

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 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*.

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 can 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 are higher than suspensions.

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.

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.



1. 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 recently found 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, 1,626 new Master Masons each year from 2000 to 2005. (That average, by the way, dropped by 40 just between 2004 and 2005.) The Grand Lodge has added in total only an average of 2,723 members (including affiliations, restorations, and "other reasons") each year in the same period, while losses from all causes averaged 5,032 per year.¹ Why are our losses continuing to mount?

2. 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

It is clear that while deaths may be bottoming out (remember -- they topped out at 4,077 way back in 1968), both demits and suspensions are trending significantly higher.

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 finally 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

¹ Membership numbers from 2000-2005 are found in the *2006 Proceedings* of the Grand Lodge of Indiana, F&AM, Comparative Statement of Membership, page 197. I have omitted plural membership additions in my calculations. All types of losses are represented.

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.

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.

3. The "fixed income" issue is to some extent quite real.² 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. But 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 that doesn't translate automatically into an inability to pay dues.

The fact is, though, 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 they were in earlier times. Even a lodge charging \$120 a year -- as mine does -- is asking for only \$10 a month to fund its programs.³ You probably can't get the senior citizen's plate at the local cafeteria for \$10 anymore, 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.

4. 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

² 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.

³ Which isn't really the case, because a little over a quarter of that \$120 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.

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.⁴

Now, in 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 Indiana⁵), and in fact the life expectancy at birth for a male in 1940 was only 60.8 years⁶, 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 are about 170 members, 44 of whom have received the 50 Year Award of Gold and are excused from paying dues. That means almost 26% of the members of my lodge are paying no dues at all, and five more will receive 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 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 seems 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

⁴ *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.

⁵ 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.

⁶ <http://www.infoplease.com/ipa/A0005148.html>

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. *That 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, 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 the local Scottish Rite Valley currently does, and remission should be turned down if the brother can 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 14.58 dues-paying brethren for every 50-year member being remitted. In 2004, there were 6.5. Is this program indefinitely sustainable? You tell me.⁷

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, my recommendation would 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;

⁷ 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?"

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.

5. 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. 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.⁸



So what is the obvious solution to these problems? Well, raise dues and fees, of course! 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! Why, dues and fees are too high now!"

Really? Are they? 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

⁸ 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.

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.⁹

MWBro. Dwight wanted lodges in 1962 to charge between \$100 and \$150 in fees. According to the US Government's Consumer Price Index inflation calculator¹⁰, 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 \$93.44 in 2006.¹¹ 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.)

Dues are low today because fifty years ago, volume made up for value. When membership peaked in the 1950's, there were so many Masons that you didn't *have* to charge much for membership in order to keep a lodge 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!"

Well, brethren, with all due respect: What's the alternative?

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⁹ 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.

¹⁰ Found at <http://www.bls.gov/cpi/>

¹¹ Use the calculator at <http://www.westegg.com/inflation/> for years earlier than 1913.

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.¹²

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

Brethren, 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. 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.

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.

¹² But don't take my word for it. See the application for membership of the Columbia Club of Indianapolis, found on their website at <http://www.columbia-club.org>. Or check out the prestigious club in your own town and see if they don't have a similar fee structure.

About the author

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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, where he has served as Tyler since 2005; 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 (2007-2008) Master of Ceremonies in the Adoniram Lodge of Perfection; and the St. Bernard de Clairvaux Council No 256, A.M.D. He is also currently (2007) a Director on the board of the Indianapolis Masonic Temple Association, Inc., and serves as its Treasurer.