spoke of DeMolay. A small portion of the article reads: "Since the seventh grade Encinales has been a member of the Bowie-Collington Chapter of Maryland DeMolay, a fraternal youth leadership organization focused on community involvement and service. Each year at Thanksgiving and Christmas, Encinales and his DeMolay chapter donated to a family in need, he said. "That's one of my favorite things to do in Christmas, going and giving to the families that may not have a lot at this moment," Encinales said." Bro. Carlos is a member of The National Honor Society, Gentleman's Club, part of Prince George's County Public Schools' Dual Enrollment Program and has been part of Bowie High School's three time county Championship team. Bro. Carlos will be attending the University of Maryland, College Park as an Honors Student studying civil engineering. This is only one of the shining stars of our Masonic Youth Members in DeMolay.

On July 25th, we will be Installing our new State Master Councilor in an outside event at Grand Lodge. Normally we would have attended Salisbury University for Conclave, but all non-college activities were cancelled by the University. We have worked hard to provide an appropriate activity to cover the dignity deserved by our outgoing Elected Officers and those of the incoming Elected Officers. We will be Installing Bro. Aiden Martin of Nelson J. Briggs Chapter, sponsored by Mt. Ararat Lodge No. 44 in Bel Air will be elected as State Master Councilor and Bro. Marko Rodriguez of Bowie-Collington Chapter, sponsored By Collington Lodge No. 230, as Deputy State Master Councilor. We are looking to continue the wonderful traditions of Maryland DeMolay and break new ground as we head into our 100th year of DeMolay in Maryland.

We thank you all for your continued support of our programs and invite you to reach out to see where you may be able to assist us in our programs to assist our youth to become the best they can be! Please visit our website, www.mddemolay.org to contact us and learn more about Maryland DeMolay.



There are various ways of dealing with grief. L Coping with death is never easy. Initial shock, rationalization, and acceptance are normal stages as well as honoring the deceased. At the conclusion of The Great War, also known as the First World War, memorials were a common method of honoring the dead. In some instances, these memorials served as a place to mourn and celebrate the life of loved ones whose physical remains were interred abroad or at unknown locations. With attention to detail in their design and construction many become notable landmarks that turn up in unusual places, including theaters. The United Grand Lodge of England created one of these unique edifices, Freemasons Hall in London, England.

In 1922 the United Grand Lodge of England launched The Masonic Million Fund. This cam-

paign raised funds for the purpose of constructing a memorial hall to commemorate individuals who gave their lives during World War I and serves as the home of the United Grand Lodge of England. To encourage donations a special badge was issued by the United Grand Lodge of England. The competition for the design of the medal for the badge was won by Cyril Saunders Spackman (1887-1963), a member of Panmure Lodge, No. 720 under the United Grand Lodge of England. The official records of the United Grand Lodge of England describe and ascribe the symbolism in detail: "The jewel is in a form of a cross, symbolizing Sacrifice, with a perfect square at the four ends, on the left and right, square being the dates 1914-1918, the years in which the supreme sacrifice was made. Between these is a winged figure of Peace presenting the

representation of the Temple with special Masonic allusion in the Pillars, Porch and Steps. The medal is suspended by the Square and Compasses, attached to a ribbon, whole thus symbolizing the Craft's gift of a Temple in memory of those brethren who gave all for King and Country, Peace and Victory, Liberty and Brotherhood."

Over 53,000 of these badges were issued. Three sizes were avail able. Contributions of 10 guineas or more precured a silver variant while contributions of 100 guin eas or more precured a gold variant. A larger variant known as the Hall Stone Lodge were presented

to Lodges who achieved an average contribution to the fund of 10 guineas per member. The largest variant is the Provincial or District Hall Stone jewel, made of gold and embellished with colored enamels, issued to province or districts that contributed an average of 500 guineas from its component Lodges. These jewels are passed on to successive Provincial and District Grand Mw asters.

Construction of the tower of the Masonic Peace Memorial, today known as Freemasons Hall in London, England took place between 1927 and 1933. The building was designed by architects Henry Victor Ashley (1872-1945) and F. Winton Newman (1878-1953) as a memorial to the 3,225 Freemasons who died on active service during World War I. Initially known as the Masonic Peace Memorial the name was changed with the outbreak of World War II in 1939.

In 1926 John L. Sanford (1872-1964), a member of Maryland Lodge, No. 120 under the Grand Lodge of A. F. & A. M. of Maryland (Initiated: April 27, 1894; Passed: May 11, 1894; and Raised: May 25, 1894), obtained one of the silver base versions of the Masonic Million Memorial Fund badges while serving as the Maryland representative to the United Grand Lodge of England. During his visit he was also presented



with a paperweight consisting of a silver model of the tower of the Masonic Peace Memorial mounted on an onyx base. He later bequeathed these and the United Grand Lodge of England Representative jewel with other mementos of his trip to the museum in 1964.

Today the United Grand Lodge of England still regularly meets in Freemasons Hall. In addition to the Temple serving as the backdrop for the Fraternity's events in London it has stood in for MI5 headquarters in the television series Spooks, also known as MI5 in the United States (2002-2011),

doubled as the Bank of England in *The Crown* (2016-present), and in cinema featured in several films including *Sherlock Holmes* (2009), *As-*



sassin's Creed (2016), The Hitchhiker's Guide to the Galaxy (2005), and the James Bond movie Spectre (2015). Memorials mark times of grief as well as being testaments to civic pride and artistic achievements, and again can appear in the least expected places. As time progresses and those who built a monument themselves pass into the corridors of time, the monument remains. Despite the interpretation (even in cinema) the history remains, and they continue to serve as a testament to the memory of those who have come before.

## THE HOLY SAINTS JOHN

By David R. Sandy, Grand Chaplain



eferences to "The Holy Saints John" and "A Lodge of the Holy Saints John at Jerusalem" are **L** among the first things we may recall from our earliest experiences as Freemasons. We learned that they were Saint John the Baptist and Saint John the Evangelist. We may have pondered their association with Freemasonry and how it came to be. King Solomon, Hiram Abiff, Hiram of Tyre and others are the integral characters in Masonic teachings, and their association is well known to most Masons through our ritual and lectures. Conversely, there is little mentioned about the Holy Saints John. Perhaps this is an intentional omission, meant to excite our curiosity and encourage us to investigate on our own. Many eminent Masonic scholars have written much on this subject, and their works are a wealth of insight into Masonic history and philosophy. This essay should be considered a brief overview of the connection between the Masonic Fraternity and two of the men it reveres. Let us examine.

#### SAINT JOHN THE BAPTIST

Saint John the Baptist was the son of a priest, Zachary, and Elizabeth, a relative of Mary, the mother of Jesus. Elizabeth was an older woman when he was born, and the angel Gabriel foretold his birth. It is likely

that he was born southwest of Jerusalem, and lived in the wilderness as a hermit until he was about 30 years old. He began to preach on the shores of the Jordan River and drew great crowds who came to listen to him speak about the evils of the times, penitence and perform baptisms. He may have been the first to refer to Jesus as the "Lamb of God." He encouraged many of his followers to follow Jesus and among them were Andrew and John, He was considered a dissident, imprisoned by Herod and beheaded upon the request of Salome, who was instigated by her mother.

#### SAINT JOHN THE EVANGELIST

Saint John the Evangelist was the brother of James and cousin of Jesus. His mother, Salome (not the same Salome who had John the Baptist beheaded) was the sister of Mary, the mother of Jesus. He and James were fishermen, and among the first to follow Jesus. They held high rank in the early Christian Church. Since about 200 A.D., scholars have debated whether all attributed to him might be the work of three men, John the Apostle, John of Patmos and John the Presbyter.

#### PATRON SAINTS

During the Middle Ages, it was a common practice for trades people to choose a saint of the church and looked to them for protection. Frequently, patron saints have been selected because there was a perceived connection between the saints and the guilds. For example, among the London tradesmen, St. Peter, St. Crispin, St. Matthew, and more were chosen by the tailors, physicians, fisherman and others who identified with these Saints.

Consider the possible connection our earlier Brothers may have felt toward Saint Barbara, believed a protector against being struck by lightning or suffering a sudden and unforeseen death. Whether it was being struck by lightning when working on a tower, crushed by a tumbling stone or falling off a scaffold, their occupation subjected our ancient Brethren to these risks regularly.

There is plenty of historical evidence supporting the selection of Saint John the Baptist as the patron saint of Masonry. What about Saint John the Evangelist? Many distinguished Masonic scholars have pondered this question, and exhaustive research has been devoted to finding an answer to when Saint John the Evangelist was adopted by the Craft. Dr. Albert Gallatin Mackey claims that during the 16th century, Saint John the Baptist was considered the sole patron of Freemasonry and that some time later Saint John the Evangelist was added. No one knows for sure, but in records dating to the earliest days of Speculative Masonry there is clear indication that Saint John the Evangelist became attached to Masonry. For example, the archives from 1726, of the London Lodge, that met at the Swan and Rummer Tavern. These records indicate the election of officers for six-month terms, and the installations were on June 24 (St. John the Baptist Day) and December 27 (St. John the Evangelist Day).

There is no certainty to the reason for the choice of either Saint John, by Masonry, but some of the Masonic similarities could offer an explanation. Saint John the Baptist maintained his inflexibility and fidelity to his trust, even to death. In him, we see an example to emulate. An example of freedom, purity, a zealous attachment to his principles, and a fervent desire to benefit all people. Saint John the Evangelist taught brotherly love, subduing passions, charity, and aid to widows and orphans. Of all the Apostles, he is considered the closest and most loyal to Christ. Saint John was there at the crucifixion where Christ entrusted him with caring for His mother, Mary.

Another connection comes from the opening words in the Gospel of Saint John, which reads very closely to and sounds very much Masonic. "In the beginning was the Word, and the Word was with God, and the Word was God. The same was in the beginning with God. All things were made by him; and without him was not any thing made that was made. In him was life; and the life was the light of men. And the light shineth in darkness; and the darkness comprehended it not..." – John 1:1-5, KJV

Note the connection between the "Word" and "Light" and divinity. It seems natural that our earlier Brothers saw the similarity. They were good choices, nonetheless, for the teachings of Freemasonry are undeniably embodied in the lives, teachings and work of these two great men.

#### A LODGE OF THE

#### HOLY SAINTS JOHN AT JERUSALEM

Physically there is no Lodge so named in the city of Jerusalem. Many explanations of the origin and meaning of this phrase abound. A "w is understandable. There are many Lodges named St. John's Lodge. The profound qualifier "at Jerusalem" makes us wonder why.

One obvious explanation is that this was the location of King Solomon's temple. A more insightful suggestion is that the phrase comes from the name Jerusalem, which means "The City of Peace." Ironically, the city has historically symbolized peace, contentment, and harmony. This explanation is given by the distinguished Freemason, Doctor Joseph Fort Newton: "It was wholly natural for Freemasons of that period, being skilled craftsmen themselves, to imagine that St. John the Baptist and St. John the Evangelist were in turn craftsmen of the highest skills; and since all craftsmen must surely belong to a Lodge somewhere, where else would these skilled artisans have belonged but to an ideal imaginary Lodge at Jerusalem."

#### CONCLUSION

While we say that Freemasonry has existed from time immemorial, it is highly unlikely that either of the Saints John were members. They were born and lived in a period between the building of King Solomon's Temple and the Middle Ages. Notwithstanding, they assuredly both had other higher callings. Why we dedicate our Blue Lodges to these two Saints and celebrate them each year seems to be because these humble men were living examples of the principles of Freemasons. In their words and actions they demonstrated a reverence for and devotion to God, and they lived purpose driven lives, working daily to make themselves better men, and thereby the world a better place.

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# THE MASONIC VETERANS ASSOCIATION OF MD

ORGANIZED

The Masonic Veterans Association of Maryland was formed on November 20, 1892

at the annual communication of the Grand Lodge of Maryland. The only requirement of the Association is to have at least 21 years as a Master Mason in good standing. No military service is required for this membership. The MVA is limited to a maximum of 300 members. Meetings are held three times a year on the second Monday in March, May, & November located in the Grand Lodge Ballroom. The meeting consists of a dinner, initiation of new members, MVA business & a speaker.

The badge of the Masonic Veteran Association of Maryland was an idea conceived by the late Most Worshipful Grand Master, Brother Thomas J. Shryock. It was presented to the membership at a dinner given by Grand Master Shryock at his residence. His residence was located on the northeast corner of Lafayette & Madison Aves.

The badge is a round bronze medallion suspended from a yellow and black ribbon. The

obverse side of the badge is neatly embossed with the square and com-

The square and compasses ever to remind the wearer of those lessons which are taught from whence we came: The sprig of acacia, entwining the emblems of the nobler part of man, which survives the grave and those good deeds which shall never die. Around the outer

edge is the wording "Masonic Veteran Association of Maryland."

On the reverse side is a replica of the first Masonic Hall, built, dedicated and owned by the Grand Lodge of Maryland. Its cornerstone was laid in 1814 by his Excellency Levin Winder, Governor and Grand Master of Masons in Maryland. This building was located at the corner of Fayette St. & Guilford Ave.

If interested you can send an email to: masonicveteranofmd@gmail.com





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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:

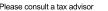
- Borrowers retain 100% ownership of the home.\*\*\*
- ✓ The HECM is a non-recourse loan, meaning the borrower or heir cannot owe more than the house is worth when the loan is due.
- ▼ The HECM is government-insured FHA loan.











<sup>\*\*</sup>Please consult a financial planne

ATIONWIDE Equities

443-725-3573

<sup>\*\*\*</sup>Borrowers must continue to pay their property taxes, homeowners insurance, and maintenance fees, along with comply with all of the loan terms.



### 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!**

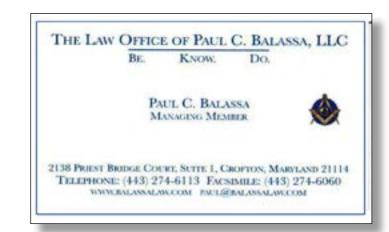
First Vice President/Wealth Management Stewart & Pauliny Investment Group of Janney Montgomery Scott LLC 443.307.8009 | 877.897.9451 | tpauliny@janney.com 116 Hays Street | Bel Air, MD 21014

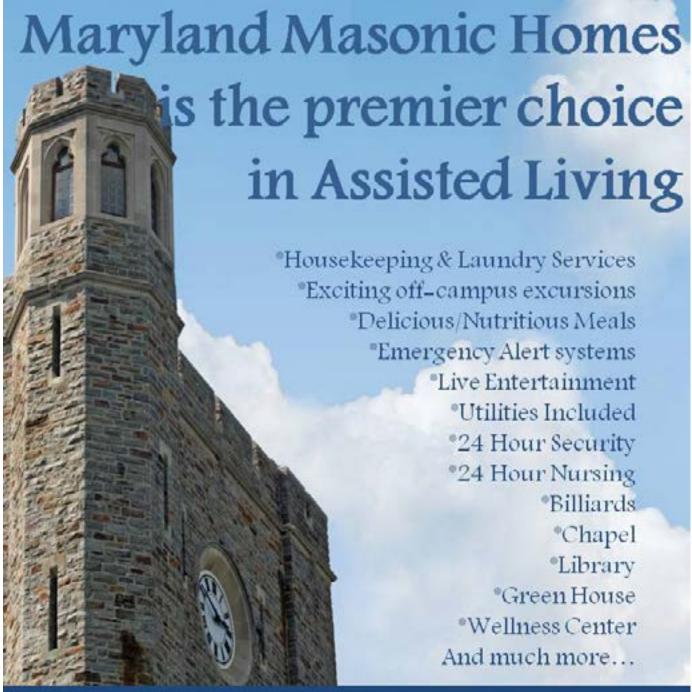
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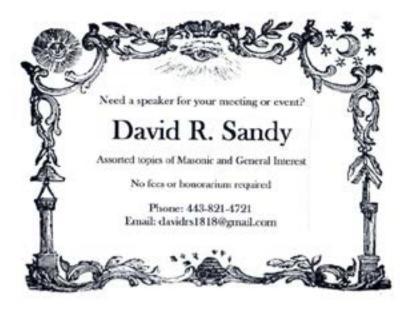




Call today for a tour 410-316-9129

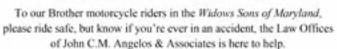
> 300 International Circle Cockeysville, MD 21030











#### Call John for a Free and Personal Consultation.

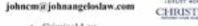
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· Family & Estate Law

· Business & Contract Law





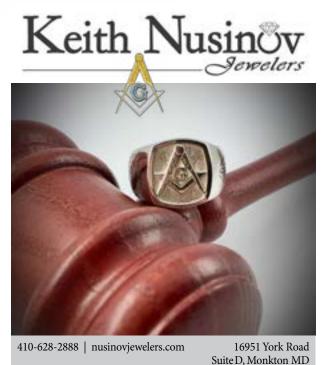
LONG & FOSTER



LONG & FOSTER REAL ESTATE, INC.

/www.facebook.com/MikeNelsonsLucrayReal listate/





Mon.-Fri. 10am-6pm, Sat. 10am-4pm



(Proceeds to benefit Masonic Charities of Maryland)

Thursday, October 1, 2020 Registration begins at 10:00 AM Shotgun Start at 1100 AM

#### Oakmont Green Golf Course

2290 Golfview Lane Hampstead, MD 21074

Cost: \$100 per golfer Sponsorships Available - See Form Below

#### Make Checks Payable to Masonic Charities of Maryland

Mail to:

Masonic Charities of Maryland, c/o. Raoul L. Frevel, Sr.,

304 International Circle, Cockeysville, MD 21030

Information:

Repeat Customer: Yes / No

Raoul Frevel: 813-393-9645

#### 2020 Grand Master's Cup Registration Form (Please return with your check)

Golfer #1	Name
Golfer #2	Address
Golfer #3	
3 10 44	Dl Nl
	Phone Number ortunities are available to individuals, groups, organiza-
The following great sponsorship oppo	
The following great sponsorship oppoions, and businesses.	ortunities are available to individuals, groups, organiza-  Long Drive Sponsor: \$150
The following great sponsorship oppoions, and businesses.	ortunities are available to individuals, groups, organiza-  Long Drive Sponsor: \$150  Beer Cart Sponsor (2): \$150
The following great sponsorship opposions, and businesses.  Hole Sponsor: \$100  Lunch Sponsor: \$300  Dinner Sponsor: \$1,000 (include	ortunities are available to individuals, groups, organiza-  Long Drive Sponsor: \$150  Beer Cart Sponsor (2): \$150

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

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FRIDAY, SEPTEMBER 18<sup>TH</sup>, 2020 | 6PM — 11PM

Cocktails & Hors d'oeuvres at 6:00 PM | Seating at 6:45 PM & Dinner at 7:00 PM
Music by The "The Bachelor Boys" | Dancing begins at 8 PM | Tickets \$80 Per Person
Black Tie Event | Open Bar | Filet Mignon with Red Wine Demi Glaze and Jumbo Lump Crab Cake\* | Dessert bar
The Maryland Masonic Museum is open 4-6 PM
Seating assignments will be displayed at the event | No tickets required

 ${}^*$ Please note if an alternate meal selection is required due to allergies.