The Widow And The Craft
By John T. Freeman

How often do we hear the phrase, "The Masons will take care of everything?"

Those of us who are in contact with the relief problems of the Craft probably have this statement, or its implications, thrust at us more often than any other Masonic group.

With us lies the task of making explanations, in detail, of the obligations of a Lodge to the survivors of a deceased member, or to such other persons who are acting on behalf of distressed members or their families. Therefore, with us would seem to lie the responsibility of encouraging Lodges to properly educate their Brethren on such matters so that they, in turn, will not misinform their families and friends regarding the obligations of the Fraternity.

To do this effectively it is necessary to search for the origin of such a misleading statement, as well as other similar phrases having the same import. Enquiries are constantly received as to the procedure for collecting Masonic insurance, paying funeral expenses, paying doctor's and hospital bills, and other similar requests, all apparently made in good faith.

Unfortunately, many of these requests do not come directly from the family concerned. More often than not a well-meaning friend, a family lawyer, and sometimes a trust company will approach a Lodge or Board of Relief for such information. In all cases a long and detailed explanation is required to insure that the applicant does not gain the impression that the Masonic Order is evading a responsibility or breaking a contract.

In many cases such assistance is demanded, rather than requested, which would indicate that the applicants have a firm conviction that the Fraternity has entered into a contract with its members to provide financial aid when requested.

The fact that such enquiries emanate from so many varied sources denotes that somehow, and somewhere, the families and friends of many Brethren are given the definite impression that such benefits are automatic with membership in the Order.
Even when an explanation has been made, an argument will quite often be put forward by the applicant to the effect that the distressed or deceased Brother has paid Lodge dues for so many years that a substantial sum must have accrued. Such persons fail to realize that a considerable portion of Lodge dues is always required to operate the Lodge in such general expenses as rental of premises, taxes, flowers, postage, insurance, stationary, refreshments, printing and other administrative costs, usually leaving very little for extensive financial assistance. Coupled with this seems to be the general idea that the Masonic Order has unlimited financial resources.

This erroneous idea of the wealth of the Fraternity is probably gained by non-members, and very often by members, when they see, or hear of the many charitable acts carried out by the Lodges, other Masonic bodies, and individual members. Those of us in active participation in relief work know that the widow and the orphan, and also the member in distress, is dealt with most generously if an actual need is seen to exist. It is doubtful if any estimate of the combined efforts of Lodges and Brethren in this direction could be made, inasmuch as such charitable acts are not publicized by the benefactors thereof.

In the Bureaus which we represent, for example, there are records of many cases where the assistance given in individual instances has, over a period of years, passed the ten thousand dollar mark. We have one such case where a small rural Lodge assisted an ailing Brother, then his widow, and now his incapacitated daughter, over a twenty year period.

Thus it is that the charitable activities of our organization are interpreted as being the discharge of a rightful financial obligation, rather than a voluntary expression of Masonic principles.

The Brother who assures his family, either by inference or direct statement, that the Masonic Order will take care of everything, is shelving his responsibility as a husband and a father. Individual members go to make up the Fraternity as a whole, and the dissemination of such half-truths casts a reflection on the Craft in general.

It is a very unpleasant duty, more especially when emotional stress is present, to convey the information to the distressed that they have been misinformed. It must come as a rude shock to a widow for her to find that she has no entitlement to automatic financial assistance such as she has been led to believe is forthcoming. Our experience has been that many widows have contracted for funerals at an expense far beyond their means, on the supposition that the cost would be borne by the Masonic Order.

In our ceremonies of initiation the candidate is impressed with the necessity of secrecy but this seems to be carried so far in some cases that he, under the questioning of family or friends, will impart information that is interpreted as implying that the Order extends all the benefits of life insurance, social security, free legal and medical advice, unlimited financial assistance, and exceptional employment opportunities.

Based on pure supposition, and rarely corrected, he implies that his acceptance into the Order, following a thorough investigation into his qualifications, is an assurance that all his security
worries and problems have been solved. This type of new member rarely extols the virtues of membership to the extent that he may be more susceptible to giving than receiving.

Such statements from a newly-made member can be condoned, especially if the true facts have not been impressed upon him during the investigation and subsequent ceremonies. The member of long standing, however, has no excuse, for, if he is an active member of his Lodge and takes an average interest in its affairs, he would realize the folly of giving such impression to his loved ones. Before a Brother boasts to his family and his friends of the extensive benefits of membership he should ask himself these questions:

Do I contribute as liberally toward distress as I have promised my Brethren I will do?

Do I go out of my way to make life easier for Masonic widows and orphans?

Have I, with the exception of paying dues, contributed financially to the benevolent fund of my Lodge to the extent that it is as wealthy as I would imply?

Do I go out of my way to assist a Brother in gaining employment? Such self-examination would bring a realization of the actual facts to any Brother so that he could not, with a clear conscience, assure his potential survivors that the "Masons will take care of everything." If he persists in disseminating such information he is not honest with his family, his friends, or his Lodge.

Why do they do it?

There is sufficient in Freemasonry to make a man proud of membership, without necessity of boasting of premiums, bonuses, or financial benefits. Such advertising will attract to our Fraternity many whose only incentive would be financial gain.

It would be well for every Lodge to ensure, from now on, that each and every Brother gains a complete understanding of Masonic charity so that, in the years to come, our successors will not continue to reap a harvest of misinformed widows and orphans.

**EDITOR'S NOTE:**

The Masonic Relief Association of the United States and Canada is designed to help coordinate work of the Masonic Boards of Relief of the United States and Canada and assist with their problems in helping the sojourning Mason and his family. Functioning in that capacity since their organization in 1886, they provide a valuable and appreciated SERVICE.

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