

# THE COMMUNIQUE

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## *From the Grand Master ...*

*To every thing there is a season, and a time to every purpose under the heaven:  
A time to be born, and a time to die;  
A time to plant, and a time to pluck up that which is planted;  
A time to kill, and a time to heal;  
A time to break down, and a time to build up;  
A time to weep, and a time to laugh;  
A time to mourn, and a time to dance;  
A time to cast away stones, and a time to gather stones together;  
A time to embrace, and a time to refrain from embracing;*  
Ecclesiastes 3:1-5

Brethren,

It seems we are living in overlapping times. The province has announced a program of lifting restrictions but there is still significant COVID around. Based on their demographics, location, building and the risk tolerance of their members, some lodges will want to open for in-person work as soon as it is allowed and others will want to wait. There is no rush to open in person; meeting virtually is still available.

I have been on several international videoconferences where it has been noted that we are ahead of the curve on education by virtual means. We have been enjoying a number of videolectures by speakers from near and far sponsored by districts, individual lodges and, of course, the Grand Lodge Education Committee. Many lodges have had their own on-line meetings for business, education and socialization.

At the recent mid-term sessions the DDGMs shared some of the successes from their districts. Ones that stood out were monthly District videoconferences, sometimes called "virtual official visits". Of course that's a bit of

a misnomer as ritual is not done on-line, but they introduce the district officers and let them tell what they have been up to, honour a special person or occasion, and have a speech by the DDGM. Some even have a "virtual travelling gavel" for the lodge with the most in attendance! A toast led by the Junior Warden at the end is a nice touch.

Another successful endeavour was inviting another lodge to make a "virtual visit" with your lodge. Similarly, have some education and social time.

We also have heard of lodges who have welcomed back brothers who had moved away or were otherwise unable to attend lodge in person, but logged on to the virtual gatherings. After we do return, should we keep some videoconferences going to keep in touch with these brethren? And to interact with Masons from around the world?

This on again, off again situation is frustrating, but as the Pete Seeger/Byrds adaptation of Ecclesiastes suggests, make it a time you may embrace.

Embrace the uncertainty; embrace the time to contemplate where you want your lodge to go and how you will help it get there; and enjoy the anticipation of future activities.

*To everything (turn, turn, turn)  
There is a season (turn, turn, turn)  
And a time to every purpose  
Under heaven*

Namaste

*David J. Cameron  
Grand Master*

## *From the Deputy ...*

My Brethren:

Continuing with our review of the work underway by your Grand Lodge Committees, this month we are going to present the most recent exciting work of the Lodge Finances Advisory Committee that Chairman R.W. Bro. David Armstrong has been leading for the last six months.

The number one question that this Committee has been asking for at least twenty years since your Deputy Grand Master chaired the Committee remains the same – Is your Lodge financially sound?

Over the years there have been several ways suggested to ascertain the answer to this vexing question, but the current team members of this Committee have come up with a couple of simple calculations that every Lodge can easily use to measure their financial condition and thereafter take the necessary action if they do not receive a 'green light.' By calculating just two percentages, a Lodge can get a measure of the state of their financial status. The inputs for the calculation should be based on the Lodge's most recent financial statement.

You will need the following figures from those statements:

**Dues Collected** – This is the actual amount of dues which were paid by the members during the year of the financial statement. It should not include any amounts which were not paid during the year, or which might be estimated for life members. If there is a separate Life Membership Fund, and if that Life Membership Fund made an actual transfer to the Lodge's General Funds as prescribed in the Constitution, then the amount of that transfer can be included. Initiation fees are not included, nor are interest or dividends received by the Lodge. Donations to the lodge and proceeds of fundraising or social events are also not to be included.

**Lodge Expenses** – This is the actual total of the Lodge's expenses from the financial statement. You should exclude the amount of any benevolence paid by the Lodge and any charitable donations made by the Lodge. In general, it includes rent (or the cost of operating the lodge building, if owned), Junior Warden's expenses (social expenses), Secretary's expenses (including bank fees, as well as printing and postage), Grand Lodge and District Assessments, regalia expenses, honorariums and miscellaneous expenses.

**Capital** – This is the total amount of liquid investments such as bank accounts, GICs, investment certificates and readily negotiable, marketable investments. It does not include items that cannot be readily converted into cash such as the Lodge building, shares in a Lodge building or other shares which are not regularly traded on an established, active market. It

does not include any amounts in a separate Life Membership Fund or accounts receivable.

The first percentage is Dues Collected as described above divided by Lodge Expenses, multiplied by one hundred to arrive at a percentage:

$$\frac{\text{Dues Collected}}{\text{Lodge Expenses}} \times 100 = \text{Percentage 1}$$

If Percentage 1 is greater than 120% - your Lodge gets a green light.

If Percentage 1 is between 100% and 120% - your Lodge gets a yellow light – proceed with caution!

If Percentage 1 is less than 100% - your Lodge gets a red light – stop what you are doing!

The second percentage is Capital divided by Lodge Expenses, multiplied by one hundred:

$$\frac{\text{Capital}}{\text{Lodge Expenses}} \times 100 = \text{Percentage 2}$$

If Percentage 2 is greater than 200% - your Lodge gets a green light.

If Percentage 2 is between 100% and 200% - your Lodge gets a yellow light – proceed with caution!

If Percentage 2 is less than 100% - your Lodge gets a red light – stop what you are doing!

If your Lodge has two green lights for these percentages, your Lodge is financially sound. Congratulations! Keep an eye on things to maintain this happy position.

If your Lodge has a green light and a yellow light (or, worse, two yellow lights), there is some concern. The Lodge should get help for a more detailed analysis.

If your Lodge has a red light for either of the percentages (or worse, for both), danger is imminent! The financial practices of your Lodge have not been working. Hopefully it's not too late to act. Your Lodge needs to act quickly and get the help you need to avoid financial disaster! The Lodge Finance Advisory Committee is waiting on your call to assist – at 416-540-6433 or [davidarmstrong@armstrongmanufacturing.com](mailto:davidarmstrong@armstrongmanufacturing.com)

A sincere thank you to all our Brethren for their support and assistance in ensuring the financial safety and well-being of our Lodges and their members.

Be sure and tune in next month for another review of what your Grand Lodge Committees are working on. Until then – stay well!

*Thomas W. Hogeboom  
Deputy Grand Master*

*From the Grand Secretary ...*

Brethren,

**2022 Election of District Deputy Grand Masters and Grand Lodge Officers:**

Advance Notice:

The elections for District Deputy Grand Masters will be held electronically in June of 2022. The election for other Grand Lodge officers will be held electronically in July 2022.

The format will be the same as last year. Further details will be distributed when available.

Fraternally, Garry

*D. Garry Dowling  
Grand Secretary*