

Medford Lodge #103

Dues and Life Membership

Masonic lodges have usually relied on dues and donations to operate their day-to-day business. Over the years, Medford Lodge has had to struggle to pay its bills and even began to spend down their investment account which is usually a sign of a final death throw. Fortunately for Masonry, Medford Lodge and Central Point Lodge decided to merge in 2008 and create the Medford Lodge we know today. Medford Lodge owned a building and Central Point Lodge, which had just sold their building, brought financial stability to the new Lodge.

Today, Medford Lodge has an operational budget of \$79,702 for the 2015 Masonic Year. This budget includes \$35,140 income from investments, \$27,998 from carry forwards, \$11,309 from miscellaneous sources and \$5,255 from dues and Life Membership income. As can be seen, if, due to a downturn in the economy, our investment and rental incomes drop, our dues and Life Membership income will not be able to support the minimum expenditures we will have to cover.

Today Medford Lodge has about 185 members of which 65 are dues paying members. The remaining members are Life Members who do not pay annual dues but have already paid a one-time Life Membership fee. The dues paying members pay \$35.00 per year for membership in Medford Lodge. The Life Members pay nothing more than their original Life Membership fee. Any member of Medford Lodge can purchase a Life Membership today for the following amount based upon his age:

- 1) Age 18 to 35 inclusive \$450.00
- 2) Age 36 to 50 inclusive \$250.00
- 3) Age 51 and over \$150.00
- 4) Memorial Life Member \$100.00

Annually, we receive about \$2,275 dollars from our dues paying members and receive approximately \$2,980 from the Life Membership fund which is managed by Grand Lodge. The remaining portion of our Lodge budget must be made up from our rentals and investment income.

Each year Medford Lodge must also pay a Per-Capita fee to Grand Lodge as defined in the Oregon Masonic Code. This fee is \$11.50 per member per year and is broken down as follows:

- 1) \$4.50 to the General Fund.
- 2) \$5.50 to the Home Operating and Maintenance Fund.
- 3) \$0.15 to the Masonic Service Association Hospital Visitation Fund.
- 4) \$1.00 to the George Washington Masonic National Memorial.
- 5) \$0.35 to the Masonic Service Association.

It should be noted that Oregon has one of the lowest Per-capita fees of any Grand Lodge Jurisdiction in North America. This is due to the fact our Grand Lodge has sufficient funds and income to support itself and does not rely on individual Lodges to support it. In fact, if a Lodge takes advantage of the several Grand Lodge Programs, they can receive more money in Grand Lodge payments than it pays in Per-capita fees.

As can be seen by a quick calculation, the amount of money Medford Lodge receives from the Life Membership fund is estimated at \$2980 while the Per-capita fee is \$2193. Which means the net income from the Life Membership fund is \$787.00 which has little, if any, impact on our operating budget. Whereas, the dues paying members of the Lodge provide us with an income of \$2,275.

Note that if a Brother of 51 years of age purchases a Life Membership at \$150, the interest received on the investment will equate to about \$9 per year. This is less than the Per-capita fee the Lodge pays for each active member. Therefore, his Life Membership costs the Lodge \$2.50 per year.

Many Lodges in Oregon are struggling from year to year and month to month because they have lost their renters, spent their investment money and don't have adequate income to offset their expenses. Although Medford Lodge is presently in good financial position, we must look to the future and help insure the Lodge will financially survive well into the next generations of Masons.

The dues structure we are using today is not that much different than it was in the 1940's or 1950's when we were paying \$10 to \$15 per year. The difference is \$10 in the 1940's was a lot of money. To put it into prospective, Masonic dues of \$35 is equal to one meal out with your wife a year. It is equal to a Gym Membership per month; the cost of a movie with popcorn and Coke for a family per year; one third the cost of a day at Disneyland; less than a tank of gas for your car.

Brothers, we are short selling our Fraternity and need to address our dues structure for the future. What will be the value of \$35 per year in 2035; a mere 20 years from now? We are recommending Medford Lodge evaluate its dues structure and Life Membership fees and raise them to a reasonable level for the future as shown in the attached tables.

Category	Today	Year 1	Year 2	Year 3	Year 4	Year 5
Dues	35	\$35	\$45	\$55	\$65	\$75
Life Membership						
18 to 35 Years	450	\$700	\$900	\$1100	\$1300	\$1500
36 to 50 Years	250	\$525	\$675	\$825	\$975	\$1125
51 Year and over	150	\$350	\$450	\$550	\$650	\$750
Memorial	100	\$100	\$100	\$100	\$100	\$100

A 20 year old member who purchases a Life Membership for \$1500 can expect to live upwards of 70 years. This equates to \$21.42 per year over his lifetime. The expected return on Life Membership Investment should be approximately \$90.00 which provides the Lodge with an increase in revenue over the lower Life membership fees rather than a loss of \$2.50 per year.

The new dues and Life Membership fees will require a change in our Lodge By-laws and must be approved by a vote of the members of the Lodge and approved by Grand Lodge. The earliest they will take effect is 2016 Masonic Year.