

## ***Dues that don't...anymore:*** **Deconstructing Masonic lodge dues myths and fables**

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"A high quality lodge must be paid for -- therefore dues need to commensurate with this."  
-- *The first of the Two Great Pillars of Lodge Epicurean, the premiere "European Concept" lodge*

"Masons are cheap, and they love to bitch."  
-- *unattributed to protect the guilty*

Many years ago, Dwight L. Smith, PGM, and editor at the time of the *Indiana Freemason*, wrote the following in his pamphlet entitled "Whither Are We Traveling?":

**Has Freemasonry become too easy to obtain?** Fees for the degrees are ridiculously low; annual dues are far too low. Everything is geared to speed—getting through as fast as possible and on to something else. The Lodge demands little and gets little. It expects loyalty, but does almost nothing to put a claim on a man's loyalty. When we ourselves place a cheap value on Masonic membership, how can we expect petitioners and new members to prize it?

How, indeed? And Smith was writing on this problem in the 1960's -- *nearly fifty years ago*. Fifty years later, the situation has not improved; it has only gotten worse as the worth of our money has devalued and lodge dues and fees have remained, in large part, numerically the same.

What's worse, we've lost half of our membership since Smith wrote those words. And what's worse than that, we have a huge cohort of members, well out of proportion to their numbers in the general population, who pay no dues at all because they have reached 50 years in Masonry. (In my mother lodge alone these members amount to nearly a third of the total. And I doubt that we are exceptional in this regard.)

Forget reforming Social Security -- we've got a crisis in our own midst, and the pinch is being felt *right now*.

**Anatomy of a Crisis**

So why are we facing this monetary crisis? As Al Smith (no relation to Dwight) used to say, let's look at the record.

1. *Lower membership numbers:* A case could be made that lower membership numbers aren't necessarily a bad thing, but they do suggest that the amount of money required to keep the fraternity solvent is going to have to come from a smaller cohort in future. And in all likelihood, Masonic membership numbers will never again reach post-WW2 levels.
2. *Lodges are too quick to pull the trigger on non-payment of dues and requests for demits:* In many Grand Lodges, annual losses from death are beginning to bottom out, but are being eclipsed by suspensions for NPD and demits.
3. *More and more members on "fixed incomes":* Many lodges opt to keep dues low because they have enough members paying dues to get by at the lower rates, while trying to protect older members who are on reduced or fixed incomes.
4. *More and more members being remitted for seniority:* By this is meant lodges in which all 50-year members are excused from paying dues, usually by Grand Lodge fiat.
5. *Public fundraisers traditionally held to help keep dues low don't work:* In many venues, the summer lodge fish fry and the winter Bean Supper are no longer the big draws that they used to be. And even if they are, the cost to put on these "traditional" events is often prohibitive.

We've identified a few areas of trouble. There are unquestionably more, but this paper has to end at some point, so let's take a look at the ones above in more detail.

### **Lower Membership Numbers**

Lower membership numbers are a fact of life. Every since the 1970's and the near-total inability of the Craft to attract the "lost generation" of baby boomers (sons of our older members, fathers of our younger members), our membership curve has been heading for the basement, with little or no recovery predicted.

In Indiana, we have found in recent years that our losses from death have rounded the downward curve and have been slightly lower than in previous years. Annual losses from deaths topped out at 4,077 in 1968 and hovered in the 3,500-3700 range for much of the next few decades. By 2005 they had dropped to 2,507, and have in fact been below 3,000 since the turn of the century.

But this is still a large subtraction for a Grand Lodge that has raised only, on average, 1,622 new Master Masons each year from 2000 to 2007. (That average, by the way, dropped by 40 just between 2004 and 2005.) The Grand Lodge has

added in total only an average of 2,647 members (including affiliations, restorations, and "other reasons") each year in the same period, while losses from all causes averaged 4,862 per year.

### **Why are our losses continuing to mount?**

As it turns out, the largest loss of membership other than from death (in Indiana, at least) comes from demits and suspensions for non-payment of dues. Consider the following table:

Year	Total Losses (incl. Deaths)	Deaths	Demits	Suspensions
2000	5,084	2,928	1,360	785
2001	4,955	2,914	1,155	909
2002	5,158	2,679	1,635	827
2003	4,660	2,610	1,123	917
2004	5,329	2,651	1,612	1,055
2005	4,966	2,507	1,279	1,169
2006	4,740	2,460	1,239	961
2007	3,961	2,302	617 <sup>1</sup>	1,028

It is clear that while deaths may be bottoming out (remember -- they topped out at 4,077 way back in 1968), suspensions are trending significantly higher, and demits are mixed. Either way, both demits and suspensions are unacceptably high -- averaging 3.9 demits and 2.9 suspensions per lodge over the period in question (while deaths, by comparison, averaged just over 6 per lodge).<sup>2</sup>

In the old days, a man didn't demit or get himself suspended for non-payment of dues unless and until the lodge had exhausted all means of investigation and remedy. For the man who wanted to demit, it might not have been as simple as "I can't pay my dues" or "I'm moving out of state and transferring to the lodge there". There was always the possibility of disharmony that could be patched around to alleviate the problem. And for the man who couldn't pay his dues, there was remission, or a generous brother who would step up and fulfill his duty to contribute relief.

Today lodges often don't want to go to the trouble. After all, we send dues statements out, and when the dues don't get paid by the due date, the secretary sends a notice to the members in arrears. Finally, there is a set procedure for the dues committee to follow each month until charges are filed and trials held for non-payment. Not all lodges, however, take heed of the admonishment to contact personally each brother who is in arrears and ascertain if there is a problem -- and unfortunately, many of our older brethren consider asking for remission something akin to the mark of Satan. As a secretary, I've heard "I don't want charity" far too many times from brethren who know full well that the lodge is there to help them if needed.

And demits -- every Mason has a right to demit. I suspect many lodges just accept requests for demits unquestioned, even though they are *supposed* to make personal contact to investigate the brother's reasoning. And even if they do, the investigation is likely to be pretty superficial.

In sum, while annual losses to death are bottoming out, it's not time to wipe our brow and sigh in relief. We've got other problems to deal with that cut into our numbers just as badly.

### **The Myth of the "Fixed Income"**

The "fixed income" issue is, frankly, misnamed.<sup>3</sup> While it's true that retirees typically do not draw the kind of monthly income from pensions and Social Security that they did while working at their pre-retirement careers, the fact of the matter is that senior citizens today have more disposable wealth than at any time in the nation's history -- and those drawing Social Security get regular cost of living increases. Even so, we recognize that not all of our members are among the group that can comfortably cruise, travel, play golf, maintain a second home in Florida, or otherwise enjoy a relaxing life after 65. Many of our members continue to work in lower-paying jobs after retirement, not just for "something to do", but because they wouldn't be putting food on the table if they didn't.

But none of that translates automatically into an inability to pay reasonable dues.

The fact is that most of our lodges aren't charging anywhere near the percentage of household income for dues that they were even 50 years ago. The burden of lodge dues is not nearly as great for today's retirees as it was in earlier times. Even a lodge charging \$125 a year -- as my mother lodge does -- is asking for only \$10 a month to fund its programs.<sup>4</sup> You probably can't get the senior citizen's plate at the local cafeteria for \$10 anymore (at least not if you have a drink and dessert and maybe a salad to go with it), and your monthly newspaper subscription probably runs at least that much, and probably more. And let's not get into how many -- or in fairness, how few -- Starbucks lattes you can buy for that.

### **Seniority Remission: When Good Ideas Aren't**

Fifty-year awards are great. They are a landmark on a long and well-lived life, regardless of whether the brothers receiving them have been active members in their lodges. In 1946, Indiana decided that 50-year members should also get something a bit more financially rewarding -- they would be excused from paying dues (including Grand Lodge assessments, Masonic Home assessments, and lodge dues) for the rest of their lives -- in other words, they would be granted seniority remission. As usual, Dwight Smith had something to say about that, and it's clear he didn't think much of the idea:

In the autumn of 1940 when the newly established Award of Gold became available, large numbers of veteran Brethren then eligible were given recognition. After the initial group had been honored, 50-year button presentations were relatively infrequent for several years. When the first list of recipients was published in 1943 it included only 152 names, but each year thereafter the number increased -- in 1956, 363; in 1960, 550; in 1966, 920.

When Worshipful Masters C. Clinton Sanders of Benton Lodge No. 521 and J. Clark Griffith of Boswell Lodge No. 486 introduced a resolution at the annual meeting in 1946 asking that 50-year members be excused from the payment of annual dues, Grand Lodge voted approval with apparently no thought as to the wisdom of such legislation and no study to determine its possible implications. It seemed simple enough in 1946 when 50-year members were rare. But within 20 years the number had increased to more than five thousand, and a major financial problem had been created thereby.<sup>5</sup>

At a time when the actuarial tables suggested that very few men would live to the age of 71 (the minimum age for a man to receive such an award, given that at the time one had to be 21 in order to petition a lodge in Indiana<sup>6</sup>), and in fact the life expectancy at birth for a male in 1940 was only 60.8 years<sup>7</sup>, this meant both a great deal and not much at all. A great deal in that a man who lived that long probably deserved a special recognition, and not much at all in that very few men ever got the 50 year award and no longer had to pay dues.

Flash forward to 2006. In my lodge, there were about 170 members, 44 of whom were recipients of the 50 Year Award of Gold and were excused from paying dues. That means almost 26% of the members of my lodge were paying no dues at all that year, and five more received the AWG in 2006.

As did Dwight Smith before me, I would suggest that this is untenable, and I'm not alone -- the Grand Master of Masons in Indiana himself recommended at the 2005 Annual Communication that we begin a 10-year process of raising the seniority remission age to 60. (The AWG would still be awarded at 50 years.)

Of course it was voted -- if not shouted -- down. The general attitude of those speaking in opposition appeared to be that 50 year members have "paid enough", a curious concept given that plenty of men reach retirement (as I myself will) without the faintest chance of ever becoming 50 year members. We will continue to face the reality of ever-rising costs to the lodge that will require higher and higher dues, while significant numbers of our lodge brethren who happened to come into the fraternity years before we did are able to sit comfortably and not pay dues for perhaps 5, 10, 15, or 20 years (or more). In an organization based on fairness and meeting on the level, how exactly do we justify this?

At any rate, the life expectancy of males today is 74.5 years. So here's a radical proposition: Why aren't we giving the AWG at 50 years and granting seniority remission of dues after 75 years, when we give the 75 year award? That would put things back very much as they were when the Grand Lodge originally envisioned them. When the 75 year award was instituted in Indiana in 1995, it

was clear that the number of Masons making it to that threshold was significant. *And it means that, in Indiana, we actually have living members who have spent 1/3 of their Masonic lives paying not a dime in dues to their lodge, or in assessments to their Grand Lodge.*

This is not to say that they should have paid them -- after all, it's been our policy in Indiana since 1946 that once you get to 50 years, you stop paying dues -- but at the very least we should not grant automatically seniority remission at 50 years without an investigation into whether or not the remission is actually needed. We should be "means-testing" for this, much as my local Scottish Rite Valley currently does, and remission should be turned down if the brother can, demonstrably, afford to pay dues.

As with Social Security, we've gotten ourselves into a situation where fewer and fewer of us are subsidizing more and more of us who don't pay dues. And it will be difficult to make those who have fully "bought" into the program see its inherent unfairness. In 1994, there were 13.6 dues-paying brethren for every 50-year member being remitted. In 2004, there were 5.3. In 2007, 4.5. Is this program indefinitely sustainable?<sup>8</sup>

As for having "paid enough", well, that might be true if dues money was an investment that would continue to pay dividends for the rest of time. For my part, I believe that Grand Lodges offering Life Membership or Life Endowment programs need to expand their scope, and make it easier for members to join those programs earlier in life when they may be making more money, but also have families to support. For Indiana, one recommendation might be to ease into a program of exchanging remission for life endowed memberships. The existing life endowment program, which allows one to buy in with a single payment or by dividing the full payment into three annual payments, needs to give members more time to buy in. Perhaps there should be a sliding scale of number of payments allowed based on the dues amount (if dues are under \$75, 3 payments; dues \$76-\$100, 4 payments; and so forth; or it could be based on the total amount required to be paid into the annuity instead). To be completely crass and mercenary, but at the same time entirely truthful, it is only with a lifetime endowment that pays off even after a brother dies that a brother can ever truly be said to have "paid enough" to warrant not having to pay dues any longer.

### **Public Fundraisers: We Go Hat in Hand**

Traditional public fundraisers don't work anymore for many lodges, primarily for two reasons: First, the older generation is tired of doing them and the younger generation wants to be of service to the community, not so much to themselves; and second, because so many charitable organizations are competing for our shrinking discretionary income these days, the public perception of Masonic fundraisers -- if there is such a perception -- is more than likely that they are just one more hand sticking out palm up.

The damage in this situation is that Masonic fundraisers usually *don't* benefit the community at large, but rather, are designed to raise money to fix the roof, or replace the furnace, or paint the lodge hall -- or simply to benefit the annual operating budget of the lodge. In my experience, most younger Masons rebel at the thought of becoming cod batterers at the fish fry, or serving up beans at the annual bean supper to begin with. Most older Masons don't understand why that is -- after all, those things are *traditions*. But the real fundamental misunderstanding is that the younger generation have been brought up in an environment that encourages service to others, while the older generation sees nothing wrong with the public at large helping support the Masonic Lodge.<sup>9</sup>

In addition, this author has heard far too many stories of organizers of lodge pancake breakfasts and fish fries trumpeting the fact that they brought in "x" number of dollars "at the door" -- while completely ignoring the fact that they spent nearly "x" or (in some cases) more than "x" dollars putting the whole thing together (for instance, the cost of heat, light, and water is usually ignored when the finances are balanced, but there are often other issues like advertising that are simply waved away). Even though the actual profit is insignificant or non-existent, the door take is held up to the lodge as a reason why such activities should continue in the future. The meagre profit or flat loss is waved away because the activity brought people into the lodge who might never have done so otherwise.

But what benefit *does* the public see from the Masonic Lodge when it holds these public fundraisers? Do they really see it as the public edifice of moral and upright behavior, the place where good men are made better, the defenders of the widow and orphan? Does it raise young men's perception of Masonry as something they would want to join, and of Masons as men whose behavior they would like to emulate? Are these men signing petitions and joining the lodge in droves?

Or does the public just see their local lodge as a place to get a cheap meal once a month?

### **Nobody Said This Would Be Easy**

So what is the obvious solution to these problems? There are several.

Raise dues and fees.

Change seniority remission and encourage properly-endowed life membership programs.

Bring in new members by raising our public profile and perception, and by making our lodges THE place to be for men of good character.

But I can hear the arguments already:

"We can't do that! We've never had to do that before! We make enough from our fundraisers to get by! Our older members are on fixed incomes! Why, dues and fees are too high now! Why, we just got a petitioner at our fish fry last summer -- we raised him last fall...where has he been, anyway?"

Taking these one at a time:

Are dues and fees really too high Let's look at what Dwight Smith had to say about that 50 years ago:

In 1911 Floyd F. Oursler was making ten dollars a week as an apprentice printer. The fee for the three degrees in Winslow Lodge No. 260 was twenty dollars. That was the full amount of two weeks' pay.

Of course, in 1911 a dollar was worth a dollar, and there was no withholding tax for printers making ten dollars a week, no gross income tax, no social security. Just the same, twenty dollars was two weeks' pay - all of it. And Floyd Oursler thought enough of Freemasonry to empty his pay envelope twice to enjoy the privilege.

Today, fifty years later, the minimum fee that may be charged by Lodges in Indiana has been increased to thirty dollars - and one Lodge out of every five charges the absolute minimum that the law will permit. (If the minimum fee were still twenty dollars, I daresay at least 75 Lodges would be charging that figure.) If the same relationship between wages and fees as prevailed in 1911 were maintained in 1962, Lodges now charging from thirty to sixty dollars would be charging \$100 to \$150 - and the Fraternity probably would be stronger and better thereby.<sup>10</sup>

MWBro. Dwight wanted lodges in 1962 to charge between \$100 and \$150 in fees. According to the US Government's Consumer Price Index inflation calculator<sup>11</sup>, that means he would want lodges in 2007 to charge between \$685 and \$1025 in fees! A grand to petition? Are you kidding?

Why, that's enough to give a whole sideline of Past Masters sprained index fingers!

And so far as dues are concerned, Broad Ripple Lodge in 1904 charged \$4 per annum. We raised our dues in 2003 to \$85 (effectively \$58.30, exclusive of all Grand Lodge assessments). In 2005 our dues were raised to \$90 (effectively \$59.05), in 2006 to \$100 (effectively \$68.05), and in 2007 to \$120 (effectively \$85.05).

\$4 in 1904 was equivalent to \$90.36 in 2005, and \$91.20 in 2007.<sup>12</sup> Are we keeping up with inflation? I don't think so. And at Broad Ripple our dues and fees put us among the top 10 or 15 lodges in the state. Imagine what the lodge still charging \$15-\$20 per year, exclusive of Grand Lodge assessments, is doing

for operating revenue. (In 2005 there were 8 lodges in Indiana charging in that range; the *average* per lodge was \$47.18. Happily, by 2007, there were only two charging in the minimum bracket, and average dues per lodge had risen to \$58.10.)

The 50-year remission problem -- which, obviously, is only a problem for Grand Lodges that allow blanket seniority remission -- is solvable in a couple of different ways. We can either:

- a) Bite the bullet and immediately raise the seniority remission age to 75 years (which would yield about the same number of remissions per year as back in 1946 when 50 year remission was enacted); or
- b) Change the seniority remission rules such that a lodge may still remit the dues and assessments of 50 year members *at its option*, but that it remains responsible for paying Grand Lodge and Masonic Home assessments for those members until they are no longer members of that lodge. The lodge would also have the option of remitting just the portion of lodge dues that stay with the lodge, and requiring 50 year members to pay the Grand Lodge and Masonic Home assessments. (In my mother lodge that would be about a \$90 difference.)

My guess is that b) is probably more likely to happen, because it's already being done in some quarters. For instance, the AASR-NMJ Valley of Indianapolis, of which I am a member, will offer remission of dues in worthy cases (all cases are investigated first), but will ask that members so remitted still pay the Supreme Council and Council of Deliberation assessments, which don't amount to much compared to the full annual amount. Other appendant organizations likely have similar arrangements.

And we should be encouraging members to enter Grand Lodge life membership programs, if they exist. But Grand Lodges need to be careful to set the buy-in at a level that guarantees the endowment sufficient income to survive, to properly invest those monies so as to guarantee a reasonable return (and hopefully allow for some growth of the payout to the lodges to cover inflation), and NOT to simply drop the life membership money into the general fund. There are far too many organizations out there today that will sell you a life membership and then turn around and apply to current expenses the money that is supposed to guarantee that you don't have to pay dues for life. And *that* is a recipe for disaster.

The bottom line is that dues and fees are low today, and seniority remission is still considered too sacred a cow to discard or even amend, because fifty years ago, volume made up for value. When membership peaked in the 1950's, there were so many Masons that lodges didn't *have* to charge much for membership in order to keep themselves solvent. And members got so used to cheap dues and low fees

that, even as membership tumbled in the late 1960's and 1970's, they refused to raise them to at least keep pace with the losses and with inflation -- because "we'd never had to do that before!" And throughout the entire period, a silent but growing burden has appeared upon the backs of young Masons, as now nearly a fifth of our membership no longer pays lodge dues of any kind -- undoubtedly a result that the well-meaning brethren who brought seniority remission to the floor of Grand Lodge in Indiana in 1946 were not expecting.

So today, Grand Lodge delegates who are against raising per capita assessments and the statutory minimum amounts of dues and fees, and who rail against taking away the 50-year member perk, rally 'round a tattered banner that reads, "We've always done it that way!", and perennially vote down proposed changes that would benefit the Fraternity at large.

Another solution, of course, is to bring in more members. Are we going about that properly? This paper is not the place to get into the relative merits of one-day classes vs. bringing them in "the old-fashioned way", but as noted in the section above regarding public fundraisers, it's clear that lodges need to raise their public image above being the monthly pancake or fish fry house in order to bring in quality petitioners for the degrees. And whether candidates are initiated, passed and raised in one day or over a period of several weeks or months, the first impression any petitioner is going to have of local Masonry is going to be his local lodge. So lodges need to start burnishing their image as organizations with which men of good character want to be associated -- and that may mean doing a bit more than simply frying fish or flipping flapjacks. (For one thing, it may mean slapping a coat of paint on the building, fixing the potholes in the driveway, and deep-cleaning all the rooms where people congregate -- especially if you're a lodge of smokers. There's nothing more off-putting to young men than "old man smell".)

Changes of this nature will take time, as well as a high level of commitment and a will to succeed. And that will cause a lot of lodges to balk, because their active members are probably already over-committed as it is. To these lodges, with all due respect, I can say only this: What's the alternative? Because right now, whether we know it or not, we're destroying the Fraternity in a losing struggle to save it.

At Broad Ripple Lodge, we started making a lot of these changes in 1999, when the lodge nearly closed its doors for lack of interest. Ten years later, we have a beautiful lodge building, our dues and fees are high but not out of reach, and there is a steady stream of young men of good character being admitted through our West Gate. We know that changes like this work. You just have to commit, knuckle down, and do the work.

### **What Are We Afraid Of?**

Several years ago, I considered -- very briefly -- joining a prestigious downtown club here in Indianapolis. I knew from the start that it was a budget-buster for me, but I was interested to see what the dues structure was like. My eyes were opened quite wide. As a resident member of age 37 and above, I would be charged an initiation fee of \$3,000. Then, monthly (not annual) dues of \$120, plus \$15/month for the capital building fund. In other words, in the first year I would be dinged for \$4,620, and then \$1,620 each year afterwards -- assuming no increases in dues.<sup>13</sup>

The first year I was a Mason, it cost me \$141.50. The year after, \$60.

I hear frequent stories of potential petitioners asking, "Is that per month?" when the brother they're talking to tells them what our dues are, and then responding "Wow, that's cheap!" when they're told it's per year. All that tells *me* is that we're selling ourselves FAR too cheaply.

Our dues simply don't, anymore. Our initiation fees are a disgrace to the Craft, and encourage far too many unworthy men to challenge our West Gate. It's time to raise dues and fees to what the market will, demonstrably, bear. And it's time to stop automatically granting remission of dues to a significant and growing segment of our brethren, without bothering to means-test for applicability. In states that have Life Membership programs, it should be made easier for brethren to get into those programs, possibly by stretching out the number of years over which payments can be made into the annuity -- and by all means, Life Membership monies should be carefully invested in an endowment, not simply pumped into the General Fund.

Otherwise we can look forward to more years of dwindling and mediocre membership, decaying buildings, and lost opportunities. As a member of what was once considered the premier society of gentlemen, that prospect holds no joy for me.

## **About the author**

Nathan Brindle is Past Master of Broad Ripple Lodge No. 643, F. & A. M., in Indianapolis, Indiana. He served as its Master in 2002, and as Secretary of that Lodge from 2003-2007.

His other Masonic affiliations include charter membership in Lodge Vitruvian No. 767, F. & A. M., also of Indianapolis, in which he has served as Secretary from its inception; Logan Lodge No. 575, F. & A. M., Indianapolis; Dwight L. Smith Lodge of Research, U.D., where he is currently Junior Warden; the Indianapolis Downtown York Rite Bodies; the Ancient Accepted Scottish Rite, NMJ, Valley of Indianapolis, in which he is currently (2008-2009) Junior Warden in the Adoniram Lodge of Perfection; and the St. Bernard de Clairvaux Council No 256, A.M.D. He also serves as a Director on the board of the Indianapolis Masonic Temple Association, Inc., and is its elected Secretary. As if that was not enough, he is also the Secretary-Treasurer of The Masonic Society.

## NOTES

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<sup>1</sup> This number doesn't seem correct to me. I suspect it is the result of a clerical error and should actually be 1,617. I am looking into that, but see endnote 2.

<sup>2</sup> Membership numbers from 2000-2007 are found in the *2008 Proceedings* of the Grand Lodge of Indiana, F&AM, Comparative Statement of Membership, pp. 204-205. I have omitted plural membership additions in my calculations. All types of losses are represented (plural membership demits are not separated from overall demits in the statistical table). It is unclear at this time whether the significantly lower demit numbers for 2007 are an outlier, if not in fact simply a clerical error (based on existing trends alone, I would believe 1,617 before I would believe 617). If we throw out the 2007 value, our demits are trending very slowly lower, to 1099 in 2017. If we do *not* throw out the 2007 value, the trend results drop to zero in 2016 and go negative in 2017. If the 2007 number is actually 1,617 as I have proposed may be the case, the trend is slowly higher, going to 1,699 in 2017. I am not a mathematician, but the trendline for demits dropping to zero in 8 years doesn't seem reasonable to me unless Masonry suddenly becomes something it presently is not... which is fodder for another, very different paper.

<sup>3</sup> The case can also be made that the concept of "fixed income" is overblown by retirees; most of us still in the workforce who haven't had a raise except for cost of living for the past three or four years could easily retort that we're on fixed incomes, too. People who push "fixed income" as a reason to be against raising dues might do better to claim "reduced income" -- although as noted, and for all their complaining about Social Security, a good number of the retirees in our ranks are doing just as well or better than most of us still working.

<sup>4</sup> Which isn't really the case, because a little over a quarter of that \$125 goes to Grand Lodge for general assessments and the Masonic Home assessment. So it's about \$7.50 a month to fund local programs and keep the building tempered, watered, drained, and generally from falling in on us.

<sup>5</sup> *Goodly Heritage*, p. 375. This quote was not in the original version of the paper. I remembered that Dwight had commented on the problem but could not find the reference. Thanks to WBro. Chris Hodapp for pointing it out to me.

<sup>6</sup> Unless he was a Lewis, but the number of 18-year-old petitioners was probably insignificant in the grand scheme of things, and even a Lewis would have had to cheat the Reaper by 8 years at the time in order to get a 50 year award.

<sup>7</sup> <http://www.infoplease.com/ipa/A0005148.html>. Accessed 15 Mar 2009.

<sup>8</sup> It was recently reported to me by an attendee of the Grand Lodge of Nebraska's 2007 annual communication that when he asked brethren from several states if they remitted dues for 50 year members based solely on their 50-year status, the general response was something like "How did something so financially irresponsible ever get passed?"

<sup>9</sup> I would like to make it clear that if public fundraisers work well for your lodge, that's fabulous. But you are in the minority so far as I can tell.

<sup>10</sup> This story comes from one of the supporting editorials ("Where Your Treasure Is") for "Whither are we traveling?", which can be found at <http://www.vitruvian.org/papers/> along with MWBro. Smith's other important works.

<sup>11</sup> Found at [http://www.bls.gov/data/inflation\\_calculator.htm](http://www.bls.gov/data/inflation_calculator.htm) (accessed 15 Mar 2009)

<sup>12</sup> Use the calculator at <http://www.westegg.com/inflation/> for years earlier than 1913 (accessed 15 Mar 2009)

<sup>13</sup> But don't take my word for it. Contact the Columbia Club of Indianapolis (<http://www.columbia-club.org>, accessed 15 Mar 2009) to see what their current membership fee structure is (they no longer publish fees in their online application so I can't provide them here). Or check out the prestigious club in your own town and see if they don't have a similar fee structure.