

# MASONIC CHARITIES

## MID-YEAR NEWSLETTER

### Mid-Year 2014

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## THE ON-AGAIN OFF-AGAIN IRA GIFT

Our friendly folks in Washington are now considering resurrecting the IRA Charitable Rollover again. This tax provision permits an IRA owner who is age 70 ½ or older generally to exclude from gross income up to \$100,000 per year in distributions made directly from the IRA to certain public charities, which includes any of the Masonic Charities. The proposal being advanced by the Senate Finance Committee would be effective for all of 2013 and 2014.

Since the distribution given to charity is never included in income, it is especially attractive for individuals who do not itemize their deductions or have sufficient income that they do not need to use their required minimum distribution from their IRA. Furthermore, on May 28, the House Ways and Means Committee approved a similar provision to make the extension permanent. Passage of either of these provisions by Congress will probably not occur until after the November elections. We will be monitoring these provisions throughout the year.

If you would like to receive future notifications on the progress toward enactment of this proposed legislation, please let us know on the enclosed reply form.

## EXPLORING THE OPTIONS TO MEET YOUR GOALS

At the Gift Planning Office, we strive to work with our donors to develop the best plan to meet their personal charitable goals while respecting each family's needs.

Life income gifts and bequests make up almost 90 percent of the charitable gifts the Masonic Charities receives each year. Why? Because many of our donors are retired, they need to protect their assets or the income from their assets to maintain their financial security. Masonic Charities' gift planning officers are specially trained in working with donors to meet these specific needs.

If you would like to consider leaving a legacy to benefit the Masonic Villages or any of the other Masonic Charities, such as the Masonic Children's Home, Masonic Temple/Library and Museum, Pennsylvania Masonic Youth Foundation and the Masonic Charities Fund, the following materials may be interesting to you:

**Charitable Gift Annuity-** Our most popular life income vehicle. You and/or your spouse receive income for life at a fixed rate (generally between 4 - 9 percent depending upon your age), and any amount of your investment left over at your death goes to the Masonic Charity of your choice.

We can provide you with a personalized illustration and brochure at your request.

### Charitable Remainder Unitrust-

This more sophisticated life income vehicle is attractive if you are looking for a way to unlock income from highly appreciated assets such as real estate or a large stock position in a portfolio. It is also for parents who want to provide an income stream to their children while retaining the principal to go to charity. The trusts can be funded during your life or at death from your estate assets. The rate is usually between 5 - 7 percent of the value of the assets as determined each year.

**Bequests-** Our most common way of giving since the charity only gets what is left over (if any) after your passing. Our gift planners can provide guidance on how best to draft your will or trust to provide for the charity you desire. We also offer a brochure on the ways a legacy gift can be left and the various endowment funds available for selection.

**You may contact a gift planner to discuss your personal charitable goals by completing and returning the enclosed reply form.**

# ESTATE PLANNING UPDATE

Since last year's newsletter, there have not been any significant changes in the estate and gift tax laws. The Federal Estate and Gift Tax Exemption is now \$5.34 million per person or \$10.68 million per couple, so very few people are affected. For Pennsylvania residents, the inheritance tax has few exemptions and taxes almost all assets held at death except those assets held jointly between a husband and wife and life insurance proceeds. The rates for Pennsylvania inheritance tax are as follows:

- 0 percent on transfers to a surviving spouse or to a parent from a child aged 21 or younger;
- 4.5 percent on transfers to direct descendants and lineal heirs;
- 12 percent on transfers to siblings; and
- 15 percent on transfers to other heirs, except charitable organizations and tax exempt institutions and government entities.

If you live in a state other than Pennsylvania, please check with your attorney or our office, and we would be glad to provide information on your state's inheritance or estate tax law.

Remember to update your estate plan regularly, especially if you have moved to another state or have experienced a significant family event, such as a death in the family. As a courtesy, we are glad to meet with you to review your current estate plan and provide guidance where needed. In circumstances where one of the Masonic Charities is to be a significant beneficiary of your estate, we will work with you to prepare your estate documents (with the assistance of independent counsel) and will serve as a trustee and/or executor under certain circumstances, if desired.

If you would like to learn more about understanding the estate planning process and the documents you should have, our office offers a short four-part primer on Living Trusts, Wills, Advanced Directives and Powers of Attorney. We are glad to provide you a copy, upon request.



Visit [www.MasonicCharitiesPa.org](http://www.MasonicCharitiesPa.org) for information about each of the five Masonic Charities, how to give and testimonials from those who support our charities. Check it out whether you're looking to give now, provide a recurring gift, contribute a legacy gift or seek advice on estate planning.

# MASONIC CHILDREN'S HOME ANNOUNCES SUCCESSFUL CAMPAIGN

At the Annual Donor Recognition Dinner on May 29, 2014, R.W. Grand Treasurer and Chairman of the Board of Directors Jeffrey Coy announced that with the addition of a recent anonymous estate commitment gift of \$1.3 million, the Masonic Children's Home's campaign to raise \$10 million to support the Children's Home Endowment Fund has been met! R.W. Past Grand Master Jay Smith, who launched the two-year campaign during his term, was in attendance to hear the news and spoke with passion about how this charitable program to support and nurture the 40 vulnerable children residing at the Elizabethtown campus was so important to him.

*"Because of you, 40 young people are safe in a place they can call home, being cared  
for by people who are responsible and supportive, and who love them.  
They have hope and fulfilling futures ..."*

R.W. PAST GRAND MASTER JAY SMITH

During its 100 years of existence, the Masonic Children's Home has supported thousands of children throughout Pennsylvania. The program, which does not receive government funding, will continue to need support to ensure its children receive the proper education, guidance and values to succeed in our society once they leave the home. All graduating children receive career training to enter post-secondary education at a college or vocational institution which is fully unwritten by the Masonic Children's Home.

If you would like to learn more about the program, please check out [www.MasonicChildrensHome.org](http://www.MasonicChildrensHome.org). If you are interested in receiving information on how to support this program, please complete and return the enclosed reply form or contact our office at 1-800-599-6454.

## DID YOU KNOW THAT MASONIC VILLAGES OFFERS OUTREACH SERVICES?

Through the outreach program, Masonic Villages helps individuals and families of Pennsylvania Masons throughout the United States find the assistance they need. The program provides information, direction and education and services such as:

- A Loan Closet providing a limited supply of durable medical equipment on a short-term loan basis.
- The Dementia Caregiver Support and Education Group offering a venue for sharing experiences and finding various resources.
- Outreach staff who can provide information on local community services, including personal care and skilled care homes, and government and state programs.
- Short-term financial assistance for eligible family members.
- A panel of attorneys for distressed brethren, their spouses and widows who are unable to retain legal counsel.



If you or a loved one in your Masonic family believes any of these services may be beneficial, I urge you to contact the Masonic Villages Outreach Program for further information at 717-361-5080 or toll free at 1-800-462-7664.



# LATEST DEVELOPMENTS FROM MASONIC VILLAGES

## Masonic Village at Dallas

Select retirement living villas and rental apartments are currently available. A limited-time villa incentive program offers new residents the option to customize their villa with upgraded features at no additional cost, or to receive a \$20,000 marketing allowance in lieu of these features. In addition, \$10,000 off the entrance fee is being offered for specific villas.

Irem Clubhouse Restaurant and Pub have expanded their hours for the summer, launched a new menu and added seasonal events to their entertainment repertoire, all of which add to the campus' country club lifestyle. Call 866-851-4243 to schedule a visit or attend an upcoming open house on Aug. 6, Sept. 4 or Oct. 10.

## Masonic Village at Elizabethtown

Cindy Phillips, Ph.D., has been appointed executive director of the Masonic Village at Elizabethtown. She is responsible for planning, directing and coordinating all facets of campus operations. She succeeds Vicki Gillmore, RN, NHA, Ph.D., who retired May 1 after 16 years of service.

In February, Masonic Village finished building 100 new retirement living cottages. In addition, select retirement living apartments are available now. Call 800-676-6452 to learn more or attend the open house on Oct. 18.

On May 30, Grand Lodge Officers and Masonic Village leadership broke ground for the eternal flame monument in the Veterans Grove to serve as a 24-hour-a-day, 365-day-a-year tribute and symbol of gratitude to the brave service men and women who preserve our freedom. To make a contribution in honor or in memory of a beloved veteran, call 1-800-599-6454 or visit [www.masoniccharitiespa.org](http://www.masoniccharitiespa.org).

The Masonic Health Care Center is undergoing an award-winning renovation to transform residents' neighborhoods (units) from institutional models into household designs. Part of this renovation includes a new transitional care unit for people who need rehabilitation or a level of skilled nursing and other supportive care prior to returning home from a hospitalization.

## Masonic Village at Lafayette Hill

In May, construction began on 60 new retirement living apartments in one-bedroom, one-bedroom/den and two-bedroom layouts. The new apartments will have premium features like



a walk-in closet, individual washer and dryer, granite countertops, stainless steel appliances, a balcony or patio, and indoor access to amenities. The project, expected to be complete by August 2015, will include improving the building's façade, adding parking and building a new campus entrance. In addition, as new residents move into the existing retirement living apartments, Masonic Village is updating them with new features. Call 610-828-5760 to schedule a visit or attend an open house on Aug. 7, Sept. 18 or Oct. 7.

## Masonic Village at Sewickley

Masonic Village at Sewickley has select apartments available for immediate reservation. New residents who reserve a one-bedroom (A1) apartment through July 31, 2014, will receive three months of service fees for free – a savings of up to \$10,692! Call 412-749-6862 to learn more or attend an open house on Aug. 20, Sept. 27 or Oct. 22.

The construction and renovation of the 110,000 square foot Sturgeon Health Care Center is revolutionizing care. The center's eight neighborhoods (for 128 residents in individual rooms) were largely completed in 2013. This transformation focused on providing a homelike environment with a spacious dining area and family room in each neighborhood. Two neighborhoods are designed to serve 32 residents with dementia.

The renovation's last phase, expanding and transforming the therapy and recreational space, should be completed in August 2014. This project includes the launch of a transitional care unit in July 2014 to provide short-term rehabilitation for residents and community members in a dedicated neighborhood with a specialized team of staff.



## Masonic Village at Warminster

Masonic Village at Warminster earned the state's Excellence in Health Care Compliance Award for achieving three years of deficiency-free surveys from the Department of Health. Michael Wolf, Pennsylvania Secretary of Health, visited Masonic Village on May 15, to present the honor with Susan Williamson, Director of Nursing Care Facilities. Masonic Village was one of six of the state's 706 nursing care facilities to receive this award. Call 215-672-2500, ext. 116, if you would like to schedule a visit.