David Elliott Lodge # 364 Monthly Update
94 CR 1440
Mt. Pleasant, Texas 75455
Issue # 23 ---July 01, 2025

W.H. "Bill" Guy
Worshipful Master
2025/202

David Elliott Lodge # 364
Chartered June 09, 1873

Most Worshipful
Raborn L. Reader, Jr
2025/2026

Office	Name	Phone Number	email
WM	Bill Guy	903/434-3759	roosterioof@yahoo.com
SW	Rusty Hughes	903/806-5071	RustyHughes1983@gmail.com
JW	Joe Reynolds	903/717-1009	joe@larryjoereynolds.com
TREAS	Garrett Lyons	903/563-3126	lyons_garrett20@yahoo.com
SEC	Rex McGee	903/235-7931	alvinrexmcgee@hotmail.com

NEXT STATED MEETING: August 05, 2025, 7:00 PM   MEAL AT 6:15 PM

1. The Stated Meeting meal was provided by Joe Reynolds. Brother Bill Guy will provide the meal for the August 05, 2025, stated meeting. Brother Holland will provide the dessert.
2. Please remember your sick brothers and their families and pray for them.
3. The next LEO Training scheduled for **July21, 2025 @ 6:30 pm.** The training will focus on opening and closing of all four Lodges as well as calling the Lodge to refreshment and back to labor.
4. The Lodge sign that is located on the road (Hwy.67) in front of the Rear of the Steer has been located and will be affixed to the post one more time. Brother Betts is looking at alternatives to repairing it and will report as soon as a solution is determined.
5. The new Officers for the ensuing Masonic Year of 2025/2026 are as follows:

ELECTED OFFICERS
WM---Bill Guy
SW---Rusty Hughes
JW---Joe Reynolds
Treasurer---Garrett Lyons
Secretary---Rex McGee

APPOINTIVE OFFICERS
SD---Casey Betts
JD---Rick Holland
SS---Fred Holcomb
JS---Jerome Elder
Tiler---Jerry Rook
Chaplain---Wayne Cason

LEO TRAINING

The following missive was written several years ago, but the basic premises, issues and problems still exist for local Lodges. The opinions expressed are my own, however each is predicated upon scholarly research supporting the conclusions I have advanced. You may not like the choices, but we need to decide to provide the necessary life blood to our Lodge now or watch it slowly dry up and cease to exist in the long term.

"DOES THE ENDOWED MEMBERSHIP PROMTE CURRENT SURVIVABILITY OF THE LODGE?"

What was the cost of an endowment in 199? **$500.00**
What was the cost of an endowment in 2018**?** **$500.00**
How much of this money goes to Grand Lodge? **$500.00**
The Grand Lodge receives a management fee yearly for handling the investment activities of the fund.
How much of this money goes to the Local Lodge**--$000.00='s NOTHING?**

- Local Lodges do not receive any of the initial funds from Endowed memberships.!!

What has been the Per Capita Expense Currently? $27.50
What has been the average Distribution to Local Lodges (Per $500) since 2000? =$25.01
Currently the per Capita eats up the dividend or more!

- Endowed memberships came about to provide future funding for Lodges once the Mason has gone to his reward. This goal does not properly address Lodge funding for current needs and the negative impact of excessive endowed memberships from an asset that does not adequately address the appropriate price/earnings ratio. Long term stability is an admirable goal for this asset. However, without short term survivability the need for long-term help is a moot point. If a Lodge does not survive due to lack of funds to cover current needs, where is the long-term benefit?
- The law of unintended consequences crept into the picture when the Grand Lodge and certain supporters of pushing the endowment started a creative and evidently somewhat successful selling point of buying an endowment and NEVER having to pay Lodge dues again forgetting that while still living, the endowment is costing their lodge the ability to collect dues sufficient to meet current needs for the Lodge. The endowment should have never been meant as an instrument to prevent the Lodge from collecting dues to meet current needs.

The deleterious impact this has had on Lodges is an unintended consequence that was unforeseen by the mesons that produced the idea of leaving a legacy that will help the Lodge survive in the future.

- There you have it---the perfect example of unintended consequences---a man with a good heart and admirable intentions trying to help his Lodge in the long term but killing it over the short term and losing his Lodge due to inadequate funds.
- We must carefully evaluate long term stability with our ability to remain a viable organization in the here & now.
- Changes to the cost of endowed memberships can only be voted on the night we hold our annual election.
- If dues need to be increased for solvency, we should increase the dues, but we should not put the total expense of maintaining the solvency of the Lodge on the backs of actual dues obligated members. This occurs all too often and dues paying members do not want the entire cost of keeping the Lodge running currently coming out of their pocket only. This contributes to the likelihood of a person becoming an NPD as costs rise and especially if he is one of those loyal members who faithfully pays dues but may only occasionally attend.

- We must always address the ability of a member to pay.

The Per Capita goes up every year. In the year 2000 the Per Capita was $10.00. It has steadily risen since then to $27.50 per head. The things that impact on the Per Capita assessment are rising Grand Lodge expenses and decreasing membership. Membership is still declining, and expenses are still going up---SO, do you think Per Capita is going down.???? This only means one thing-----everyone with an endowment is putting us deeper in the hole every year.

MEN WITH GOOD HEARTS IGNORING UNINTENDED CONSEQUENCES!!!

The CURRENT ISSUES

1. Current Per Capita is equal to or less than Current Endowment Dividends
2. The current cost of an Endowment is Five Hundred Dollars and is **insufficient** to raise the disbursement to an amount equal to the amount of dues.
    - For the member to contribute the amount of the Lodge dues for current upkeep of the Lodge he would be required have four endowed memberships @ $500.0 each **or one at a cost of $2000.00. ----Assuming the disbursement remains at the current level of $25.00 for a $500.00 Endowment and the Per Capita stays flat at around $27.50.**
3. The current dues are $100.00.
4. David Elliott Lodge loses **$75.00** of usable funds available for current upkeep for each endowed membership.
5. EXAMPLE: Suppose a 25-year-old member buys an endowment @500.00. When he is seventy-five, he becomes exempt and would not pay dues, but neither is the Lodge charged per Capita. ---no gain no loss!!!!

HOWEVER: Suppose a 25-year member buys the same endowment @ $500.00… He pays no dues for the next 50 years & when he is seventy-five, he becomes exempt and will not pay dues, but neither is the Lodge charged per Capita. If he is still living or deceased, the Lodge **gets approximately $25.00** current average if the disbursement remains the same. So, in 50 years the lodge gains $25.00 per year from the dividend, which helps support the Lodge a half century down the road. BUT, during those 50 years it is left up to the dues obligated members to pay for all Lodge expenses by paying Lodges dues subject to dues going up frequently.

At $2000.00 the member is still getting a hell of a bargain over 50 years---paying only $2000.00 for a $5000.00 membership (at current dues rates). AND YES---when he passes on to his just reward, he leaves a lasting legacy of support to his Lodges future while not ever contributing toward the livelihood of the Lodge and its ability to pay its expenses during his lifetime. Each mason must be able to leave a current as well as a lasting legacy to his Lodge.

The only way to reverse this trend is to charge enough for the endowment to ensure that the Lodge does not lose the funding needed to meet current & future needs if an individual decides to go the Endowment Avenue.

The above paper was written in 2017 but is still accurate today. However, the Grand Lodge did pass a law allowing members to add to their current Endowment in $100.00 increments if they desired to assist the Lodge is raising their yearly revenue from endowment. Your Lodge secretary would be happy to discuss this with you if you desire.

In short, unless the cost of the Endowment is sufficient to generate at least the amount of the current dues the lodge is losing working assets on every endowment.

There are several approaches to finding answers to this issue.

A. Raise the cost of the Endowment to a minimum of Two Thousand Dollars ($2000.00) or perhaps $2500.00 to $3000 to account for ongoing inflation in future years. Even with the greater expense this amount would generate great savings to the mason over a fifty-year period. This amount would put the Endowed member on the same level of supporting the Lodge's current finances as the Dues obligatory member.

B. Raise dues to cover current expenses and future inflation. To adequately evaluate this premise, one must adequately be aware of the Lodges current and near future financial situation. This is a hypothetical example of a lodge's finical situation; however, it closely mirrors that of our Lodge and several other local Lodges.

Average Revenue raised from Dues paying members--$2400.00; Dividends from Endowment $1200.00; Fundraisers, ($2400.00 plus $1000.00 from TXMCF for scholarships) which totals around **$7,000.00**.

The average current expenses, which include Lodge maintenance, charity & scholarships, Insurance which increases drastically nearly every year and the cost of all utilities which increases at least 7% per year, lodge supplies, programs and so on add up over a period of time. This averages around **$12,000.00** per year just to keep the doors open, so to speak.

In round figures this leaves a short fall of $5000.00 per year. If the Lodge decides to charge the Dues obligatory members the difference you are looking at raising dues a minimum of $208.00 per year on top of the dues now affixed at $100.00 or a toral of $308.00 minimum. I say a minimum because this has not taken into account any extraordinary expenses and the cost of inflation. History tells us that raising dues always costs the Lodge members regardless of how minimum the increase is. A tripling or more of the dues, when considering trying to stay even over the short term of 5 to 10 years, could mean Dues of $400.00 or more per Dues obligated members. The bigger increases in Dues will cause a GEOMETRIC increase in the number of Dimits or NPD's which creates another increase in Dues to cover those members that decided to withdraw. The raising of Dues is simply not the answer to the rising cost of keeping a Lodge open. There are all sorts of scholarly research on this issue and the addition of endowed memberships has only added to the issue of solving Lodge and other organizations' financial issues. Endowments do help the Lodge in future years once a mason is gone, but it does little more than break even if it does that, for up to 50 years of not paying dues. Whenever you break even you are losing money for the Lodge.

C. Increase the number of fundraisers or implement more profitable fundraisers. This does appear to have elements of being part of the answer to this dilemma. HOWEVER, this brings up the issue of having Lodge members' support in executing the actual fundraisers. On average we have less than ten percent of Lodge members that actually provide physical assistance in the efforts to facilitate the fundraiser. On average only 10 to 20% of Lodge members contribute financially to any particular fundraiser. Fundraisers cannot be successful over the long term without the support of the Lodge and individual Lodge members.

D. Some combination of the above in addition to any other reasonable activity.

SUPPORT THE SHRINERS CHILDREN HOSPITAL SYSTEM, THE SCOTTISH RITE HOSPITAL AND THE ST. JUDGE CHILDREN'S HOSPITAL SYSTEM WITH A MONTHLY CONTRIBUTION.