Brad S. Billings GRAND SECRETARY PO BOX 446 WACO, TEXAS 76703



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## GRAND SECRETARY'S MONTHLY COMMUNICATION NOVEMBER 2025

**SECRETARIES** and my Brothers all – Welcome to this month's edition of the Grand Secretary's Newsletter. This edition includes the following:

- Grand Secretary's Office Secretary Schools, Grand Annual Communication and more...
- Statistics Grand Lodge Insurance Program Zachary Haston
- Monthly Law Reading Proxies Jeremy R. Johnson
- Lodge Spotlight Goliad Lodge Scare on the Square
- And more.....

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PLEASE COMMUNICATE THIS INFORMATION TO YOUR MEMBERS, AS APPROPRIATE. I recommend you print this communication and bring it to your stated meeting for discussion. This communication is automatically provided electronically to all lodges with the capability to use the GrandView system. Individual Master Masons of the Grand Lodge of Texas can sign up by contacting the Grand Secretary's Office at (254) 753-7395 or gs@grandsecretaryoftx.org, or by registering your membership through the Member Portal.

#### **2026 SECRETARY SCHOOLS (SAVE THE DATE)**

**HOUSTON:** Saturday November 15<sup>th</sup> Gray Masonic Lodge No. 329 at 2:00 P.M. (NOTE TIME CHANGE)

Registration for Schools can be found here: Grand Lodge Masonic Membership Manager 2.0

### **PLEASE READ**

#### **GRAND LODGE INSURANCE PROGRAM**

15 minutes could save you 50% or more on your Property Insurance.

That's not a joke! Read the details about the newly established **Grand Lodge of Texas Insurance Program** in Brother **Zach Haston's article** below.

Information Session: Join us on **Wednesday, November 5th at 6:00 PM** via **Zoom** for a full overview before sending questions by email or phone.

Zoom Link: <a href="https://us04web.zoom.us/j/73368128089?pwd=w4pN8jykZhvH1ihcCK1Jto4BZL2J2L.1">https://us04web.zoom.us/j/73368128089?pwd=w4pN8jykZhvH1ihcCK1Jto4BZL2J2L.1</a>

If you can't make it, don't worry — the session will be recorded and released later this week.

#### **GRAND LODGE REGISTRATION**

Registration for Grand Lodge 2026 will be open this week.

We look forward to seeing everyone in January.

If you know of a foreign dignitary or a Brother from another jurisdiction planning to attend, please direct them to the <u>Texas Grand Annual Communication</u> site and have them scroll to the bottom for the appropriate registration form. *Please note: This form is ONLY for foreign dignitaries and guests.* 

#### **WELCOME TO WACO WEDNESDAY – JANUARY 14, 2026**

Save the date!

Join us for Welcome to Waco Wednesday, the evening before our Annual Communication.

More details will be available in the **December Grand Secretary's Newsletter.** 

#### **GRAND LODGE OF TEXAS PARTNERS WITH AMITY**

Have you ever been unsure about a visitor's Lodge being recognized — or wondered where to find a Lodge when traveling? Amity is a free app that lists over 300 regular Grand Lodges and 40,000+ Lodges across 120+ countries. At our October meeting, the Trustees voted to partner with Amity to simplify Lodge and visitor registration.

Download the App:

Scan the QR code for Apple or Google and follow the prompts.



**Upcoming Amity Calls for Texas Masons** 

December 2nd - For all Master Masons

January 6th – For Lodge Secretaries and Admins

The January 6th session will review the basics from the December call and then go deeper into the features and admin tools. If you're a Secretary unfamiliar with Amity, it's recommended you attend both. Both sessions will be recorded and shared later. Join the 3,000+ Texas Masons already using Amity, the world's most popular Masonic app!

#### READ PORTIONS APPROPRIATE FOR YOUR LODGE

#### **GRAND LODGE INSURANCE PROGRAM**

No statistics article this month as I've been working on something else: a group Grand Lodge of Texas Insurance Program which offers the potential to save the lodges of Texas a combined million plus dollars per year, if all enroll, over their multiple individual insurance policies. This insurance program is totally OPTIONAL for lodges. You can choose to join in or not, but I think you're going to like the numbers. What follows is a brief description of the program along with very important action items at the end for any wishing to obtain insurance under this program.

First off, the Grand Lodge of Texas is the administrator of this program but not the insurer or biller. The Grand Lodge of Texas has partnered with Lockton Insurance Brokers to establish both a Master Property Insurance Program and soon a Master General Liability Insurance Program, effective December 1, 2025. For the property insurance portion, Blue Sky Insurance Company has won the bid and been selected to be the property Insurer for the coming year. Their financial size is rated XIV, which is \$1.5B to \$2B, and their financial strength is rated A-, which is considered excellent. The group liability insurance program Insurer selection is pending the action items at the end. Together, these programs are designed to offer all our Lodges the opportunity to obtain property and liability insurance coverage under a unified structure, if they so choose to participate. Lockton will be handling the billing, and payments will be made directly to them for either or both policies that you wish to enroll in.

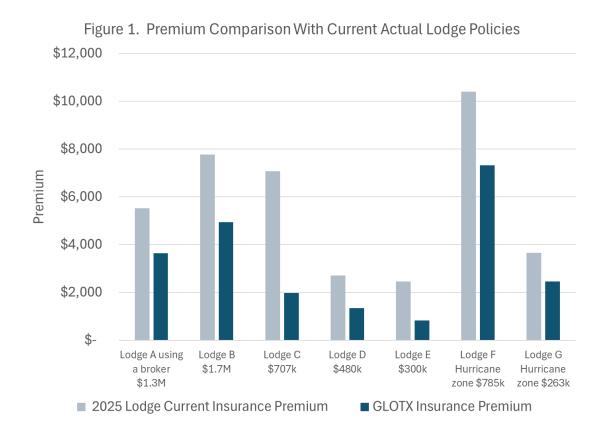
In addition to just shopping a large group, the main part of the savings of this group policy are achieved through the concept of a maximum potential loss for any event. A tornado might take out one lodge, a hail storm might hit a few, a hurricane might take out an entire area, but none of those events would take out all the lodges spread across the State; thus the Insurers can calculate a maximum potential loss for our properties for any single event, which is less than the combined total insured values for all the lodges. This means that the more lodges that sign on, the more the savings will be. Property insurance prices are set for this year based upon the initial inquiry that was sent out a few months ago, but these group policies will be shopped around annually and will likely come down next year if a lot more lodges sign on.

Importantly, this Master Property Insurance Policy includes an Agreed Value Endorsement. The quotes for replacement value, due to the underlying estimates of replacement costs, were just too high for many of our lodges to handle, so the Grand Lodge has decided to go with an Agreed Value Policy. Under this endorsement, you and Blue Sky Insurance Company will mutually agree upon the insured values of your building(s), business personal property, and business income for the duration of the policy term. The maximum payout for any event would then be the Agreed Value less a \$10,000 deductible. Under this Agreed Value policy, there will be no coinsurance costs and no post-loss valuation disputes as you will have already agreed to the total loss amount. Please note that the Agreed Value is a MAXIMUM payout for your property. If you have a loss for less than this amount, the full amount of the loss will be paid less the \$10,000 deductible.

Now for what really counts: the cost. The Property Policy is being offered at a rate of \$0.278375 per \$100 Agreed Value. Coastal counties have an additional wind coverage cost of \$0.653843 per \$100. We are

only divided into those two groups: hurricane zone and all other. Those are total costs and include coverage for fire, flood, wind, hail, vandalism and other typical coverages plus terrorism, a deductible buydown, and a 5% administrative fee. As an example, \$1,000,000 Agreed Value property insurance is being offered at an annual cost of \$2,783.75 for most of the State, or \$9,322.18 if you are in the hurricane zone (Tier 1). Yes, rates really are that much higher in those counties, but that's the case if you go with your own policy as well. Note that those numbers are just a round example. You select the Agreed Value maximum payout amount for your lodge, and thus the premium.

Figure 1 compares a few actual current lodge property insurance policy premiums with what is being offered under this Grand Lodge of Texas program (Lodge names have been replaced with letters). Note that Figure 1 is only for the property premium portion of your insurance, not liability. These 7 lodges, spread across the State in various areas from West Texas to Central to DFW to coastal, are being offered premiums that are \$1100 to over \$5000 less than their current policy, with an average savings of \$2,442. As we have over 600 buildings, the Statewide savings to the lodges under this new program could easily exceed a million dollars per year. The liability program, once finalized, is expected to provide notable additional savings on top of that.



In summary, important features of the property insurance program include:

- Totally optional for your lodge
- Reduced rate premiums achieved through economies of scale
- Your lodge is individually insured through the insurance carrier, not through Grand Lodge

- Premiums will be made directly from your lodge to Lockton Insurance, and if there is a loss, payment will be made directly to your lodge, not through Grand Lodge
- Most current policies can be cancelled early and a prorated portion of your premium returned
- You have the ability to set your own agreed insured value, and thus your premium
- EVERY lodge in Texas is being offered insurance under this program

The Grand Lodge of Texas is also actively working with Lockton Insurance Brokers to develop a Master General Liability Insurance Program. This program will be designed to provide broad protection against third-party claims involving bodily injury or property damage arising from Lodge operations. Key areas of coverage we are hoping to include are Premises Liability (coverage for incidents such as slips, trips, and falls occurring on Lodge property), Operational Liability (protection for activities conducted by the Lodge, including community service and charitable events), and Event Liability (coverage for offsite events or those requiring permits, with the ability to issue certificates of insurance as needed). To complete the setting up of this policy, we need the information included on the Liability Interest Form discussed below.

#### **ACTION ITEMS:**

Lodge Secretaries can now find a GLOTX Property Insurance Interest Form and a GLOTX Liability Interest Form in Grandview in the Secretary Resources under "Grand Lodge Insurance Program." These two forms are Excel files that can be filled out and returned by email to GLOTXins@lockton.com. These forms are not a binding contract, but if you will fill out these forms, you will be provided with two separate official quotes for your review and consideration: one for Property Insurance at the above discussed rates, and one for General Liability at rates still to be determined. If you return it to them this month, coverage can begin on Dec 1, 2025, but you can still join afterwards with a prorated premium. Most of you currently holding insurance policies can stop that policy early, if you choose, and receive a prorated amount of the premium back. Once your coverage here is accepted and bound, an invoice will be issued directly to you for your Lodge.

Please note that the Property and General Liability programs are independent of one another. You may elect to participate in both programs, or choose to bind coverage for only one, or neither, based on your Lodge's specific needs. For instance, if you rent you may just want a liability quote.

The absolute most important decision we're asking you to make today is that Agreed Value amount for the property insurance. That's all you will receive in case of a total loss, so select that number carefully. I'd start with what your current insurance company says your replacement cost would be. For those who have previously shown interest, we will be sending you the form with the replacement value entered on it that the insurance broker came up with for your property. That should be used as a guide, but, again, it can be modified to fit your needs and plans for what you would do in the case of a total loss.

If you have questions, please feel free to email me at zhaston@grandsecretaryoftx.org.

- Zachary Haston, PM

#### Lodge Spotlight: Goliad Masonic Lodge - "Scare on the Square" Brings Frightful Fun and Fellowship

Now in its fourth consecutive year, Goliad Masonic Lodge once again brought smiles, laughter, and a few good scares to the community with its annual "Scare on the Square" event — a tradition that began almost by accident and has since become a beloved local favorite.

As Brother Burris recalls, the first Scare on the Square started "by chance" four years ago, born out of a simple desire for the Lodge to become more involved in the community. What began as a small idea quickly grew into an annual celebration of fun and fellowship that the entire town now looks forward to each Halloween season.

In previous years, Past Master Josh Kovar added a creative twist by introducing a Masonic-themed scavenger hunt, allowing families to walk through the Lodge building and search for hidden symbols like the Square and Compasses. For two years, this interactive activity engaged hundreds of local children and parents while subtly sharing the story of Masonry's symbols and values.

The Lodge partnered with local businesses and received generous donations from members, helping fund prizes for the scavenger hunt — including a top prize of a hoverboard — and ensuring every participant left with something special.

Although this year's event did not include the scavenger hunt, Goliad Lodge still went all out for the community, handing out over 30 pounds of candy — and the good kind, too! According to Brother Burris, the lines wrapped completely around the building, with families eager to visit the Lodge and take part in the fun.

What started as a simple idea has grown into a meaningful annual tradition — one that not only delights children and families but also strengthens the bonds between the Lodge and the community it proudly serves.

— Mike Mistry, PM



#### **MONTHLY LAW READING - PROXIES**

Important Note: The proxy is not required for the Worshipful Master, Senior and Junior Warden, they are automatically considered.

As we approach the Grand Annual Communication, it is important for every lodge to elect a Proxy to represent the lodge at the Grand Annual Communication. Even if you are reasonably certain that the Worshipful Master, Senior and/or Junior Wardens will be in attendance. It is always possible that something will come up and they will not be able to attend. Proxies are due to the Grand Secretary's Office no later than December 28.

- Art. 3: Proxies Each subordinate Lodge under the jurisdiction of the Grand Lodge of Texas will elect a member as proxy to represent it at all Grand Lodge Communications where there will be a ballot taken on any and all subjects. The proxy will be elected at the last stated meeting in November of each year or no later than 30 days prior to the relevant Grand Lodge Communication. A proxy so elected cannot claim his seat, or exercise any rights as a proxy, when the Master or either of the Wardens is present. Past Masters, as such, cannot be represented by a proxy. (Revised 2021)
- Art. 4. Proxy Certificates Every proxy elected to represent a Lodge in this Grand Lodge must be furnished with a copy of a certificate of his election, with the seal of the Lodge affixed and signed by the Secretary. The Secretary of such Subordinate Lodge will immediately send the certificate of such proxy to the Grand Secretary and said certificate will be by him turned over to the Committee on Credentials when that Committee meets. This certificate must certify that the proxy was duly elected by the Lodge; that the election was entered in the minutes; and that such proxy did not solicit, either directly or indirectly, his election. This Certificate must be received by the Grand Lodge no later than 15 days before the relevant Grand Lodge Communication. No proxy shall be recognized by this Grand Lodge in the absence of such a certificate on file at Grand Lodge. (Revised 2003)
- Art. 5 Proxy Certified to Grand Secretary When a Lodge member is elected as a proxy by a Subordinate Lodge to represent it in this Grand Lodge, the Secretary of such Subordinate Lodge will at once send a certificate of such proxy to the Grand Secretary, and said certificate will be by him turned over to the Committee on Credentials when that committee meets. This certificate must be on file fifteen (15) days before each Grand Lodge Communication of each year. (Revised 2003) Jeremy R. Johnson, PM

#### **TX MASON APP**

The TX Mason app is over 5,000 users! Please join the 5,410 Brothers using the TX Mason APP! This is separate from the GrandView App & has a searchable (updated) law book and monitor at your fingertips. https://grandlodgeoftexas.app/launch.html



Hope Through Charity...Servant Leadership...Operational Transparency

Building upon the successful partnership with the Blue Lodges in 2025, the Texas Masonic Charities Foundation is pleased to offer matching grants for the 2026 Grant Cycle. In 2025 our Fraternity provided \$2,461,102 in High School Scholarships, Community Grants, and Teacher Honorariums. Let us unite and serve our society with even more zeal in 2026!

2026 TXMCF Matching Grant Amounts		
Scholarships	\$1,250	
Community Grants	\$250	
Teacher Honorariums	\$500	
2026 TXMCF Application Schedule		
Applications Open: January 1, 2026 Applications Close: March 31, 2026		
2026 TXMCF Application Process		
Apply Online at: https://txmcf.org		
Matches will be processed through Bill.com (no		
paper checks will be provided)		

Hill Country Flood Disaster Relief Summary: As a result of the charitable giving of Texas Master Masons, the TXMCF raised \$22,000 in needed relief. Every penny of this money was provided to the various lodges who made a grant request to serve their respective community. Your Foundation contributed another \$28,000. Over the course of 6 weeks, \$50,000 was processed and given to the communities of our great state who were affected by the July 2025 disaster. The total impact amounted to \$107,245.



Feb 13, 2026 at 11AM – Feb 15, 2026 at 2PM

Shriners Children's College Showdown
734 Stadium Drive, Arlington, TX, United States, Texas 76011



## **2026 EAST-WEST SHRINE BOWL**

#### Date & Time:

Tuesday, January 27, 2026 • 6:00 PM CT

#### Location:

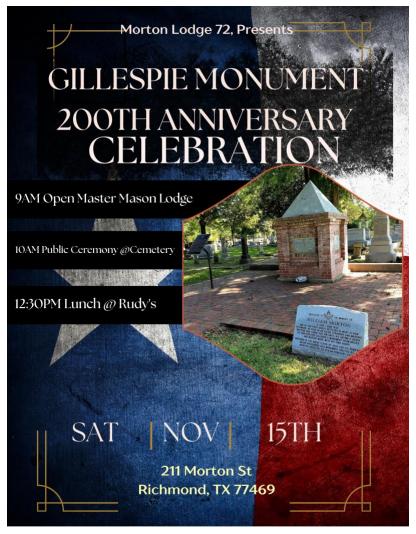
Ford Center at The Star | Frisco, Texas





## **Grand Master's Calendar of Events**

Date	Event	Time	Location	Address
Monday 11/3/2025	Official Visit to	6:15	Forrest Lodge No.	1030 12 <sup>th</sup> Street,
	Forrest No. 19	P.M.	19	Huntsville, TX 77340
Tuesday 11/4/2025	Official Visit to Sam B. Crawford No. 1418	6:30 P.M.	Sam B. Crawford No. 1418	20625 Lodge Rd, New Caney, TX 77357
Friday 11/14/2025	Official Visit to Solidarity No. 1457	6:30 P.M.	Solidarity No. 1457	10510 Harwin Dr., Houston, TX 77036
Saturday 11/15/2025	Gillespie Monument 200 <sup>th</sup> Anniversary	9:00 A.M.	Morton Lodge No. 72	211 Morton St., Richmond, TX 77469



# Committee on Work Schedule

<u>Date</u>	<u>Lodge</u>	No.	<u>City</u>	<u>District</u>	<u>Forum</u>	<u>Exam</u>
Steve Pepper						
Sat, 15 Nov 2025	Palo Duro	1239	Amarillo	99	9:00 AM	Following
Cody Stewart						
Sat, 8 Nov 2025	Metropolitan	1182	Dallas	14-E	8:00 AM	Following
Sat, 15 Nov 2025	Knob Creek	401	Temple	48	8:00 AM	Following
Sat, 6 Dec 2025	Temple	70	Mount Pleasant	6	8:00 AM	Following
Sat, 13 Dec 2025	St. Johns	53	Tyler	16	8:00 AM	Following
John Peters						
Sat, 15 Nov 2025	Rambo	426	Dripping Springs	52	9:00 AM	1:00 PM
Sat, 6 Dec 2025	Triune	15	San Antonio	39-C	9:00 AM	1:00 PM
Cody Cockroft						
Sat, 6 Dec 2025	Hempstead	749	Hempstead	108	8:00 AM	Following
Sat, 13 Dec 2025	Bellaire	1336	Houston	30-B	8:00 AM	Following
Chuck Forsyth						
Sat, 8 Nov 2025	Azle	601	Azle	89	9:00 AM	Following

For more information go to: <a href="https://grandlodgeoftexas.org/committee-on-work">https://grandlodgeoftexas.org/committee-on-work</a>

## The Grand Lodge of Texas

## **Cornerstone Leveling Ceremonies 2025**

#### **For Information Contact:**

Kevin T. Binder - State Cornerstone Coordinator 832-489-7778 - kevinbinder30@gmail.com



Date	Time	Lodge	Location	Grand Lodge Representative
Friday 11/7/2025	Lunch or refreshments at 11:00am Open Mina Lodge at Noon Open Grand Lodge at 12:15pm Cornerstone Ceremony at 1:00pm	Mina #1456 601 Main St. Bastrop, TX 78602	Calvary Episcopal School	Thomas F. Griffin Past Grand Master
Friday 11/14/2025	Lunch or refreshments at 11:00am Open Montgomery Lodge at Noon Open Grand Lodge at 12:15pm Cornerstone Ceremony at 1:00pm	Montgomery #25 160 Eva St. Montgomery, TX 77356	Children's Safe Harbor Building	Raborn L. Reader, Jr. Grand Master
Saturday 11/15/2025	Breakfast or coffee & donuts at 7:30am Open Trenton Lodge at 8:00am Open Grand Lodge at 8:15pm Cornerstone Ceremony a0t 9:00am	Trenton #761 112 Hamilton Trenton, TX 75490	Trenton ISD Elementary and High School	G. Clay Smith Past Grand Master
Saturday 11/22/2025	Coffee & Donuts at 10:00am Open Billie Mosse Lodge at 11:00am Open Grand Lodge at 11:15pm Cornerstone Ceremony at Noon	Billie Mosse #1152 2101 S. Austin Ave. Denison, TX 75020	New Middle School	H.N. "Chip" Green, Jr. Grand Jr. Warden
Saturday 11/22/2025	Lunch or refreshments at 2:00pm Open Empire Lodge at 3:00pm Open Grand Lodge at 3:15pm Cornerstone Ceremony at 4:00pm	Empire #586 310 E. FM 6 Nevada, TX 75173	Josephine Public Safety Building	H.N. "Chip" Green, Jr. Grand Jr. Warden
Monday 12/1/2025	Lunch or Refreshments at Noon Open Brownwood Lodge at 1:00pm Open Grand Lodge at 1:15pm Cornerstone Ceremony at 2:00pm	Brownwood #279 601 Brown St. Brownwood, TX 76801	New Indoor Football practice facility	H.N. "Chip" Green, Jr. Grand Jr. Warden
Saturday 12/6/2025	Coffee & donuts at 9:30am Open Clear Lake Lodge at 10:30am Open Grand Lodge at 10:45am Cornerstone Ceremony at 11:00am	Clear Lake #1417 1707 Les Talley Dr. El Lago, TX 77586	New Lodge Building	Raborn L. Reader, Jr. Grand Master
Monday 12/15/2025	Coffee & donuts at 9:00am Open Forrest Lodge at 10:00am Open Grand Lodge at 10:15am Cornerstone Ceremony at 11:00am	Forrest #19 1030 12th St. Huntsville, TX 77340	New City Hall	Raborn L. Reader, Jr. Grand Master

#### **GRAND SECRETARY OFFICE STAFF DIRECTORY**

#### **Hours of Operation:**

8:30 AM to 4:00 PM, Monday – Friday

**Phone:** 254-753-7395

Fax: 254-753-2944

Physical Address: Mailing Address:

715 Columbus Ave PO Box 446

Waco, TX 76701 Waco, TX 76703

#### **Brad S. Billings – Grand Secretary**

#### gs@grandsecretaryoftx.org

Office Staff – the list below is intended to help you reach the person in the office responsible for what you are requesting. It is, however, recommended that you copy the <a href="mailto:GS@GrandSecretaryofTX.org">GS@GrandSecretaryofTX.org</a> email on ALL correspondence.

Dave McHam	Cindy Huerta	Justin Hancock		
dave@grandsecretaryoftx.org	cindy@grandsecretaryoftx.org	justinh@grandsecretaryoftx.org		
		Honesty & Integrity Awards		
In-State Affiliations	Annual Returns	Lamar Medals		
Specialized Reporting	Lodge By-Law Revisions	Forms and Lodge Supply Orders		
GL & Lodge Procedures	Relief Assistance Request	Grand Lodge Service Awards		
Vanguard Application Collection	Endowed Memberships	Golden Trowel Awards		
		Community Builder Awards		
Jeff Frayser	Zachary Haston	Jeremy Johnson		
fraternal@grandsecretaryoftx.org	zhaston@grandsecretaryoftx.org	Jjohnson@grandsecretaryoftx.org		
	Membership			
Out of State Correspondence	Lodge Officer Maintenance	Lodge Secretary Training		
Out-of-State Correspondence  Dispensations	Esoteric Record Maintenance	GS Newsletter		
	Form 71 Collection	G3 Newslettel		
	IRS Form 990's Collection			
	Jimmy Shannon			
	jshannon@grandsecretaryoftx.org			
	Masonic Disciplinary Violations			

#### **SECRETARY INSTRUCTIONS**

The following information is intended primarily for the Secretary but may be meaningful to many of your members.

#### **Lodge Suspense System:**

Suspense Dates – Lodge Secretaries should create a suspense system (a reminder system) to alert the Lodge that certain documents are due. This list is offered as a "starter kit' for your consideration:

- a. January The Worshipful Master should appoint a Committee on Members in Arrears (Article 319a).
- **b.** May 31 W. B. and Brandon Carrell Award nominations may be submitted to the Grand Lodge Committee on Public Education for evaluation and recommendation to the Grand Lodge Trustees (Article 14b).
- c. Mid-June Look for the Annual Returns Format from GL. (Downloaded from the Grand View System after June 24th. Notify the GS staff if you need the returns mailed as a printout).
- **d.** June 23 Lodge elections must be completed at the last stated meeting prior to midnight of June 23 (Art. 292). Notify us of the new Lodge Officers immediately so they can be printed in the Directory of Constituent Lodges (do not wait for installation). Submission will be available on the Grand View System from May 24 through midnight June 23.
- e. June 23 Endowed Membership checks must be in the Office of the Grand Secretary by June 23 to start earning interest in order to receive returns by the next year (Art. 318a). Changes to the amount of endowments must be voted on at the same meeting as the Lodge elections, and notification to the Grand Lodge must be before June 24th. Endowed Membership applications received at the Grand Lodge on or after June 24 must be for the amount that the Lodge reported.
- f. July 15 Statements of Availability due GS Office. (6a).
- g. July 31 Lodge installations must be performed from June 24 to prior to midnight July 31 (Art. 298).
- h. August 15 Annual Returns Report due to Grand Lodge (Art. 493).
- i. August 15 Resolutions due in GS Office (Art. 172).
- j. August 30 Vanguard Applications are due to the DDGM electronically no later than August 30 and to the Committee on Masonic Education electronically via <a href="mailto:cme@grandlodgeoftx.org">cme@grandlodgeoftx.org</a> (refer to Vanguard Application Instructions).
- k. September 15 Lodge Minimum Audit Report 71 is due to the GS Office NLT September 15 (Art. 284).
- I. October 1 Lodge By-Laws that must be reviewed by the GL Committee on By-Laws due the GS Office NLT October 1 (Art. 219).
- m. Nov 15 Form 990-N, Electronic Notice (e-Postcard), must be filed with the IRS by Lodges that have gross receipts of \$50,000 or less or do not meet the requirements for filing the IRS 990 or IRS 990EZ. (Lodges must file the appropriate Form 990 no later than the 15th day of the fifth month following the close of the organization's fiscal year.)
- **n.** Dec. 28 Proxy Certificates are due the GS Office NLT December 28 (Art. 4). You should always appoint a Proxy (in case of an emergency) but he would not vote if any of the top three officers were available. Remember, each brother can have no more than four votes. Therefore, a sitting Worshipful Master cannot be a proxy for another Lodge.