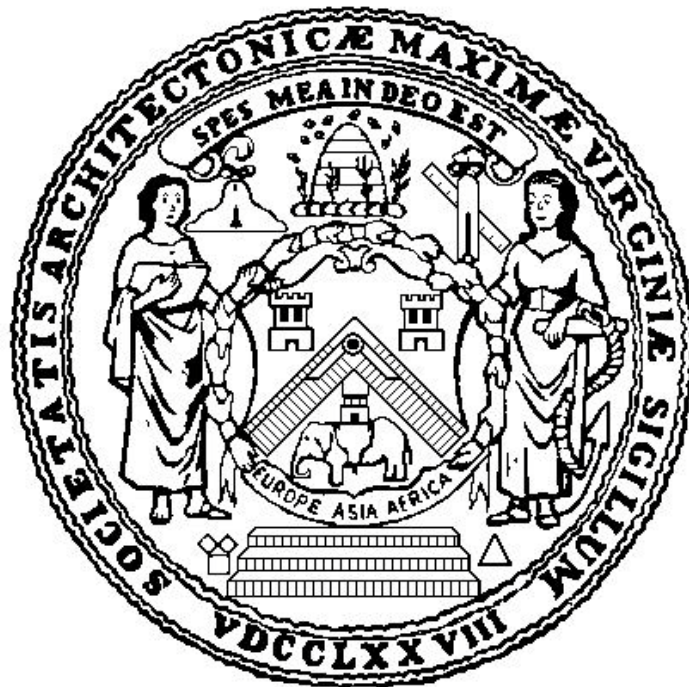


Lodge Financial Manual



Published for
The Grand Lodge, A.F. & A.M., of Virginia
by the
Committee on Masonic Education
2009

Table of Contents

<i>Topic</i>	<i>Page</i>
Treasurer	1
General Duties for the Office of Treasurer	2
Duties and Responsibilities	5
Insurance Coverage.....	5
Audit Committee	7
Auditing Lodge Financial Records.....	7
List of Financial Instruments.....	9
Lodge Audit Committee Presentation	12
Lodge Auditing Committee's Findings.....	12
Budgeting.....	14
How to prepare your Lodge Budget	14
A. Resources	14
B. Fixed costs or non-discretionary expenses	15
C. Non-fixed expenditures or program budget	16
D. Project and program choices.....	16
E. Matching program costs and available resources	17
F. Alternative means of program funding.....	19
G. Finalizing the Plan.....	20
Sample Lodge Budget.....	22
Finance Committee:	25
Appendix A	28
Sample Petition and Order to appoint a new/replacement Trustee.....	28
Index	29

TREASURER

The Methodical Digest Sec. 2.54 (MD) explains the duties and responsibilities of the Lodge Treasurer in some detail. Please refer to the MD Sec. 2.54 through Sec. 2.58 for Grand Lodge requirements. The Worshipful Master and Secretary also have some responsibility, see MD Sec. 2.48 paragraph 4, and MD Sec. 2.59 paragraph 3.

The Treasurer advises financial planning, procurement, and investment of funds for the Masonic Lodge. The Treasurer may delegate authority for receipt, disbursement, banking, protection and custody of funds, securities, and financial instruments. The Treasurer analyzes financial records to forecast future financial position and budget requirements, and evaluates need for procurement of funds and investment of surplus. The Treasurer advises the Lodge on investments and loans for short and long-term financial plans. He prepares financial reports for Lodge management, and he develops policies and procedures for accounts receivable. The Treasurer signs notes of indebtedness as approved by the Lodge and Worshipful Master.

While the following general duties require manual preparation of the Lodge financial records, the Treasurer is encouraged to use a computer program to track detailed information about the

Lodge's financial records. The detail required must be accessible by the computer program, which reflects the bank check and corresponding bills in an automated fashion. In many smaller Lodges, hand written records are fine. If you are going to use a computer, there are several good accounting programs; to name a few there is Quicken, MS Money, and MS Excel.

General Duties for the Office of Treasurer:

1. A record of receipts in a detailed journal register for each account with the following information: date, from whom received, items covered, and the amount. Deposit receipts are kept for the record. All financial records should be kept for seven years.
2. The detailed journal register showing receipts and expenditures should be open at all times for inspection by the Lodge officers and membership.
3. Pay by check all the approved bills of the Lodge. All payments should be accompanied by an invoice or statement with sufficient information to identify the person or business being paid and the services or products received.
4. Prepare a Lodge financial budget for approval by the Worshipful Master. This

annual budget should be tied to the 5-year strategic plan for the Lodge.

- a. Request expenses and expected receipts from each chairman, so a budget for the Lodge committees can be developed.
5. Direct the Lodge's attention to expenses that are running over budget and/or appropriation.
6. May serve as Budget Chairman and Chairman of the Finance Committee, except in an ex-officio capacity without vote, so the Finance Committee provides an independent recommendation to the Lodge.
7. Reconcile monthly bank statements and file all supporting documentation. The Lodge Secretary should review the bank statements after reconciliation by the Treasurer as a security precaution.
8. Prepare a monthly balance sheet and account balance statement for the Lodge membership.
 - a. This report should show the current account balance and the date of the balance figure.
 - b. This financial statement is filed with the Lodge meeting minutes.
9. Annually, prepare the appropriate IRS information returns. These must be filed

within four and one half months following the fiscal yearend. The form is entitled "Return of Organization Exempt from Income Tax 990." Some smaller Lodges may be required to simply file the electronic version of the form, others will file the Form 990 EZ and only the largest (in terms of financial worth) will file the regular Form 990. Instructions and the forms are on the IRS website www.irs.gov. Failure to file the appropriate form in a timely manner could result in the Lodge losing its income tax exemption. A copy of the form 990, 990 EZ or copy of the E-postcard filing (electronic version) should be sent to the Grand Secretary of the Grand Lodge.

10. Furnish all financial records for the annual audit to the Audit Committee. For specific information on the Audit Committee, please see the Audit Committee's section of this document.

TRUSTEES

Duties and Responsibilities:

The Trustees are elected by the Lodge and should be selected from experienced and dedicated members who have demonstrated their interest in the Lodge. The Lodge must certify to the courts of the State that the members named were elected by the Lodge on (date) and request their appointment by the court. (MD Sec. 2.69) They are responsible for ensuring the proper maintenance of the building and all physical properties of the Lodge including insurance, and bringing such items needing attention to the Lodge for corrective action. The Worshipful Master should work closely with the Trustees to ensure the Lodge is protected and well maintained. The Trustees must prepare an Annual Report and present that report at the December communication. (MD Sec. 2.70)

Insurance Coverage:

Although primary responsibility rests upon the Trustees, each Worshipful Master should ascertain that his Lodge is protected by adequate insurance coverage at all times. Partial or total destruction of Lodge property by fire, windstorm, or other natural forces is an ever-present danger, and an unfortunate accident resulting in personal injury to one or more

individuals could involve the Lodge in a liability suit that might be very costly.

Any one or all of these circumstances could result in a financial loss to the Lodge that could be disastrous. Most Lodges have fire and extended coverage on their buildings, furnishings and paraphernalia. All Lodges have public liability insurance covering both their members and the public in the event of personal injury under the Grand Lodge's blanket policy.

A Trustee can be any Brother in the Lodge; but is normally a Past Master.

See appendix “A” for a sample petition and order to appoint a new/replacement Trustee.

AUDIT COMMITTEE

Auditing Lodge Financial Records:

The Lodge Audit Committee reviews the Treasurer's records to provide an accurate and reliable set of accounting checks and balances to ensure that the Lodge's financial position is correctly stated.

This Lodge Audit Committee annually (or as deemed necessary at any time) examines the records, books, accounts and vouchers of the Secretary and Treasurer. Timely reporting reduces any inadvertent oversights or omissions on the Treasurer's part.

The Lodge Audit Committee audits all accounts, and makes a written report thereof at the December stated communication of the Masonic year, so the new Master is assured that the books are correct.

After having been presented and accepted by the Lodge, the annual audit is to be placed into the minutes. Each and every Lodge member must have access to this data on a regular basis in order to be able to make informed choices before voting.

As a best practice and before any and all monetary decisions can be voted upon, the Lodge Treasurer or Secretary should be called upon to

state what the current balance of the Lodge appropriate account is and whether any other demands will be placed upon those funds which the new request for funds may, in fact, jeopardize.

NOTE: The dates in the following example may be adjusted to correspond to your specific Masonic fiscal year. The below listed items may vary from Lodge to Lodge. Some Lodges may have many investments and accounts, and some may only have one checkbook.

At a minimum, the Treasurer shall provide to the Lodge Auditing Committee on or before November 30 all financial back-up paperwork to include all finances of the Lodge.

Financial back-up paperwork includes:

- The previous 12 months of **bank statements** (December 1 through November 30) and their corresponding **checkbooks** (or automated printout) properly filled in for each financial instrument.
- All interest brought forward in a correct and organized manner.
- All **interest statements** from bank accounts, CDs, etc.
- All **invoices for each expenditure** over the previous year.

- All checkbooks shall be reconciled and up-to-date before being presented to the Auditing Committee.

Checkbook entries or detailed journal registers must include:

- Payee Name (to whom the check was written)
- Amount of each expenditure
- Description of item paid for (Grand Lodge dues, by-laws printing, etc.)
- Interest brought forward (up-to-date) (if account is interest-bearing)
- Reconciled balance of the account

List of Financial Instruments:

Cash on Hand	Where is it located?
General Fund	Bank Name
Savings Accounts	Bank Name
Certificates of Deposit	Bank Name
Any and all Special Funds	Bank Name or Where Held

For each financial instrument which the Lodge owns, the Treasurer will make available to the Lodge Audit Committee the following information for the previous twelve months beginning with

December 1 of the previous year through November 30 of the current year:

- Beginning balance of each reconciled account
- Income received into each account
- Expenses paid out of each account
- Interest earned on each account
- Balance on hand

The Treasurer provides the Lodge Audit Committee with a:

1. **Beginning balance and the date** of that beginning balance for each financial instrument. (Bank Account, Certificate of Deposit, Savings Account, Money Market Account, etc.)
2. Reconciled and up-to-date **checkbook and bank statements** for each account.
3. **CDs:** Interest earned statements.
4. **Cash:** (if applicable) If there is cash-on-hand, the committee should physically view and count the cash-on-hand.

Match Each Check with its Invoice: Begin with the first bank entry after the beginning balance date and ascertain that for each check written, there is a receipt, statement, bill, invoice, etc. that matches it. If there is no receipt, make a list of checks written which do not have a corresponding receipt.

A summary statement is the compilation of each of these financial instruments and summarizes the following:

Total Cash in Bank

Total Cash in CDs

Total Funds

Does the beginning balance, plus income, minus expenses agree with the Treasurer's balance-on-hand figure(s)?

If Yes: Simply present the findings to the Lodge.

If No: Possible problem resolutions are:

1. Go back over the numbers to see if an **error has been made then** re-add and re-subtract and double check the adding machine tapes/figures.
2. Double check your **beginning balance(s)** to make sure you used the correct beginning balance(s).
3. Check each bank reconciliation, which the Treasurer has reconciled each month, to make sure all **checks written have cleared the bank.** There may be an outstanding check(s) which was never cashed, or a deposit which was made, but not entered in the checkbook.

4. Was a check written for an amount which differs from the amount on the bank statement? If so, go through the checkbook and match the amounts on the statement with the amount and description of each item entered in the checkbook.

Lodge Audit Committee Presentation:

The Lodge Audit Committee shall present its findings to the Lodge during the first meeting in December.

At this time, the Committee Chairman's report should include:

1. Whether the Committee agrees with the Treasurer's ending balance.
2. Report on any discrepancies found.

Lodge Auditing Committee's Findings:

Should the Lodge Audit Committee feel an independent audit is needed, they should make that recommendation to the Worshipful Master. The Committee may recommend a third party such as a CPA firm to perform an outside audit of the Lodge's accounting practices, with approval of the Worshipful Master.

Before the Worshipful Master can employ a third party auditing service, he should:

1. Advise the Lodge of his decision to entertain bids for the services of an outside auditing firm.
2. Receive a minimum of three (3) bids for services.
3. Establish a timeline for completion.

After completion of the outside audit, the Lodge Audit Committee shall advise the Lodge of the results at the next stated communication after receiving the results of the outside audit.

It is strongly suggested that if your Lodge by-laws do not state that all expenditures be paid in check form and not cash, that you change your Lodge by-laws to state that all Lodge expenditures be made by check only and not cash. Many times it is difficult to remember to receive receipts for cash expenditures, thus making the Audit Committee's task much more difficult to match cash expenditure with no matching receipt. Expenditures paid by check create an easy to follow paper trail and make the task of Lodge accounting much, much easier and expedient to perform. If the Lodge Audit Committee finds cash outlays without receipts, it should include this fact, along with the number of these cash expenditures and the amounts in question, in its audit report to the Lodge.

BUDGETING

How to prepare your Lodge Budget:

The Worshipful Master has the responsibility to establish the budget for the ensuing year. A budget should be used in every Masonic Lodge. Budgeting is necessary to attain your desired goals and to keep Lodge planning within the realm of reality. It requires a systematic evaluation of estimated income and expenditures to ensure that funding will be available for programs, activities and building maintenance.

A. Resources

The first step in creating a budget is to estimate the income that the Lodge will receive. All budgets must eventually relate to the resources or income available. These resources are determined by the size of your Lodge's membership, amount of investment yield, and other sources. It is not, however, the most important aspect of the budgeting process, as we shall see later. These Lodge resources are typically made up of one or more of the following:

1. Dues
2. Interest and dividends
3. Sale of stocks or bonds
4. Income from rental property
5. Applications and affiliations

6. Donations
7. Other

Consult with your Secretary and Treasurer to learn how much money is available in the accounts held by the Lodge, and to determine the amount of the annual income which may be expected from each account. Funds available to your Lodge may be estimated by filling out the budget form.

B. Fixed costs or non-discretionary expenses

The second element is to determine the costs associated with your Lodge, and without which it cannot function. These are the fixed costs, and should be itemized separately from non-fixed or discretionary expenses. Fixed costs should include the following; but are not limited to:

1. Rent/maintenance
2. Utilities
3. Salaries and associated taxes
4. Trestleboard printing and postage
5. Telephone
6. Per-capita tax

This list is presented as a suggested guide for planning. Actual fixed cost items can only be determined by considering your Lodge's unique situation.

C. Non-fixed expenditures or program budget

Once the resources and fixed expenses are identified and cataloged, the task of budgeting can begin. After all revenues are identified, and the totals compared, the Budget Committee will have a good idea of the amount of money available for your special programs or your program budget. This is the point where dreams become realities as the Lodge ideas start to take shape in the form of realistic programs.

D. Project and program choices

When the Budget Committee has determined what the budget allows, they will have to make some project or program choices. Projects and programs can be very expensive or very inexpensive. It all depends upon what you plan and how you execute it. The costs of various projects and programs must be carefully estimated, if you are to come up with a realistic budget. The following items should be considered in your estimates:

1. Printing costs (special trestleboard inserts, flyers, programs, tickets, etc.)
2. Postage for flyers and/or tickets
3. Entertainment costs (musicians, entertainers, and scenery for home or local talent, etc.)

4. Decoration costs
5. Food or refreshments (include condiments, paper goods, etc.)

You may not have all the details for each of your programs worked out to the level shown above; but the closer that you can come, the better your estimate will be.

E. Matching program costs and available resources

As soon as it has been determined what the budget allows, and how much the proposed projects and programs cost, you will have to make the hard decision as to which programs can be afforded, and which will have to be dropped. Benefits of possible programs are not easily evaluated, but they must be considered, if they are to be presented to your Lodge with an interesting plan of activities. It is necessary to choose programs that will be enjoyable for the majority of the members and will be well attended. The following points may help this decision process:

1. Would the majority of the members be likely to attend? (Are most of the members interested in this type of program or is it too specialized — for example, a bridge tournament as opposed to a cribbage tournament?)

2. Is there a cost to individuals attending? (If the cost is beyond the means of the members of your Lodge, then you can not expect very many to attend. In addition, senior citizens often have a limited income and cannot afford functions that are too expensive.)
3. Is the distance to the event too far for most members? (Should a bus or other transportation be provided?)
4. Is the event too late in the day for most members? (Again, senior citizens would be unlikely to attend late evening events, but could be available to attend week-day activities.)
5. What is the accessibility of the facility where the program is to be held? (Uneven terrain or a great many steps could create problems for those members who are senior citizens or who are disabled).

Finally, you should estimate the value or benefit to the membership of a proposed program, and relate it to the cost of the program. The relative benefits of alternative programs must each be considered in light of their respective cost. Those programs which yield the greatest benefit to your Lodge for the least cost are the most effective.

F. Alternative means of program funding

Not all programs need to be funded entirely by the Lodge revenues. A significant portion of the costs related to some kinds of programs could properly be borne by those who choose to participate. For example, a Family Night Program that involves a dinner with a Magician's act following the dinner could properly charge those attending a donation for the dinner plus some or all of the entertainment. In those instances, it is recommended that the precise amount of Lodge contribution to the program be identified early, and that the user portion of the program costs be advertised in the trestleboard well in advance of the event. Be sure to state definite cutoff dates for reservations. Also, any necessary deposits should be requested at that time. This will have the effect of reducing the number of "no-shows" and will also provide working capital for the program. In many instances, programs can be put together, which cost very little and yet are still of great interest to many people. Examples of these might include a tour of some private or public facility, such as a major dam and powerhouse, a pulp mill factory, a historical museum, train or car museum or... look around your area, and use your imagination. Your local Chamber of Commerce is a great resource tool that you can use for facilities in your area.

Also, public relations offices are established by many firms and public agencies to make their services known and to establish good rapport with the general public. They often welcome guided tours of interesting operations. Taking advantage of such services may materially reduce your program costs and at the same time provide an interesting program. In some cases, it can even make a good program possible in the first place. An excellent program does not have to be expensive.

G. Finalizing the Plan

We now come to the best part of the budgeting process. You have now completed the project or program evaluation process and know how much revenue is available for these items. In some instances, you may have determined that the benefits to be derived from a particular program warrant its full support by Lodge funds. In others, participant charges for all or a portion of the program costs may be warranted. For still others, you may have decided that the Lodge cannot afford the program at this time and may have chosen to give the idea to one of your Wardens for their use at a later date. You are now ready to finalize your plan and to correlate your budget with the calendar from your annual plan. Your preliminary budget, with your calendar, should be submitted to your Budget Committee for review and their comments.

The final budget should then be prepared by the Budget Committee for submittal to and approval by the Lodge. After the budget is approved by the Lodge, your plan is ready to submit to your Entertainment Chairman for implementation.

REMEMBER, your budget is a plan and as such is subject to change. Do not hesitate to change the plan, with the approval of the Lodge, when it becomes necessary. While the Worshipful Master of the Lodge “rules and governs the Lodge,” it is recommended the Worshipful Master seek the concurrence of the Lodge members.

SAMPLE LODGE BUDGET

Williamsburg Lodge No. 6, A.F. & A.M.

January 2, 1997

REPORT OF BUDGET AND FINANCE COMMITTEE FOR 1997

The Budget and Finance Committee met on December 31, 1996, to prepare a Proposed Budget for 1997, which the Committee recommends as follows:

PROPOSED BUDGET FOR 1997

Estimated Income	1996 Actual	1996 Budget
Dues	\$7,410.00	\$7,410.00
Income from Suppers	\$2,240.00	\$2,000.00
Interest on Lodge Investments	\$300.00	\$300.00
Interest on Checking Account	\$15.00	\$10.00
Miscellaneous	\$320.00	\$0.00
TOTAL	\$10,285.00	\$9,860.00

PROPOSED EXPENDITURES		
Secretary's Expenses	\$1,100.00	\$1,175.00
Rent	\$4,200.00	\$4,200.00
Aprons	\$150.00	\$180.00
Postage	\$385.00	\$400.00
Sewer	\$300.00	\$425.00
Electricity	\$485.00	\$500.00
Salaries	\$800.00	\$800.00
Per-capita	\$1,852.50	\$1,852.50
TOTAL	\$9,272.50	\$9,532.50

The following will summarize the Committee's considerations in preparing the proposed 1997 budget.

Dues \$7,410.00. The dues estimate was based on 247 dues paying members at \$30 each.

Application Fees. Following a policy established several years ago, we should not rely on the uncertain receipt of application fees in order to prepare the Lodge budget.

Secretary's Expense and Printing \$1,175.00.
 These amounts were estimated as follows:

Trestleboards	\$240.00
Installation Printing	\$50.00
Secretary salary	\$500.00
Supplies and	\$200.00
Cards for members	\$150.00
Miscellaneous	\$35.00
TOTAL	\$1,175.00
Mailing permits	\$60.00
Trestleboards	\$250.00
Birthday cards	\$50.00
Miscellaneous	\$40.00
TOTAL	\$400.00

Aprons \$180.00. It was estimated that we will purchase six candidates' aprons.

Postage \$400.00. The postage expense was estimated to be \$1,852.50. The postage expense was computed at \$7.50 for each of the 247 members.

Respectfully submitted,

BUDGET AND FINANCE COMMITTEE

FINANCE COMMITTEE

The Finance Committee is responsible for helping to ensure the financial health of the Lodge.

Duties: Its tasks include managing the investments; reviewing, throughout the year, expenditures in the context of income; recommending ways to increase revenue and more efficiently utilize funds.

Membership: The Committee shall be composed of two or more, but less than five, members assigned by the Worshipful Master of the Lodge. It shall be the duty of the incoming Worshipful Master to appoint the Finance Committee at the beginning of his Masonic year.

1. The annual operating budget for the Lodge for the coming Masonic year shall be prepared by the incoming Worshipful Master with the assistance of the Treasurer and Secretary, referred to the Finance Committee for their recommendations to the Lodge. The proposed budget shall be presented to the Lodge for consideration, amended as may be necessary, and approved by the Lodge. After approval by the Lodge, the budget becomes operative and no changes in expenditures should be made without approval of the Lodge. Such changes

should be referred to the Finance Committee. The Committee shall in all instances expedite their review and make their recommendations to the Lodge at the next stated communication. The Worshipful Master has the final say in all instances and his decision shall prevail.

2. All investments of any funds of the Lodge shall be referred to the Finance Committee. It will advise the Worshipful Master and the Lodge for reasonable and prudent investments consistent with safety. The Lodge Treasurer will be the keeper of the investment records and the principle name on the accounts.
3. This Committee shall make reports as required by the Internal Revenue Service to maintain tax exempt status.
4. Should any one of the members of this Committee become unavailable due to death, extended illness or for any other reason, he shall be replaced by another member to be appointed by the Worshipful Master at the first stated communication following such non-availability. The member so appointed shall serve the remainder of the term of the member he replaces.
5. The Worshipful Master, Senior Warden, Junior Warden, Treasurer, and Secretary

will be ex-officio members, without voting privileges, of all standing committees except as provided for herein.

APPENDIX A

Sample Petition and Order to appoint a new/replacement Trustee

VIRGINIA: IN THE CIRCUIT COURT
FOR THE CITY OF
WILLIAMSBURG AND THE
COUNTY OF JAMES CITY

IN RE: WILLIAMSBURG LODGE
NO. 6, A.F. & A.M.

PETITION AND ORDER

This day came the Williamsburg Lodge No. 6, Ancient Free and Accepted Masons, and filed its petition requesting the appointment of a replacement Trustee of said Lodge.

Upon consideration whereof, the Court doth authorize and direct and ORDER that Thomas E. Lasher, will replace Most Worshipful Brother Runion as Trustee of the Williamsburg Lodge No. 6.

Date: _____

Enter: _____

We ask for this by Williamsburg Lodge No. 6

Richard H. Jones
Secretary

INDEX

<i>I</i>		<i>C</i>	
12 months	9, 11	cash	12, 15
<i>5</i>		cash on hand	10
5 year strategic	3	CDs	10, 12, 13
<i>A</i>		Certificates of Deposit	11
affiliations	18	Chairman of the Finance Committee	4
alternative means of program funding	22	checkbooks	9, 10
annual audit	5, 8	Circuit Court	33
annual budget	3	computer program	2
annual report	6	CPA firm	15
application fees	28	custody of funds	1
applications	18	<i>D</i>	
Audit Committee	5, 8, 11, 12, 14, 15, 16	December 1	9, 11
Audit Committee		deposit receipts	3
Chairman's report	8	disbursement	1
first meeting in December ...	14	dividends	17
available resources	20	donations	18
<i>B</i>		dues	17, 26, 28
balance on hand	12	<i>E</i>	
bank statements	4, 9, 12	ex-officio	4, 32
banking	1	expenditure	10, 16
best practice	9	<i>F</i>	
bill	13	Finance Committee	4, 26, 30
bonds	18	financial budget	3
budget	4, 17, 19, 24, 26	financial instruments ...	1, 13
Budget Chairman	4	financial planning	1
budget requirements	1	financial position	1, 8
		financial records ...	1, 2, 3, 5
		financial reports	2

fire	7	membership	3, 4, 17, 22
first stated communication	32	Methodical Digest.....	1
Fixed costs	18	monthly balance sheet.....	4
furnishings.....	7	MS Excel	2
G		MS Money	2
general fund.....	11	N	
Grand Lodge dues	10	natural forces.....	7
Grand Lodge's blanket		non-discretionary	
policy	7	expenses	18
H		non-fixed expenditures	19
hand written records.....	2	November 30	9, 11
I		O	
income	12, 18, 26	officers	3
insurance.....	6, 7	P	
Interest ...	10, 12, 17, 26, 27	paraphernalia.....	7
interest statements.....	10	Past Master	7
interest-bearing	10	per-capita tax.....	19
Internal Revenue Service .	31	personal injury.....	7
investment of funds	1	petition and order	33
invoice.....	3, 13	postage	19, 29
J		printing.....	10, 19
journal register	2, 3	procurement.....	1
Junior Warden	32	program budget.....	19
L		program choices	19
liability insurance	7	project	19
Lodge meeting minutes	5	proposed budget	26
Lodge Treasurer.....	1, 9, 31	protection	1
M		public	
maintenance	6, 17, 18	liability insurance.....	7, 23
matching program costs ..	20	Q	
members	6, 7, 21, 22,	Quicken	2
25, 28, 29, 30, 31, 32			

R	
receipt	1, 12, 16, 28
reconciliation.....	4, 13
record of receipts.....	2
Rent.....	18, 27
rental property	18
report of budget	26
Resources	17
S	
Salaries.....	19, 27
Savings Accounts	11
Sec. 2.69.....	6
Sec. 2.70.....	6
Sec. 2.54.....	1
Sec. 2.54 through Sec 2.58	1
Sec. 2.59.....	1
Secretary	1, 4, 8, 9, 18, 27, 28, 30, 32, 33
securities	1
Senior Warden.....	32
short and long-term financial plans.....	2
special funds	11
statement .	3, 4, 5, 12, 13, 14
stocks	18
supplies.....	28
T	
telephone.....	19
Treasurer ..	1, 2, 4, 8, 9, 11, 12, 13, 14, 18, 30, 32
Trustee	7, 33
Trustees	6
U	
utilities.....	18
W	
windstorm	7
Worshipful Master ...	1, 2, 3, 6, 15, 17, 24, 30, 31, 32

