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Grand Secretary's Monthly Communication

November 2026

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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 – Form 990, Annual Communication, Endowment Transfers, and Secretary School
- Vanguard Lodges
- Monthly Law Reading – Saints John Days – Jeremy Johnson, PM
- 2027 Lodge Insurance Deal – Zachary Haston, PM
- Lodge Spotlight – Port Neches-Groves Lodge No. 1163
- Grand Master's Calendar of Events
- Committee on Work Schedule – November & December 2026
- Cornerstone Leveling Ceremonies – November & December 2026
- And more...

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 emailed to all Master Masons who are signed up to receive emails in the GrandView system. If you are not receiving these emails, each edition is also available on the Grand Secretary's Page at https://grandlodgeoftexas.org/grand-secretary.

For more content from the Grand Secretary's Office, please see our official website at: https://grandlodgeoftexas.org/grand-secretary. To stay connected with the Grand Secretary and other Secretaries across the state, see our facebook page at: https://www.facebook.com/groups/1486287938821817.

Please Read

Grand Secretary's Office

Form 990 Due November 15

990s are due to the IRS on the 15th of this month for almost every Lodge in Texas. Please take a moment and make sure the Brother (or professional) who files this for your Lodge has received the "accepted" page from the IRS and uploaded it to the GrandView File Vault or emailed it to the office (copy zhaston@grandsecretaryoftx.org).

Annual Communication Registration and Hotels

Registration: Registration for the 2027 Annual Communication is now open at Grand Lodge Masonic Membership Manager 2.0. Online registration will remain open through January 3. After that, you may register only in person.

Hotels: Please visit the unofficial Annual Communication site for event information, lodging options, and updates: Texas Grand Annual Communication.

As of this writing, most of the social events that were so popular last year are expected to return.

Moving an Endowed Membership After a Consolidation

Under Art. 318a, an endowed membership normally stays with the Lodge where it was purchased. There is an exception when Lodges consolidate. Within 12 months after a consolidation, a member whose endowment was not purchased in the surviving Lodge may transfer it to another Lodge of this Grand Jurisdiction where he is a member, whether he is affiliating with a new Lodge or already holds a plural membership. This does not apply to an endowment that was purchased by a Lodge. The transfer takes effect at the fiscal year-end of the Endowed Membership Fund following the Grand Secretary's receipt of the request.

If your Lodge has recently consolidated and you wish to move your endowment, please email Cindy Miers at cindy@grandsecretaryoftx.org.

Secretary School

November 7th – Houston, TX (South)
Registration: 8 AM | Class: 9 AM
Solidarity Lodge No. 1457
10510 Harwin Drive, Houston, TX 77036

Celebrating Excellence: 2026 Vanguard Award Recipients

Brethren,

The Committee on Masonic Education is pleased to recognize the lodges that have earned the 2026 Vanguard Award. Based on the district reports, 41 lodges representing 27 Masonic districts have achieved this distinction.

The Vanguard Award recognizes lodges that demonstrate a commitment to strengthening Freemasonry through leadership, education, member engagement, and continued improvement.

We would especially like to recognize the districts with multiple Vanguard Award recipients:

- District 108: 7 lodges
- District 9-A: 4 lodges
- Districts 16, 28, 49, 50, and 30-D: 2 lodges each

Additionally, 20 other districts had a lodge earn this recognition.

2026 Vanguard Award Recipients

Congratulations to the following lodges for earning the Vanguard Award this year!

Lodge	No.	Lodge	No.	Lodge	No.
Allen	1435	Katy	1439	Randolph	1268
Austin	12	Kendall	897	Richland Hills	1348
Bellaire	1336	Kingsland	1424	Rosenberg	881
Blanco	216	Knox-Corinthian	851	Sampson	231
Blessing	411	League City	1053	Solidarity	1457
Brookshire	1066	Lebanon	837	St. John's	5
Carrollton	1400	Melissa	569	St. John's	51
Clear Lake	1417	Mesquite	928	St. John's	53
Conroe	748	Milam	2	Starr	118
Dayton	825	Morton	72	Sugar Land	1141
East Trinity	157	North Houston Morning	1360	Tomball	1096
Garland	441	Parsons	222	Valley	175
Hillcrest	1318	Pine Tree	1396	Waller	808
Huffman	1428	Pleasant Hill	380		

2026 Vanguard Award Recognition at Grand Lodge

This year, we are making a few changes to how Vanguard Awards will be presented during the Annual Communication of the Grand Lodge of Texas.

All qualifying lodges will receive their Vanguard Award certificate in their Grand Lodge packet.

Rather than bringing every qualifying lodge onto the stage, we will recognize the top five Vanguard lodges during the Annual Communication. These five lodges will be notified individually before Grand Lodge and will receive a commemorative plaque on stage.

The recognition will culminate with the unveiling of the top Vanguard Lodge at Grand Lodge, celebrating the lodge that earned the highest distinction in this year's program.

Thank You for Your Commitment to Excellence

On behalf of the Committee on Masonic Education, I want to congratulate every lodge that earned the Vanguard Award and thank all lodges that participated in this year's program.

The true value of the Vanguard Award is not simply the recognition itself, but the work that takes place within our lodges throughout the year. Every effort to strengthen Masonic education, engage our members, develop leaders, and improve lodge operations contributes to the future of our fraternity.

We encourage all Texas lodges to continue striving for excellence and to participate in the Vanguard Award program in the coming year.

Congratulations once again to our 2026 Vanguard Award recipients. We look forward to celebrating your accomplishments at Grand Lodge!

Fraternally,

Chris Galloway
Chairman, Committee on Masonic Education
Grand Lodge of Texas

Monthly Law Reading – Saints John Days

Our Law Book sets aside two feast days each year, June 24 and December 27. This year December 27 falls on a Sunday, which brings a second article into play. Here is what the law says before your Lodge sets its December calendar.

> **Art. 238. Meetings on Saints John Days.** – June 24 is Saint John the Baptist Day, and December 27 is Saint John the Divine Day. These are feast days on which no Stated Meeting shall be held. Called Meetings may be held on June 24 for the installation of officers, and on either of such days to confer degrees or conduct funerals. No other business shall be attended to on either of such days. Should a Stated Meeting fall on either of such days it shall be held on the next following day which is not Sunday.

What this means on December 27:

- No Stated Meeting may be held.
- A Called Meeting may be held only to confer degrees or conduct a funeral. No other business may be attended to.
- A Stated Meeting that falls on the 27th moves to the next following day which is not Sunday.

Because the 27th is a Sunday this year, Art. 237 also applies: no Lodge may meet on Sunday except to conduct a Masonic funeral, to lay the cornerstone of a house of worship, or with the approval of the Grand Master. The celebration of the day is covered by the next article.

> **Art. 239. When Anniversary Falls on Sunday.** – When the anniversaries of the Saints John fall on Sunday, Lodges may publicly celebrate the following day without obtaining dispensation therefor.

That makes **Monday, December 28** the day a Lodge may hold a public Saints John celebration without a dispensation. A celebration of the anniversaries of the Saints John is also one of the occasions listed in Art. 240(b) on which a Lodge may appear in public as a Masonic body.

Plan ahead. Grand Master's Decision 2004 No. 7 held that the Grand Master has no authority to grant a dispensation on short notice to reschedule a Stated Meeting by one week. If your Lodge is considering changes to its December meetings, settle them now.

– Jeremy R. Johnson, PM

2027 Lodge Insurance Deal

The bids are in for the second year of bundling our properties together to get a better insurance deal. Going forward, Higginbotham will handle both general liability and property insurance. Chubb will continue to be our partner carrier for General Liability, and pricing is remaining relatively the same. If you are currently using the General Liability program through Higginbotham and Chubb, your renewal is being mailed to you directly from Chubb. Please review it and be sure to pay the invoice to secure your 2027 coverage.

This year's changes are all in property insurance. It will be basically the same price (slightly cheaper) for most of us with much better coverages and deductibles, and massively cheaper for our coastal lodges.

The carrier this year will be Starr Insurance Companies. They are A rated (excellent) with a financial size category of XV (over $2 billion). Named insured will be all of the individual lodges that have opted in along with the Grand Lodge; however, no money will flow through Grand Lodge. The individual lodges will pay their premiums directly to the insurance companies, and if there is a loss, the individual lodges will be paid directly by them. Neither Grand Lodge nor anyone at Grand Lodge will receive any money from this deal. The bundling and bidding was done purely to help our lodges.

Here are the highlights: ALL Texas lodges are being offered property insurance at an all-in price of $274.85 per $100k of total insured value, which includes fees and taxes. That is virtually the same price as this year for most of us, but for 2027 the same price applies to coastal properties as well. In 2026, Tier 1 coastal properties paid a substantially higher rate and included both wind/hail and flood coverage. This year, wind and hail ARE covered under the package deal, even in the hurricane zone, but flood is not covered in Special Flood Hazard Zones or at Tier 1 coastal locations. Lodges along the coast can purchase flood coverage for an additional cost.

Everyone also gets better coverage under the 2027 deal. The base deductible remains at $10k, and the named storm wind/hail deductible remains at 3% (minimum $25k). All other wind/hail now has a deductible of 2% (minimum $25k), down from 3% last year. Table 1 compares the 2026 and 2027 deals. The biggest differences are the Tier 1 cost and the all-other wind/hail deductible. Table 1 does not show a number of smaller improvements. A full Coverage Summary will be added to the Secretary's Resources.

For those currently insured under the 2026 plan, invoices will be sent out in the month of November and will be due January 1, 2027. Remember that if you came in mid-year, the new invoice will be for a full year, so be prepared for that. If you are mailing a check, I recommend mailing it the first week of December. Given the holidays, we need to make sure all payments are in by January 1, 2027. Billing will work differently for general liability than

for property, and the details will be included in the instructions you receive when you bind coverage. Please take note that although Higginbotham is setting us up for both liability and property insurance, two different invoices will need to be paid: one paid to them for property and the other paid to Chubb for liability.

Table 1. Property Insurance Deal Comparison

	2026		2027	
	Base	Tier 1	Base	Tier 1
Premium (per $100k)	$278.38	$932.22	$274.85	$274.85
Base deductible	$10,000		$10,000	
Named Windstorm deductible	3%		3% (min $25k)	
All other Wind/Hail deductible	3%		2% (min $25k)	
Flood deductible			$100,000	
Sublimits				
Flood coverage (Special Flood Hazard Areas)	not covered		not covered	
Flood coverage (Tier 1 hurricane zone not SFHA)	$500k		not covered	
Flood coverage (all other areas)	$500k		$1M	
Accounts Receivable	$10k		$1M	
Valuable Papers and Records	$50k		$500k	
Fine Art (George Washington paintings, etc)	$10k		$100k	
Signs	$10k		$50k	
Data Processing			$250k	
Fire and Police Department Service Charges			$25k	
Trees and Shrubs ($1,000 max per tree or shrub)			$25k	
Vacant location	60 days covered		$500k theft/vandal/water	

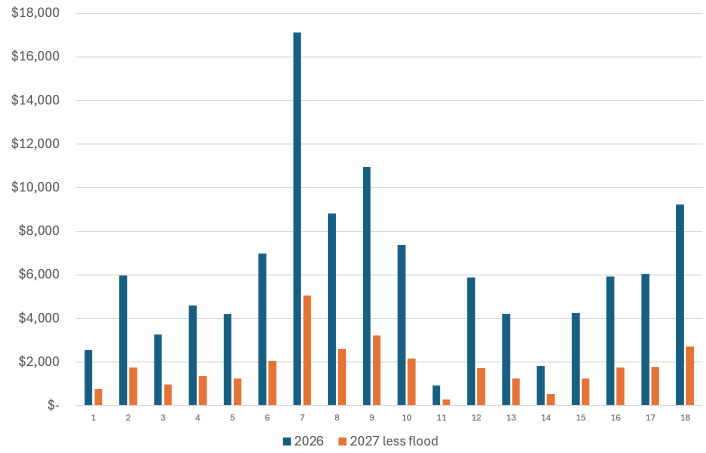
For new properties being added to the plan, the way to get a quote remains the same. There are two forms and two email addresses, one each for General Liability and Property. Email the general liability form to GeneralLiabilityMasonic@higginbotham.net and the property form to PropertyMasonic@higginbotham.net. Those email addresses are on the top of the forms. You can find the forms at the top of the Secretary's Resources & Forms tab in GrandView. Just a reminder, you must complete the entirety of the form to obtain a quote. We have shortened the list to the absolute minimum, so if it is requested on the form it is required by the carrier to quote. Quote request forms are only for new properties to the plan. Renewals will use what they already have for you.

Once you receive your quote, and if you would like to move forward and bind coverage, you will need to email Higginbotham responding to confirm you will be binding. Do not think that getting a quote gets you coverage. You must reply to them to accept. Higginbotham will then send you instructions on the next steps, including how billing works for that coverage.

Please do not mail any checks until you receive the appropriate invoice as the bills will be different for each line of business.

Last year, 88% of our lodges on this program paid less than $3000/yr for property insurance, and this year with the coastal properties being at the same price, flood excluded, that should increase. Looking specifically at the Tier 1 hurricane zone properties, the savings are enormous. Figure 2 shows the 2027 premiums (without flood) for those coastal lodges compared to their 2026 premiums. Yes, flood coverage would cost more in the hurricane zone, but that is an option this year, and wind damage in the hurricane zone is still included. We only have 18 properties in the hurricane zone in the plan at this time, out of 71 Tier 1 properties; however, with this deal we are thinking more will join in at the greatly reduced no-flood coverage rate. Remember that everyone outside of Tier 1 and Special Flood Hazard Zones is covered for flood damage.

Figure 2. Base Premium Comparison For the Quoted Lodges in the Hurricane Zone



Last year, the bundled property insurance plan had the potential to save the individual lodges of Texas a total of $1.2 million per year over their individual plans if everyone opted in. The 2027 deal is basically the same price for most of us with better coverages and deductibles, but it also has the potential to save the coastal lodges an additional combined $350k over-and-above last year's savings, pushing the program savings to over $1.5 million/yr compared to their individual policies 2 years ago, if everyone opted in.

– Zachary Haston

Friday Night Lights Meet Masonic Light

Building Community, One Connection at a Time



Sometimes, the best way to introduce Freemasonry to the community isn't through a formal presentation, but through a warm meal, an open door, and a little hospitality.

The Brethren of Fort Richardson Masonic Lodge No. 1163 recently demonstrated just that when they welcomed their local varsity football team for an evening of food and fellowship.

As part of their community outreach efforts, the Lodge hosted approximately 50 football players, along with parents and 14 Masons, bringing total attendance to around 80 people.

But the highlight of the evening wasn't just the delicious chicken strips!

After dinner, several players became curious about what was upstairs and asked if they could see the Lodge room. Brother Robert Arnold gladly took them upstairs, explained some of the things they were seeing, and answered their questions.

What followed was a wonderful exchange. The young men asked thoughtful questions and showed genuine interest in learning about Freemasonry.

And that is where the real impact of the evening was made.

These young athletes came expecting a meal, but left with something more: a positive impression of Freemasonry and the men who practice its principles.

A Simple Idea Worth Sharing



Every Lodge in Texas has an opportunity to make a similar impact. Whether it's feeding a local sports team, hosting teachers and first responders, supporting youth organizations, or simply inviting neighbors for dinner, community involvement doesn't have to be complicated.

We often talk about making Freemasonry more visible in our communities. Perhaps the answer isn't always finding ways to bring people into our Lodges, but finding more ways to bring our Lodges into the lives of those around us.

The values these young men learn on the football field (teamwork, discipline, respect, and perseverance) are many of the same values we embrace as Masons.

Will any of these young men become Masons someday? Who knows? But they will likely remember the evening when a group of Masons welcomed them, shared a meal, and took the time to answer their questions.

That's how relationships are built, impressions are made, and the seeds of tomorrow are planted.

A special thank-you to Brother Robert Arnold for sharing this wonderful story and to the Brethren of Fort Richardson Lodge No. 1163 for showing us that sometimes the most meaningful Masonic outreach begins with something as simple as saying, "Come on in, you're welcome here!"

Submitted by – Mike Mistry, P.M.

Texas Freemason Magazine

The most recent edition of the magazine: https://grandlodgeoftexas.org/texas-freemason-magazine.

The Texas Freemason Magazine is published four times a year and is available in PDF format on the Grand Lodge website under the "MEDIA/MAGAZINE" tab. In addition to the digital format, the Winter and Spring issues are printed and mailed before and following the Grand Annual Communication. If you are not receiving the magazine in the mail, it is likely your address is not correct in the Grand Lodge database. You can correct this by visiting the Grand Lodge website and logging into the member portal where you can edit your profile as needed.

Grand Master's Calendar of Events

In order to provide the most up to date information and prevent duplication, the Grand Master's Calendar can now be found in the Grand Lodge Gazette, emailed weekly by the Grand Lodge Committee on Communications. For full details, please visit the Grand Master's calendar page here:

GRAND MASTER'S PAGE

Committee on Work Schedule

November & December 2026

Committeeman	Date	Lodge	City	District	Forum	Exam
Cody Stewart	Sat, Nov 21, 2026	Knob Creek No. 401	Temple	48	8:00 AM	After
	Sat, Dec 5, 2026	Linden No. 192	Linden	5	8:00 AM	After
	Sat, Dec 12, 2026	Tyler No. 1233	Tyler	16	8:00 AM	After
John Peters	Sat, Nov 7, 2026	Rambo No. 426	Dripping Springs	52	9:00 AM	1:00 PM
	Sat, Dec 5, 2026	New Braunfels No. 1109	New Braunfels	35-B	9:00 AM	1:00 PM
Cody Cockroft	Sat, Nov 7, 2026	South Houston No. 1295	Houston	30-H	8:00 AM	After
	Sat, Nov 14, 2026	Humble No. 979	Humble	30-D	8:00 AM	After
Steve Pepper	Sat, Nov 7, 2026	Canyon City No. 730	Canyon	99	9:00 AM	1:00 PM
Kevin Moss	Sat, Nov 7, 2026	Azle No. 601	Azle	89	9:00 AM	After
	Sat, Dec 5, 2026	Decatur No. 447	Decatur	87	9:00 AM	After

For the full schedule and forum details, see https://grandlodgeoftexas.org/committee-on-work.

Cornerstone Leveling Ceremonies 2026

Effective 11/1/2026

For Information Contact:
Kevin T. Binder, State Cornerstone Coordinator
832-489-7778 | kevinbinder30@gmail.com
Join our Cornerstone Facebook Group

Date	Time	Lodge	Location	Grand Lodge Representative
Saturday 11/14/2026	Coffee at Noon Open Bridgeport Lodge at 1:00pm Open Grand Lodge at 1:15pm Cornerstone Ceremony at 2:00pm	Bridgeport #587 1012-A Halsell St. Bridgeport, TX 76426	Boonsville-Balsora VFD (BBVFD)	H.N. "Chip" Green, Jr. Grand Sr. Warden
Monday 11/16/2026	Breakfast or Coffee & Donuts at 10:00am Open Dickinson Lodge at 11:00am Open Grand Lodge at 11:15am Cornerstone Ceremony at Noon	Dickinson #1324 4301 Missouri Ave. Dickinson, TX 77539	New High School	Justin B. Duty Deputy Grand Master
Tuesday 11/17/2026	Lunch or Refreshments at Noon Open Old River Lodge at 1:00pm Open Grand Lodge at 1:15pm Cornerstone Ceremony at 2:00pm	Old River #1442 3134 FM 565 North Mont Belvieu, TX 77580	New Chambers County Soccer Complex	H.N. "Chip" Green, Jr. Grand Sr. Warden
Monday 12/14/2026	Breakfast or Coffee & Donuts at 10:00am Open Sam B. Crawford Lodge at 11:00am Open Grand Lodge at 11:15am Cornerstone Ceremony #1 at Noon Cornerstone Ceremony #2 at 12:30pm	Sam B. Crawford #1418 20625 Lodge Rd New Caney, TX 77357	New Roman Forest Police Station & the new Caney Pines Convention Center	H.N. "Chip" Green, Jr. Grand Sr. Warden
Tuesday 12/15/2026	Breakfast or Coffee & Donuts at 8:00am Open Anahuac Lodge at 9:00am Open Grand Lodge at 9:15am Cornerstone Ceremony at 10:00am	Anahuac #995 2100 S Main St. Anahuac, TX 77514	New Chambers County Justice Center	Justin B. Duty Deputy 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: 715 Columbus Ave, Waco, TX 76701 • Mailing Address: PO Box 446, Waco, TX 76703

Brad S. Billings, PGM – 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 GS@GrandSecretaryofTX.org email on ALL correspondence.

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

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 cme@grandlodgeoftx.org (refer to Vanguard Application Instructions).
k. September 15 – Lodge Minimum Audit Report 71 is due to the GS Office NLT September 15 (Art. 284).
l. 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 or Warden cannot be a proxy for another Lodge.