



WISCONSIN MASONIC HANDBOOK

CHAPTER 10

CHARITIES

A. INTRODUCTION

No fraternal organization is more deeply committed to charity than Freemasonry. Individually, Masons have been instructed to express charity to others on a daily basis. Since the combined efforts of many can contribute significantly to others, the Grand Lodge F. & A. M. of Wisconsin and other associated bodies have established and supported a number of Masonic charities for many years.

B. WISCONSIN MASONIC BENEVOLENT ACTIVITIES BOARD

The purpose of the Benevolent Activities Board is to oversee and coordinate Masonic charitable activities in Wisconsin. The Board consists of fifteen directors all of whom are Wisconsin Master Masons. This Board of Directors discharge the following functions:

1. Establish Wisconsin Masonic benevolent goals for approval at the Annual Communication of the Grand Lodge of Wisconsin.
2. Provide a report of its activities and future plans at the Annual Communication of the Grand Lodge of Wisconsin.
3. Elect Directors of the Wisconsin Masonic Home, Inc., the Wisconsin Masonic Board of Service & Assistance, the Wisconsin Masonic Foundation, the Masonic Medical Foundation of Wisconsin, Inc, and any future constituent Masonic benevolence.
4. Establish and present for approval by the Grand Lodge of Wisconsin an annual budget for Benevolent Activities Board activities.
5. Approve budgets and master plans of each constituent benevolence.

6. Establish and update, as necessary, policies and procedures for operation of the Benevolent Activities Board.
7. Review investment performance of each benevolence, annually, and share performance results with all constituent benevolences.
8. Establish policy guidelines for all benevolent fund development activities.
9. Coordinate fund raising for all benevolent activities.
10. Oversee activities of each benevolence by performing an annual review of the programs of each benevolence including compliance with its charter/mission, review of financial statements and consideration of any appropriate corrective action to be taken as a result of audits, complaints or deficiency citations.
11. Approve land acquisition, building construction, other capital expenditures in excess of \$50,000 by any benevolence.
12. Prevent redundancy of benevolent programs unless regional in character.
13. Approve establishment of any new Wisconsin Masonic benevolent activity.

C. THREE PILLARS

Three Pillars is the name of the entire Dousman Campus, which is made up of three organizations, the Wisconsin Masonic Home, the Masonic Health Care Center, and the Masonic Village on the Square. It is the purpose of each of the Three Pillars facilities to deliver services and health care to seniors. The following is a brief description of each of the benevolences and how YOU can help these Wisconsin Masonic Charities.

1. MASONIC HEALTH CARE CENTER, INC.

The Masonic Health Care Center is located near the Masonic Home, The Grand Masonic Center and Masonic Village on the Square.

The purpose of the Masonic Health Care Center is to provide nursing home and health care services for the elderly residents of the Masonic Home, the Masonic Fraternity and the community at large. This nursing facility provides sub-acute long-term health care for its residents.

The Health Care Center is licensed by the State of Wisconsin as a skilled nursing facility and is titled 19, Medicaid certified. Because of this certification, residency at the Center is available to the public as well as members of the Fraternity. Without this governmental involvement, Masons and their families would be required to pay the entire cost of extended nursing care. Residents transferred from the Masonic Home or Masonic Village on the Square are given priority for admission. Others are accepted if beds are available.

The individual requirements of each resident are considered. The majority of the rooms are for double occupancy. Private rooms are available as well as rooms for married couples. The Medicaid Program may assist persons who do not have adequate financial resources to meet the Health Care Center.

2. MASONIC VILLAGE ON THE SQUARE, INC.

The Masonic Village on the Square is an independent living retirement community. The main housing complex offers one and two bedroom apartments, including the Humphrey Community Center. Each of the apartments contain a living room, kitchen and one or two bathrooms, ranging in size from approximately 700 to 1,235 square feet. Private underground parking is provided. In addition to the apartments, the Village includes duplex style private residences. The private residences have two bedrooms, two bathrooms, a kitchen and living area, in addition to a two-car garage in about 1,400 square feet. The Humphrey Community Center houses complete dining facilities, a coffee shop, a community/ lodge room, leisure time areas, a country store and wellness clinic, among other amenities. The Village on the Square complex sits on 10 acres of land overlooking the Bark River.

3. THE WISCONSIN MASONIC HOME, INC.

The Home is a not-for-profit, non-sectarian independent living retirement home for men and women over 65 years of age (more particularly Wisconsin Masonic and Eastern Star members). The Home also meets the personal care needs of residents when appropriate through its assisted living programs. It is a nationally recognized facility because of its high quality care and the excellent service it provides.

The President of the Home supervises the daily operation of the Home and its more than full and part time employees. In addition, the Home has two important bodies, the Home Board of Directors and the Resident Council. The Home Board of Directors is made up of eleven members, seven of whom shall be Wisconsin Master Masons; one Director shall be a Grand Lodge Officer appointed by the

Grand Master; two shall be from Wisconsin Eastern Star; two may be qualified non-Masons. The Board is responsible for managing the affairs of the corporation and establishing all major policies. They set the annual budget, appoint standing committees, and pass on the expenditures of the Home. Chairmen of the standing committees, who are selected from the Board, meet with their committees on a monthly basis and then report back to the full Board, which meets quarterly.

D. WISCONSIN BOARD OF MASONIC SERVICE AND ASSISTANCE

The Wisconsin Board of Masonic Service and Assistance (formerly titled the Wisconsin Board of Masonic Welfare) oversees disbursements from the Grand Lodge Charity Fund, which was established in 1843 the year our Grand Lodge was chartered. Each Wisconsin Mason contributes annually through his dues toward the assistance and relief of distressed worthy Masons, their wives, widows, children and other dependents. Disbursements from this fund may only be made upon the request of the Grand Master, a constituent Lodge or the Worshipful Master of such Lodge, except for the relief of Masonic Sojourners for whom the Board may provide assistance on its own motion.

The Wisconsin Board of Masonic Service and Assistance consists of seven Directors: The Grand Secretary, a Grand Lodge Officer appointed by the Grand Master and five other Master Masons who are members of a constituent lodge in Wisconsin.

E. WISCONSIN MASONIC FOUNDATION

At the 1925 Annual Communication of the Grand Lodge of Wisconsin, a resolution was presented by the Special Committee, which called for the establishment of the Wisconsin Masonic Foundation. The following is an excerpt from the plan, which defines its purposes.

“Be it resolved, by the Most Worshipful Grand Lodge, Free and Accepted Masons of the State of Wisconsin, that a board of nine trustees be and hereby is created for the purposes of encouraging charity, benevolence, education and philanthropy, and of securing greater uniformity of purposes, powers and duties of administration in the management and control of property given, devised or bequeathed for charitable, benevolent, educational or philanthropic purposes, and the such board of trustees or any corporation to be organized by them for the purposes herein provided may accept gifts, devise and bequests of property for the uses and purposes, and with the powers and duties, hereinafter set forth, which board of trustees and successor corporation, if any, and the property so

held shall constitute and be known as The Wisconsin Masonic Foundations, to be administered, managed and dealt with as herein provided.”

“From the time of the receipt of any such property available for the uses of such foundation, the principal of income, or both, less proper charges and expenses shall be devoted to such Masonic charitable, benevolent, educational or philanthropic purposes as may be respectively designated by the donors; otherwise as the trustees, or their successors, may determine and direct as herein provided.”

The resolution then includes some specific suggestions of areas of need for the use of whatever funds which come in to the foundation.

These specifics include the following:

1. To provide for the support of the aged, helpless and sick Master Masons, their wives, widows, orphans and dependents.
2. To provide for the support of Masonic institutions and other Masonic undertakings under the control of or having the endorsement for Masonic purposes.
3. To disseminate Masonic intelligence and to maintain Masonic ideals in matters of charity, benevolence, education and philanthropy.
4. To encourage testamentary gifts and other contributions to trust funds to be used for the recommended purposes of the foundation.
5. To provide for the support and education of any orphan of a master Mason resident in Wisconsin.
6. To provide for a revolving fund for the support and education of boys and girls in Wisconsin eligible to enter college who have exhibited good habits, special aptitude for study and whose financial resources are limited.
7. To endow or defray the cost of maintaining one or more beds or rooms for Masonic uses in a non-sectarian hospital.
8. To provide for the maintenance of a general Masonic library.

The many faceted, much needed charitable work of the Masonic Foundation has been accomplished through the generous contributions of finances, time and

energy of Masons during the life of the Foundation. The needs seem to be greater now than ever, which calls for a greater commitment of present day Mason.

“... to provide for the support the aged, helpless and sick Master Masons, their wives, widows, orphans and dependents...”

One of the central concepts of Masonry is a belief in the brotherhood of man. This means that the whole of mankind is a family under God to whom we sometimes give the title, Supreme Architect of the Universe. Masonic philosophy implies, then, that we as Masons are concerned to support persons—members of this family—in times of need.

Wisconsin Masons, through the Wisconsin Masonic Foundation, are doing a good share of providing financial support for several significant programs that are benefiting persons around the State.

One of the initial charges for which the foundation was established ‘to provide for the support of the aged, helpless and sick Master Masons, their wives, widows, orphans and dependents.’”

Thus the Wisconsin Masonic Home was established to carry out the responsibility outlined in this charge. Through the years, the Wisconsin Masonic Fountain has been managing the Wisconsin Masonic Home Endowment Fund, the income of which is designated for the support of the Wisconsin Masonic Home.

The Wisconsin Masonic Home Endowment Fund is a result of donations, bequests and memorials that have come from generous Masons and their families, to assist in supplying the needs of the aging resident of the Home. As health care costs and increased service to the aging are needed, the Home Endowment Fund must be enlarged to more adequately support the residents of the Wisconsin Masonic Home. In addition to these needs, there is the need to update facilities and equipment to provide a secure environment and an adequate, well-trained staff. The amount distributed to the Masonic Home from the Wisconsin Masonic Foundation Home Endowment Fund approaches nearly \$1 million annually.

Another primary purpose for the establishment of the Wisconsin Masonic Foundation was, “To provide for a fund for the support and education of boys and girls in Wisconsin eligible to enter college who exhibited good habits, special aptitudes for study and whose financial resources are limited.”

As a result of this expressed purpose, the Foundations has been providing matching grants to local lodges for scholarships for high school seniors. Over the

years, millions of dollars have been given to seniors who have gone on to an institution of higher learning.

F. THE MASONIC MEDICAL FUND OF WISCONSIN

The purpose of the Masonic Medical Fund, as differentiated from the Wisconsin Masonic Foundation, is to provide financial assistance for health related activities in Wisconsin.

The Masonic Medical Foundation of Wisconsin, Inc. was established in 1971 to provide the means by which funds could be raised to construct a building for, and to establish the Masonic Diagnostic and Treatment Center at the Deaconess Hospital, now the Sinai Samaritan Medical Center in Milwaukee. Masons in Wisconsin raised sufficient funds to accomplish this goal and have maintained a supportive relationship with MDTC through the years.

In 1984, the Masonic Medical Foundation, now called the Masonic Medical Fund and the Wisconsin Masonic Foundation decided to function in a unified way. The same board members were selected for both Foundations and common officers were elected. They combined meeting and certain other functions, which proved to be an economy of time and energy.

G. LOCAL LODGE CHARITY

The Charity Committee is a standing committee of every lodge in Wisconsin and consists of the Worshipful Master and Wardens. It is their duty to investigate all cases of charity and administer such relief as in the discretion of the committee may be found necessary to alleviate the distress of any member of the lodge or others who may have a claim upon the lodge. For this purpose, every lodge should have a Charity Fund, which may be financed by a portion of the dues or by fund raising projects.

In addition, lodges are permitted to contribute to local, community, benevolent, educational or charitable organizations, which qualify for charitable contributions under the United States Internal Revenue Code.

H. HOW YOU CAN HELP THE WISCONSIN MASONIC CHARITIES

One of the major concepts of Freemasonry is the belief in the Brotherhood of Man. This means that we believe all human beings are members of the same family and that we care for and assist each other.

To this end the Board of Directors of the Wisconsin Masonic Foundation had established an overall goal for the combined charitable fund at \$15,000,000 by the year 2000 A.D. They have since exceeded their goal.

Our national government recognizes the value of and the contribution to our charitable institutions and agencies. This recognition comes in the form of some tax benefits when one makes a gift to a qualified charity.

1. CASH GIFTS

Cash is probably the most popular form of charitable donation because, in most instances, it is very convenient. It is always appropriate to give cash because it can be directly deposited into a foundation fund.

Stocks, bonds and mutual funds-even real estate - may also be donated to one of the Masonic Foundations. There are advantages to the donor when appreciated property of any kind is given. Such gifts avoid the capital gain taxes if held longer than twelve months and such gifts qualify for a charitable deduction for Federal Income Tax purposes.

2. LIFE INCOME GIFTS

- a. The Charitable Gift Annuity Program - The Wisconsin Masonic Charities, through sponsorship by the Wisconsin Masonic Foundation, operate a Charitable Gift Annuity program. This has been designed to maximize opportunities for planned gifts that also provide annual financial support for the donor and (or) members of their family.

The Charitable Gift Annuity program offers the following benefits to donors who choose to participate:

- A gift to the Masonic Charity of the donor's choice.
- A guaranteed income (annuity payment) for one or two lives based on their nearest birth dates.
- A charitable gift deduction for current tax savings.
- A tax advantage if the gift is appreciated securities.
- A tax credit on a portion of the annuity payment, which increases with the age of the donor.

Donors to the Charitable Gift Annuity program of the Wisconsin Masonic Foundation can designate any one of the following Masonic Charities in Wisconsin as recipient.

- ◆ Masonic Home Endowment Fund
- ◆ Masonic Medical Fund of Wisconsin
- ◆ Wisconsin Masonic Home, Inc.
- ◆ Masonic Health Care Center, Inc.
- ◆ The Wisconsin Masonic Soccer Foundation, Inc.
- ◆ Masonic Village on the Square, Inc.
- ◆ Charity Fund of the Grand Lodge of Wisconsin, Free & Accepted Masons

b. **Charitable Remainder Trust-** The Unitrust is similar to the Annuity Trust in most ways, except that the income is based on a percentage of the fair market value of the property, determined annually. In the Unitrust the income will vary depending on the fair market value of the property each year. Additional contributions can be made to a Unitrust in future years.

3. CHARITABLE LEAD TRUST

In your desire to give to the Foundation and you need no additional income now or for a period of time, you can form a Charitable Lead Trust, which will give the income to the Foundation for a period of time. The principal returns to the donor, children or grandchildren at the end of the specified term. A Charitable Lead Trust can save estate taxes and generation skipping taxes.

4. LIFE INSURANCE GIFTS

A donor may be able to give the Foundation two, three or four times the amount of cash gift, depending on the age of the donor, by purchasing a single premium life insurance policy naming the Foundation as owner and beneficiary. The donor will receive an income tax deduction, make a more substantial gift and have the satisfaction of knowing he is supporting a worthwhile cause. A donor naming one of the Foundations as owner and beneficiary may purchase a policy, then all premiums paid by the donor are deductible as cash contributions.

In another instance, one of the foundations may be named as second, or final beneficiary. Any funds the foundation receives will be a charitable deduction for

the donor from Federal Estate Taxes.

5. BEQUESTS

It is essential that everyone have a will, regardless of the size of one's estate. A will is one of the most satisfactory ways to properly distribute one's property at death. Through a will, one's estate will go where the person directs and is not left to the laws of the State.

A will may designate a favorite charity as beneficiary in one of several ways. A specific dollar amount may be designated for the charity, the charity may be named for a contingent bequest or the charity may be named a residual beneficiary.

Since the will is a legal document an attorney should write it. A will should be reviewed periodically, particularly if changes have occurred such as a death, marriage of children, divorces or other changes. Codicils may be added to a will to reflect changes in the interest and plans of the individual.

If further information is desired on any of these plans, please call the Grand Lodge office at 1-800-242-2307. The address is: 36275 Sunset Drive, Dousman, WI 53118.