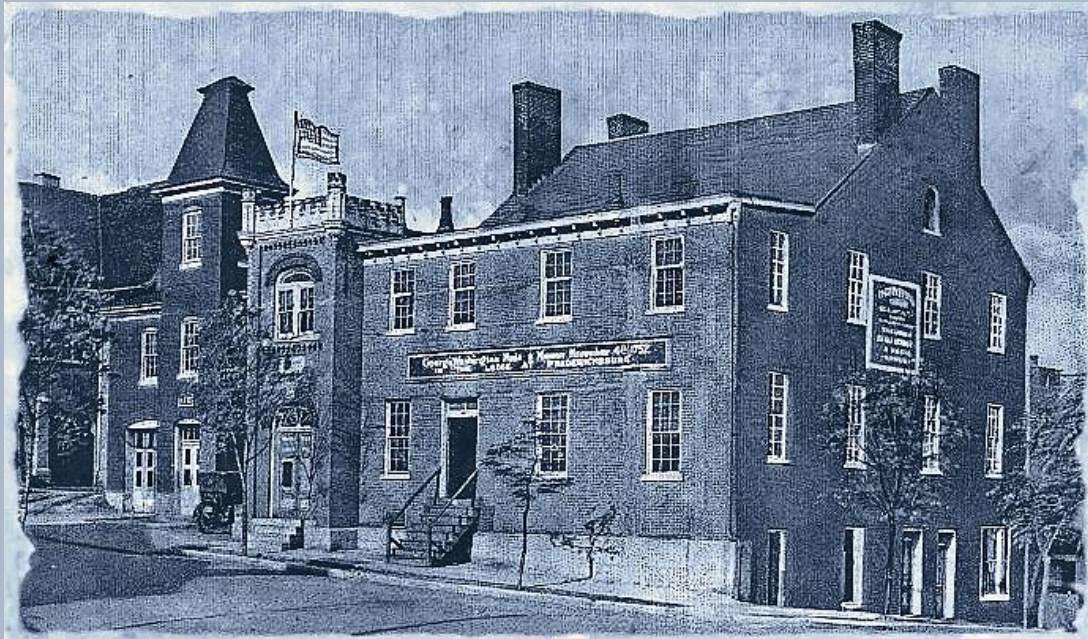


FREDERICKSBURG LODGE NO. 4, A.F. & A.M.



TRESTLE BOARD

FIRST RECORDED MEETING - SEPTEMBER 1, 1752

SCOTTISH CHARTER - JULY 21, 1758

VIRGINIA CHARTER - JANUARY 30, 1787

MOTHER LODGE OF ILL.: BRO.: GEORGE WASHINGTON

803 Princess Anne St.
Fredericksburg,
VA 22401

INITIATED NOVEMBER 4, 1752

PASSED MARCH 3, 1753

RAISED AUGUST 4, 1753

Stated Meeting
Second Fridays
(Except Nov. 4)

Masoniclodge4.org

ACCOUNTABILITY, COURAGE, MORALITY, COMPASSION
FEBRUARY 2023

Dinner 6:30 pm
Meeting 7:30 pm

Degree Work
Wednesdays 7pm
(Check calendar)

CALENDAR OF EVENTS

<https://masoniclodge4.org/calendar-2/>

FREDERICKSBURG MASONIC LODGE

Feb 2023 (Eastern Time - New York)

Sun	Mon	Tue	Wed	Thu	Fri	Sat
29	30	31	1	2	3	4
			7pm - Lodge Work /			8am - Pancake Breakfast 8am - RAC #23 - RA
5	6	7	8	9	10	11
1pm - Rainbow Girls 7:30pm - Grotto			7pm - Lodge Work /		7:30pm - #4 Stated	FC Degree
12	13	14	15	16	17	18
Lincoln's Birthday @ 1pm - Job's Daughters		Valentine's Day @ United	7pm - Lodge Work /	6:30pm - SOOB #266 7:30pm - Commandery		Grand Lodge of Calif.
19	20	21	22	23	24	25
Grand Master's 3pm - Rainbow #12	2:30pm - Corner Stone 6:30pm - OES #29	6:30pm - Royal Arch #23	10:30am - E.H. Cann 7pm - Lodge Work /			
26	27	28	1	2	3	4
1pm - Job's Daughters		6:30pm - District 8 Ritual 7pm - DeMolay Meeting	7pm - Lodge Work /	11am - BNI		George Washington 8am - Pancake Breakfast 11am - George

Consult calendar on website for details and updates.

MASTER's CORNER

Brethren, February is upon us! A month to celebrate that special person in our lives with a Valentine's Day Gift and when we put all of our hopes of a short winter on a furry critter.

I invite you to attend February's Pancake Breakfast and/or Stated and catch up with your Brothers and to meet and greet new Petitioners. If you have not sat in Lodge for a while, **no worries**, we will provide a "Rusty Nail" class to anyone who feels they may need it and you can sit with a brother who will make sure you remember "the dance".

Coming off of a busy December, the Lodge continued to have an eventful January with the Lodge Officers attending the Division Leadership School in Richmond and receiving good information regarding the Grand Master's vision and participating in three excellent breakout sessions. There was also a degree work as we initiated one Brother into the Craft and heard returns from other Brothers as they progress through the degrees.

On February 18th the Grand Lodge of California will be opening their Grand Lodge at Lodge #4.

The George Washington Bible will be traveling to the George Washington Masonic Memorial for the Grand Master's Convention on February 19th and the cornerstone laying reenactment on February 20th. Both events are in Alexandria, Va.

On Wednesday February 22nd at 8:00am Fredericksburg Lodge #4 will participate with Alexandria – Washington Lodge #22 in the Wreath Ceremony at Illustrious Brother George Washington's tomb at Mt. Vernon.

With the uptick in petitions the Lodge is getting, we need Catechism Coaches. All Coaches will need to complete a training session conducted by Wor. Christopher Tripp and be approved by him. Training session dates/time will be forthcoming.

If you are interested in attending any of the DDGM visits in the District, here is the schedule that we will be following. You will need to reach out to the lodges directly to coordinate dinner, if you plan on eating at the Stated meals.

- Monday 2/13 - Kilwinning Cross
- Tuesday 2/14 – Hudson-Morris
- Thursday 2/23 – Stafford
- Monday 2/27 – Spotsylvania
- Thursday 3/16 - Ashland

The Grand Master's District Visit will be on June 10th at the Doswell Community Center. Tickets will be \$25.00.

I would like to give another reminder, if you have not already done so, make sure you have paid your Lodge Dues. Dues for 2023 are \$215. You are able to pay your dues (and your back dues) via the Lodge's web page (there is a fee to use PayPal added), you can mail a check, or drop by the Lodge to pay.

If you have had a change of address, email address, or phone number make sure you update your new information in Grand View, we have received a few returned mailed correspondences that were sent out to the Brethren.

Don't forget to take a look at the Lodge Calendar ([Calendar – Fredericksburg Masonic Lodge No. 4 \(masoniclodge4.org\)](http://masoniclodge4.org)) to make sure you know what is going on with your Lodge. As stated previously, if you have been away for a while, fear not... come by on any Wednesday and we will give you a "rusty nail" class – no need to worry about forgetting anything as you will be given a refresher and will have a Brother sit with you during Stated to answer any questions you may have and to guide you. It is just like riding a bike!! We would enjoy having you come back and sit in Lodge with us.

I would like to leave you with my favorite poem. From Brother Rudyard Kipling:

IF

Rudyard Kipling

If you can keep your head when all about you,
Are losing theirs and blaming it on you;
If you can trust yourself when all men doubt you,
But make allowance for their doubting too;
If you can wait and not be tired by waiting,
Or, being lied about, don't deal in lies,
Or being hated don't give way to hating,
And yet don't look too good, nor talk too wise;

If you can dream - and not make dreams your master;
If you can think - and not make thoughts your aim,
If you can meet with Triumph and Disaster
And treat those two impostors just the same:.
If you can bear to hear the truth you've spoken
Twisted by knaves to make a trap for fools,
Or watch the things you gave your life to, broken,
And stoop and build'em up with worn-out tools;

If you can make one heap of all your winnings
And risk it on one turn of pitch-and-toss,
And lose, and start again at your beginnings,
And never breathe a word about your loss:
If you can force your heart and nerve and sinew

To serve your turn long after they are gone,
And so hold on when there is nothing in you
Except the Will which says to them: "Hold on!"

If you can talk with crowds and keep your virtue,
Or walk with Kings - nor lose the common touch,
If neither foes nor loving friends can hurt you,
If all men count with you, but none too much:
If you can fill the unforgiving minute
With sixty seconds' worth of distance run,
Yours is the Earth and everything that's in it,
And - which is more - you'll be a Man, my son!

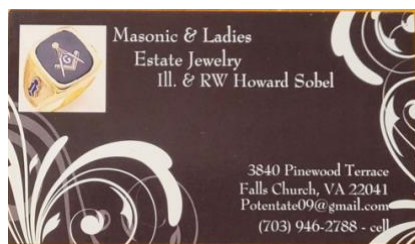
Respectfully and Fraternally,

Joe Gilkerson, Worshipful Master
Fredericksburg Lodge #4
George Washington's Mother Lodge

SECRETARY's CORNER

Brethren,

Happy February! A lot of you have paid your dues and the Lodge appreciates it! However, those who are more than two years past due I will be starting the process of suspension. Believe me when I say that no one wants this however, it is necessary as each member who doesn't pay their dues costs the Lodge their Grand Lodge assessment. That adds up pretty quickly. Please contact me if you don't have a current dues card in your wallet and let's figure out a plan.



2023 LODGE OFFICERS

Joseph Gilkerson	gilkerson@hotmail.com	(540) 907-7404	Worshipful Master
Patrick McConnell	patmccnll@gmail.com	(540) 809-1311	Senior Warden
Dennis David	ddavid@agendasec.com		Junior Warden
Charles Cooper, PM	ccooper627@cox.net	(540) 371-5652	Treasurer
Chris Decker, PM	secretarylodge4va@gmail.com	(540) 424-1028	Secretary
James Snyder, PM	jamie-snyder@usa.net		Asst. Treasurer
Michael Dove	michaeldove79@gmail.com		Senior Deacon
Ken Carey	buddy79@comcast.net		Junior Deacon
Seth Roderick	sethroderick@protonmail.com		Senior Steward
Bill Clark Jr.	william.r.clarkjr.67@gmail.com		Junior Steward
Christopher S. Tripp, PM	tripp4srramason@outlook.com		Chaplain
Kevin Valentine	yak242@yahoo.com		Marshal
Shelby Chandler, PM	schandler@epaladin.us		Tiler

TRUSTEES

Dan Goodwin, PM – 2023
Dennis Berry, PM – 2026

Charles Cooper, PM – 2024
Chris Decker, PM – 2027

Dennis David – 2025

PROGRAM OFFICERS

Lodge Blood Coordinators
Frank Jones

Lodge Instructor of Work
Christopher S. Tripp, PM

Lodge Education Officer
Bob Melvin

Masonic Home Ambassador
Ken Carey

Lodge Catechism Chair
Christopher S. Tripp, PM

Lodge Almoner
Patrick McConnell

LIVING PAST MASTERS

Wor.: Carter. G. Wells.....	1963	Wor.: Jene G. Parrotte.....	2004
Wor.: Rudolph E. Griffith.....	1974	R.:W.: Steven W. Sanford.....	2005
Wor.: Henry W. Baker.....	1975	Wor.: Richard D. Dey.....	2006
Wor.:Edward L. Donalson.....	1983	Wor.: Anthony L Rudder.....	2007
R.:W.: Dennis W. Berry.....	1986	R.:W.: Jeffrey D. St. Onge.....	2009
Wor.:Thomas C Shelton.....	1988	Wor.: Shelton S. Mackey.....	2010
Wor.:William J. White.....	1989	Wor.: Shelby L. Chandler.....	2011
Wor.:James R. Adams.....	1992	Wor.: Christopher J. Decker.....	2012
Wor.:Robert W. Benish.....	1993	Wor.: Christopher R. Wilson.....	2013
Wor.:Michael J. McCray.....	1995	Wor.: Jeffrey L. Mitchell.....	2014
Wor.:Steven M. Gallahan.....	1996	M.:W.: Jeffrey P. VanCuren.....	2015
Wor.: Charles B. Pasto.....	1998	Wor.: James L. Ragsdale.....	2016
Wor.: J. Travis Walker.....	2000	Wor.: Michael T. Moses.....	2017
Wor.: Daniel W. Thompson.....	2001	Wor.: Daniel T. Goodwin.....	2018
R.:W.: W. Robert Brammer.....	2002	Wor.: James M. Snyder.....	2019
Wor.: Sheridan G. Harrod.....	2003	Wor.: Stanley R. Kennedy.....	2020
		Wor.: Christopher S. Tripp.....	2021



HOME *Staging* TIP

HIGHLIGHT YOUR HOME'S STRENGTHS
AND APPEAL TO THE PROSPECTIVE
BUYERS WITH THESE HOME-STAGING TIPS.

MAKE IT LARGER

To make a room appear to be larger than it is, paint one room the same color as an adjacent room. If you have a small kitchen and dining room, a seamless look will make both rooms feel like one big space.

**Thinking of selling your home this spring?
Did you know FEBRUARY could be a more profitable time?
Need to stay in your home until school is out?
Let me help you get what you want, when you want!**



Berkshire Hathaway HomeServices PenFed Realty

Lisa McConnell

Licensed Real Estate Agent

540-273-0203

Lisa@VickieClarkJennings.com

3106 Plank Road Fredericksburg, VA 22407

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**BERKSHIRE
HATHAWAY**
HOMESERVICES
PENFED REALTY



Market Stats

Homes are on the market for an average of **34 days** before going under contract. This is **up 8 days** since last month, but still indicative of a **normalizing** market for this area.

Current reports are showing **4.5 months** of housing supply inventory, **up from only 54 days** of inventory supply last month. **However**, these statistics are misleading because they reflect all new "for sale" listings **which include "to be built"** home listings. A Builder may have several different "to be built" listings advertised on one single lot which means there aren't 10 homes of inventory for sale, there is only 1, and it isn't even built yet. There are plenty of over priced listings out there, but **we're also back to facing bidding wars on the best homes on the market.** Demand came pouring back into the market when mortgage interest rates settled back down to mid 5% range. We're even seeing cash investors competing at market prices against primary residence home buyers because they understand the underlying housing shortage and prefer to have money invested in a hard asset instead of sitting in a bank account.

Spring Buying Season is Starting Early

It has been a relatively warm winter and that supports real estate market activity. Inventory is remaining low and while we expect more homes to come on the market in the spring, demand is already strong. We have clients buying homes because of up to \$500 per month rent increases so we expect to see more of that in the spring when leases begin to expire and landlords make large rent increases to catch up with the market; high rents are supporting the housing market.

Rate Perspective

Mortgage interest rates peaked at 7.25% in the fall and have since settled back down to the mid 5% range. Rates haven't been above 6% since about 2003 and prior to that they ranged from 6.5% to 18% so anything in the 5's is still below the last 40 years of mortgage rates. The market is realizing rates won't go back to the historical COVID lows so consumers are normalizing to the new rates as the need for housing overcomes the disappointment of not buying something sooner.

Chris Ognek, Broker, MBA

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540-834-7343

205B Wallace Lane

Fredericksburg, VA 22408



THE PRIMELENDING MORTGAGE PROCESS

YOUR JOURNEY HOME STARTS HERE



1. APPLICATION

Whether it's online or in person, we'll gather the necessary documents from you to complete your quick and seamless application.



2. SUBMITTING PAPERWORK

Additional paperwork is often needed to streamline the process, such as two years of W2's, two months of bank statements and one month of paystubs.



3. PRE-QUALIFICATION*

This important step lets you know how much you've prequalified for, so you can stay within your home buying budget.



4. FINDING YOUR HOME

Keep your prequalification range in mind while you search. When you find a home, remember closing costs, seller concessions and loan length are all important.



5. HOME APPRAISAL

An appraisal is required to verify the value of the property to ensure you're not overpaying for your potential new home.



6. GETTING INSURANCE

Most mortgage lenders require home insurance that covers fire and other hazards, such as floods. Some loans also require mortgage insurance if your down payment is less than 20%.



7. LOAN PROCESSING

We package all final documents and send to our processing department for review and approval. Your details are then sent to underwriting to ensure everything is complete.



8. UNDERWRITING

An underwriter will look over your loan application from start to finish. They will see if any additional information is required and then make the decision to approve your loan.



9. CLOSING & FUNDING

With the underwriter's approval and all documents submitted, the packet is sent to the attorney or title company to be signed, funded by PrimeLending, and filed for records.



Ian Nunya-Smith

Loan Originator NMLS1816919

Office (443) 699-7055

Mobile (410) 562-6414

ian.nunyasmith@primelending.com

lo.primelending.com/ian.nunyasmith

209 West St, Ste 304
Annapolis, MD 21401



* All loans subject to credit approval. A qualification is not an approval of credit and does not signify that underwriting requirements have been met. Conditions and restrictions apply. All loans subject to credit approval. Rates and fees subject to change.
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