

01 HISTORY AND PURPOSE

H1 Record the historical obligation

Lodge / investigator / investigation date _____

Record	What you found and where it is saved
Earliest reliable source year and effective date	
Minute book / volume / page / image filename	
Exact adopted joining-fee wording	
Fees cover which degrees or admission process	
Joining fees after conversion to dollars	
First-year dues actually payable; included or additional	
Total joining fees plus first-year dues	
Recurring full-year dues thereafter	
Grand Lodge charges / assessments included or extra	
Historical individual earnings: amount, period, population	
Wage source / location / any annualizing assumption	

Joining fees \$_____ plus additional first-year dues \$_____ = \$_____

Recurring annual dues \$_____ ; reference annual earnings \$_____

Verified facts / uncertain readings / next record to find

Independent checker / date / correction made

Use another copy for a second historical year. Keeping two dates can reveal a change in policy that a single founding-year comparison would miss.

01 HISTORY AND PURPOSE

H2 Put the comparisons beside today's plan

Lodge _____ Historical year _____ Comparison year _____

Comparison	Joining fees	First-year total	Recurring annual dues
Historical dollars from H1			
Consumer-price equivalent			
Steady 3% annual scenario			
Same share of individual earnings			
Actual charges today			
Proposed charges after current budgeting			

Use annual dues alone when comparing the recurring funding requirement. Joining fees fund a different obligation. Complete the proposed-charge row after W1–W7.

Historical earnings \$ _____; modern earnings \$ _____

Measure / worker population / geography / dollar year

Data sources and dates / where supporting calculations are saved

Why do these results differ? What does each comparison tell us?

What did we assume that another Brother should check?

A large earnings equivalent can reveal a substantial historical commitment without making that amount the right modern bill. The current budget will show what the lodge needs for the purpose it chooses.

01 HISTORY AND PURPOSE

P1 A purpose we can demonstrate

Lodge _____ Starting year _____ Horizon year _____

Who should benefit from this lodge, and how?

Our purpose in two plain sentences

Intended benefit	Practice that delivers it	Evidence we will review
For members		
For families		
For the wider community, if chosen		

Evidence may include what participants report, whether promised gatherings occurred, whether a partner's need was met, and whether the people doing the work can continue. Attendance alone does not describe every kind of value.

People consulted / what changed after listening

What we will stop, simplify, or decline to protect this purpose

What remains disputed / how we will resolve or test it

Date discussed / review date / record location

Bring this page back after the financial work. Revise either the ambition or the funding plan until they fit together.

01 HISTORY AND PURPOSE

P2 Work backward to the next year

A twenty-year purpose becomes useful when it changes the next decision. Describe a credible path, then price the first step. Use today's dollars for this vision worksheet unless you explicitly label a future-dollar estimate.

Horizon	What should be true	Next evidence or decision needed
Twenty years		
Ten years		
Five years		
Next twelve months		
Next ninety days		

A roof due in ten years belongs on the replacement schedule now. A scholarship may begin with an affordable recurring commitment and a willing partner. A picnic may begin this year by funding food directly and agreeing on a team. A quieter meeting may begin next month by changing the agenda through the permitted process.

First step / annual cash needed / one-time cash needed

Willing owner / accepted hours / backup / what stops if capacity disappears

Building or space needed to support the purpose

Assumption to test before making a long commitment

First review date / what would make us change course

Now price the property and the lodge. Essentials, Vitality, and Freedom are ways to compare what can be sustained. None of them removes the need to decide what is worth sustaining.

02 PRICE THE PROPERTY

T1 • From temple costs to lodge rent

Temple / planning year / preparer _____

Use pages 14–15; complete each column separately. Check before entering zero. Carry chosen annual rent to W1 once. Keep lease payment dates and the temple's monthly forecast with W2.

Inputs shared by the three plans

Operating floor, including essential maintenance \$ _____

Due-now backlog and required catch-up this year, not above \$ _____

Debt service and required cushion contribution, not above \$ _____

Additional planned annual maintenance \$ _____

Full annual replacement saving \$ _____

Annual funding line	Floor	Half-funded	Fully funded
Floor + due-now work + debt/cushion above			
Additional maintenance: 0% / 50% / 100%			
Replacement saving: 0% / 50% / 100%			
Total temple funding requirement			
Less dependable income / other tenant payments			
Remaining rent to allocate, minimum zero			
This lodge's agreed share in dollars			
This lodge's annual share divided by 12			

If one entity owns and occupies the building, this line is the building’s funding requirement, carried into W1 as a building line, not rent. Count costs once; fully fund required work.

Who funds any shortfall / which work changes / deadline to revisit

Who holds replacement money / authority checked by / date

Agreed allocation among occupants / evidence location

03 FUND THE LODGE EXPERIENCE

W1 • List each cost once

Planning year _____ Prepared by _____

Use category 1 (Essentials), 2 (Vitality), or 3 (Freedom). Amounts are annual cash needed, including debt principal when payable. Carry rent from T1 (page 17); calculate any lodge-owned replacements on page 15 and its own cushion on page 26. Evidence details belong on W2. Use additional copies if needed; total all copies together.

Unique ID and short description	Category 1-3	Annual \$	V/E/U

Totals across all cost sheets

1 \$_____ 2 additions \$_____ 3 additions \$_____

For Essentials use category 1. For Vitality add categories 1 and 2. For Freedom add all three. Record the combined annual amount as COST.

Chosen plan and total annual cash requirement COST

Checked for duplication by / date

Keep depreciation outside this cash plan. Identify existing purchase funds separately from new saving. Enter the agreed annual rent once. Add lodge-paid card or portal fees under administration; check any permitted surcharge separately. Unknown entries keep the plan provisional.

03 FUND THE LODGE EXPERIENCE

W2 ● Keep evidence with the number

Use one entry per cost or income line. A second Brother should be able to find the record and reproduce the amount. Copy this page when needed.

Cedar's completed example

RENT ● Temple rent ● \$18,000 ● E (explained estimate). Cedar's draft agreement states \$1,500 a month, based on the temple's \$24,000 full plan less \$6,000 from other occupants. Records: Finance / Temple / T1 and proposed lease, reviewed before the coming budget year. Includes the agreed use of space and temple-funded upkeep; excludes the lodge's own insurance, programs, and administration. The Secretary obtains both entities' approvals and effective date.

RENT is marked E here and in Cedar's W1 because the agreement is pending approval. Change it to V when the agreement and effective date are verified; keep the approval record with the calculation. Building-cost assumptions can still require review.

Your evidence entry

Unique ID / description / annual amount / V, E, or U

Record or quote / date / where it is saved / person who checked it

Show the calculation, including each assumption

What it includes or excludes; another line it might overlap

What remains unknown / who will find it / by when

Which decision waits for that information?

03 FUND THE LODGE EXPERIENCE

W3 • Income you can depend on

Money in an account is a balance. Income is money expected during the planning period. Keep them separate. A past bequest or building sale does not recur simply because some of its proceeds remain. Use amounts available for the plan's purposes. A permitted recurring fund distribution may qualify; an unrealized market gain is not cash available to pay an invoice. Record the distribution policy and the basis for expecting it. A one-time reserve draw can bridge a transition, but belongs in a separate transition schedule.

Income ID and description	Annual available \$	V/E/U

OTHER: total dependable non-dues income \$_____

Cedar's OTHER is \$6,000: \$4,000 permitted recurring fund distribution + \$1,000 prepaid distributions + \$1,000 confirmed recurring gift. Life or perpetual members may produce distributions rather than ordinary bills; use the actual fund payment.

For rentals and events, use net proceeds if the related expenses are excluded from W1. If you enter gross receipts, include the related expenses in W1. Apply one treatment consistently.

Which income could stop, shrink, or arrive late?

Evidence and permitted use checked by / date

If available recurring income covers the whole plan, the calculated dues funding gap is zero. Local minimum-dues obligations still need checking. A well-supported zero gap is a valid result, not a calculation failure.

03 FUND THE LODGE EXPERIENCE

W4 • Reconcile the billings

Planning year _____ Source record _____

Use non-overlapping categories. Keep private hardship circumstances out of circulated copies.

Category	Number
Total roster	
Authorized full remissions	
Prepaid / life or perpetual members with no ordinary bill	
Other verified full exemptions	
BILLS: roster minus the three exclusions above	

Check that **BILLS** plus all exclusions equals the roster. Partial bills and prorated arrangements need their own schedule of expected dollars.

Comparable billing year / bill issue date / due date

Amount billed after authorized exclusions / receipts on those same bills

Collection cutoff date / elapsed time after due date

COLLECT: receipts divided by comparable billed dollars, times 100 _____%

Reason for this year's assumption; exclude receipts from other billing years

EXPECTED: **BILLS times COLLECT divided by 100** _____

Obligations for members who pay no local dues / checker / date

Carry **BILLS**, **COLLECT**, and **EXPECTED** to W7 (page 43). Advance receipts affect when cash arrives, not which year's bill was paid; reconcile them on W5 (page 28).

04 TEST THE PLAN

W5 • When will the money arrive?

Use actual months. Start plus receipts minus outflows equals month end; carry it forward. Count reserve set-asides once. Exclude money committed elsewhere from starting cash. Before/after timing deductions below cannot exceed expected annual receipts.

Month	Start \$	Receipts \$	Out / set aside \$	End \$
Jan				
Feb				
Mar				
Apr				
May				
Jun				
Jul				
Aug				
Sep				
Oct				
Nov				
Dec				

Billing-year bridge: cash receipts can differ from annual funding.

Expected annual receipts (PROPOSED times EXPECTED, plus OTHER) \$ _____

Less receipts already received before this forecast starts \$ _____

Less this year's receipts expected after this forecast ends \$ _____

Plus other-year receipts / authorized bridge money arriving now \$ _____

Equals receipts to enter across the twelve months \$ _____

Lowest month / remedy / owner / date _____

Outflow difference from COST and explanation (attach W2) _____

04 TEST THE PLAN

W6 • Fund the work and find the people

A vote authorizes a plan. It does not volunteer the Secretary to carry it. A picnic covered by dues still needs someone to order food, answer questions, set up, and clean up. Ask before putting a name beside the task.

Lodge / planning year / review date _____

Activity or task	Annual cash	Total annual hours	Willing owner / accepted date	Backup / simpler fallback

Include travel, planning, reminders, purchasing, equipment upkeep, and cleanup. For a property team, include tenant repair calls and any on-call coverage. One man's availability is not a permanent contract.

What current work will stop or be reduced to make room?

Task that nobody has accepted / simpler alternative

A funded example

Cedar's Vitality plan funds its regular education/fellowship series. A coordinator accepts six gatherings with a 12-hour annual coordination cap; separate helpers accept the setup, hosting, and cleanup hours. A willing backup is named. If that team becomes unavailable, the lodge uses a simpler format and reviews the unused allocation.

The temple's full maintenance plan buys agreed services instead of silently assigning every property task to the lodge's same few workers. Keep volunteered work visible alongside cash costs.

Price a fundraiser honestly

A dinner brings \$2,000, spends \$800, and leaves **\$1,200**. At 60 combined hours, that is **\$20 net cash per volunteer hour**, not a wage. The event may also provide fellowship. Record both the value and effort before counting on it to fill an annual gap.

Ask whether the activity exists for its member/community benefit or mainly to subsidize another activity. A dues-funded program can remove the second round of organizing, ticket sales, and collection. It cannot remove the work of delivering the program itself.

G1 Design the dues rule

Lodge _____ Current governing text checked _____

Decision	Proposed choice / verified authority
Starting local amount or inclusive amount; base year	
Grand Lodge charges included or added separately	
Annual percentage, index method, or separate vote	
Index series / months or annual averages, if applicable	
Calculation date / billing date / effective date	
Rounding rule and next year's calculation base	
Negative change / minimum / maximum / carry-forward	
Missing or replaced index contingency	
Officer calculates / independent person checks	
Annual budget and member communication process	
Adequacy review / purpose review / amendment route	

Does the jurisdiction permit automatic application without a fresh rate vote?

Rule section / written clarification _____

Notice, vote, approval, and effective-date requirements

Worked test: prior amount \$_____; adjustment _____; new bill \$_____

Second test: negative or unusually high change / result

Keep the approved clause separate from drafts. Until approval and the lawful effective date, use the existing authorized billing rule.

06 DECIDE AND PRESERVE THE REASON

W7 • Figures for the meeting

Lodge / jurisdiction _____

Planning period / proposed effective date _____

Prepared by / independent checker _____

Label and calculation	Amount
COST: annual requirement from W1	
OTHER: dependable non-dues income from W3	
GAP: COST minus OTHER; use zero if negative	
BILLS: full-rate annual bills from W4	
COLLECT: expected collection percentage from W4	
EXPECTED: BILLS times COLLECT divided by 100	
RATE: GAP divided by EXPECTED; EXPECTED must exceed zero	
PROPOSED: annual rate you are considering	
BALANCE: PROPOSED times EXPECTED, plus OTHER, minus COST	

Chosen plan and funded member benefit

Status: preliminary or ready for the locally required decision process?

Estimated / missing inputs that materially affect this proposal

Attach W8 (page 44). Keep W1–W6 and supporting records available. A calculated rate becomes an adopted rate only through the applicable decision process.

W8 ● Choices and commitments

Lodge / planning period _____

Alternatives compared; why this plan was selected

Lowest cash month; confirmed remedy and any phase-in funding

Private hardship contact; verified process; financial allowance

Accepted work, time limits, backups, and what stops if unowned (attach W6)

Largest uncertainty; review trigger; review owner and date

Adjustment rule / approvals / effective date / G2 archive reference

Complete this alongside W7. Circulate aggregate financial assumptions, not private hardship details. If the work has no willing owner, simplify the proposal before asking members to approve it.

06 DECIDE AND PRESERVE THE REASON

G2 Leave a record of why

Lodge _____ Decision date _____ Packet ID _____

What brought us to investigate

What the historical records and present finances showed

The twenty-year purpose we chose and who should benefit

Options considered / why we selected this one / concerns remaining

Adopted amount or formula / what it funds / accepted work

Exact motion and outcome / required approvals / effective date

Assumptions to revisit / review dates / person responsible

Approved bylaws location / minutes reference / complete evidence packet

Write this for someone who was not in the room. Have a second Brother read it and explain the decision back to you. Attach continuation pages when needed; retain the adopted text exactly.

06 DECIDE AND PRESERVE THE REASON

Before changing the bill: verify the rules

Obtain your Grand Lodge's current governing rules, later amendments and directives, and your approved lodge bylaws. Ask the Secretary to verify the procedure and obtain written clarification from the responsible authority when needed. This worksheet records that verification; it does not establish the rules for any jurisdiction.

Complete the sequence before sending bills

Stage	Confirm in the current rules	Rule section / planned date
Amendment	Exact existing dues clause; proposed replacement; whether a bylaws amendment is required	
Notice	Who receives notice; required wording, method, lead time, and meeting type	
Adoption	Eligible voters; quorum; vote threshold; minutes and certification required	
Approval	Required Grand Lodge / Grand Master review, submission route, and proof of approval	
Effective date	When the change legally takes effect; which annual bills it changes; treatment of advance payments	

Verifier / governing-rules edition / later amendments checked

Rule sections / written clarification saved with W2

Notice sent / vote held / approval received / effective date

Total bill: confirm whether the lodge's clause states one inclusive amount or a local portion plus Grand Lodge per capita and other assessments. A change in those assessments may affect what is billed or what remains for local costs.

Automatic dues adjustment: obtain written confirmation of permitted formulas, rounding, notice, annual application without a new rate vote, and the required approval process.

Property arrangements: also obtain the current rules on ownership, separate incorporation, insurance, required approvals, and consequences of noncompliance.

Non-payment and relief: verify the notice, remission, suspension, and reinstatement rules. Budget estimates do not authorize membership action.