

Bonnie McWain: Supporting the Mission of Masonicare

A member of The Masonic Charity Foundation of Connecticut's Board of Directors, Bonnie McWain is also one of MCF's most ardent supporters. Her decision to remember The Foundation in her estate plan speaks volumes about how much she believes in the mission of Masonicare.

"The reason I included MCF in my Will is quite simple," she said. "I've been able to see firsthand all the positive things that take place because of the Masons. Individuals who had the forethought to include The Masonic Charity Foundation in their estate plan years ago have helped to build much of what Masonicare is today."

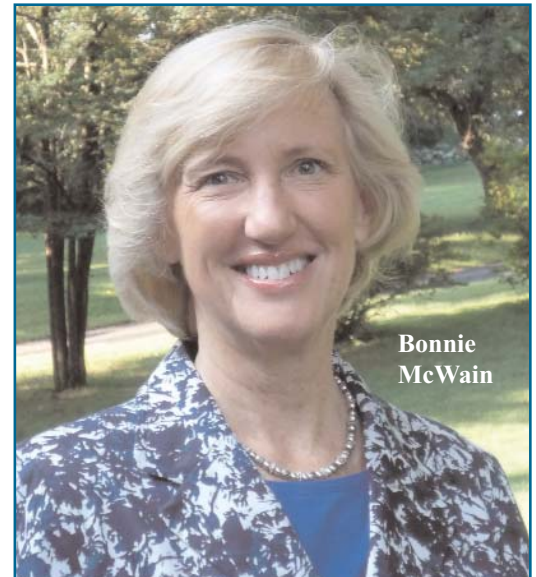
Bonnie, who is married to Bro. Jim McWain, Right Worshipful Grand Senior Warden of The Grand Lodge of Connecticut, A.F. & A.M., is optimistic that her gift will inspire others to give what they can.

"I'm just one person," she said, "but my hope is that there will be many, many more Masons and wives of Masons who will reflect on what Mas-

onry has meant to them and to the lives of others and want to ensure that the charitable mission of Masonicare will continue long into the future."

Bonnie's passion for volunteerism and charitable giving is not a recent phenomenon. As a child, watching the example set by her parents and grandparents, she learned to respect and appreciate how selflessly people could give of their time to help others less fortunate. She cites her family's involvement with the Salem Lutheran Church in Bridgeport as giving rise to the altruistic activities she's pursued with such enthusiasm as an adult.

Born in Bethlehem, Pennsylvania, while her father was enrolled at Lehigh University, Bonnie grew up in her parents' hometown of Fairfield. She and her two siblings were all products of the Fairfield Public Schools, which also happens to be Bonnie's employer. She started working in the Business Department after graduating from college and has been with



Bonnie
McWain

the public school system ever since. She is currently its Director of Finance.

The McWains were introduced by mutual friends who also happened to be Masons. Reflecting on the impact that Masonry has had on her husband's life and, by extension, her life as well, Bonnie has taken great pleasure in knowing that Jim is a better, happier person for having joined the fraternity.

"But Masonry has had a profound influence on my life, too," she said. "We have a wonderful group of friends that are Masons. We have dear friends who live at Masonicare at Ashlar Village and can't say

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One Mason's Legacy of Supporting MCF Continues



Bro. Bill Rankin (1920-2006)

The late Harry W. (Bill) Rankin believed so deeply in the mission of The Masonic Charity Foundation of Connecticut (MCF) that he became one of its greatest benefactors.

Earlier this year, MCF received an extraordinarily generous bequest of \$2.29 million through Bill's estate, which included money market funds, equities, as well as life insurance proceeds and retirement plan assets. Two other charitable organizations close to Bill's heart, the Ohio University Foundation and the Shriner's Hospital for Children, received smaller percentages of his estate.

An Alabama native, Bro. Bill was educated and wed in Ohio. In 1946, he joined Canton Lodge No. 60. Even after being transferred by his

employer, Travelers, to his wife's home state of Connecticut, Bill remained very active with the fraternity as a longtime member of St. Mark's Lodge No. 36 in Simsbury.

It was in the early 1980s that he and his wife, Ruth, first became aware of plans to construct a retirement community in Wallingford. The Rankins were intrigued and when Ashlar Village

opened in 1984, they were excited to be among its first residents.

“Bill Rankin witnessed firsthand how his generosity helped people in need. This inspired him to provide so generously to MCF in his estate plan.”

*-- Jennifer A. King
MCF President*

“Bill was a devoted husband to Ruth,” recalls Ashlar Village President Jon-Paul Venoit. “She had been stricken with polio and was confined to a wheelchair. Bill was very happy with the care his wife received here.”

Illustrating that actions speak louder than words, Bill and Ruth showed their appreciation to Masonicare by be-

coming loyal supporters of The Foundation. It began with a bargain sale of real estate in Simsbury to MCF, and continued with the funding of a charitable remainder trust and consistent donations to the Masonicare Annual Appeal.

Ruth predeceased Bill by eight years, but he was committed to continuing the couple's tradition of giving. Through his lifetime generosity and his bequest, Bill established himself as a member of the “Stars of Giving,” a prestigious giving society recognizing those who have contributed in excess of \$2.5 million to The Foundation.

“Bill Rankin witnessed firsthand how his generosity helped people in need,” said Foundation President Jennifer A. King. “This inspired him to provide so generously for The Masonic Charity Foundation of Connecticut in his estate plan. It was really rewarding for him to know that his donations were improving the lives of Masonicare residents and patients.” ■

For more information on bequests, please contact The Foundation at 800-562-3952. If you have already named MCF in your Will, we encourage you to let us know by returning the enclosed reply card.

The Gift That Benefits the Receiver *and* the Giver!

For a growing number of seniors, the Charitable Gift Annuity Program of The Masonic Charity Foundation of Connecticut (MCF) offers numerous financial benefits to the donor and a means to support the work of Masonicare.

Bro. Ernest (Ernie) Philippi, a resident of the Hawkins Apartments on the campus of Masonicare Health Center in Wallingford, is a proud supporter of the Gift Annuity Program. Under the terms of his annuity, Ernie made a one-time contribution to MCF and in return, he receives generous fixed payments for life.

Annuity rates (see chart below) are based upon the donor's or donors' age(s) at the time the annuity is established. Because a portion of the gift annuity is earmarked for charitable purposes, the donor is also eligible for certain tax benefits.

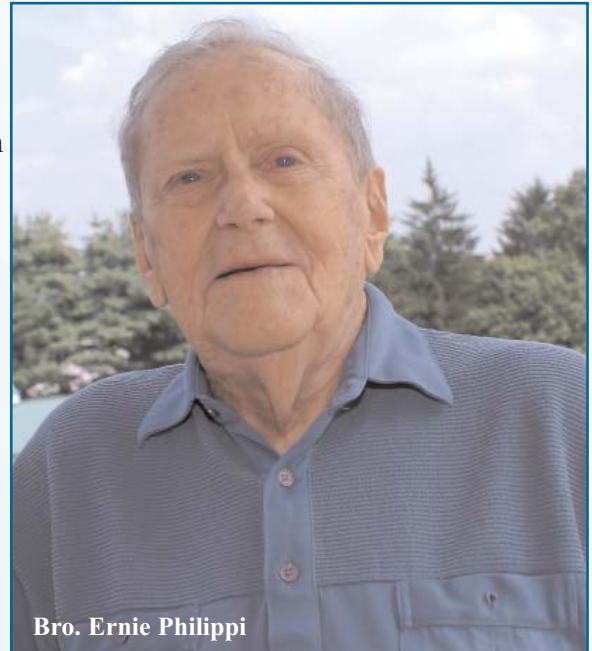
It's no wonder that Ernie,

whose annuity payments continue to be an important source of his retirement income, is such a big fan of this form of charitable giving.

"The Foundation gave a presentation on gift annuities about three or four months ago," he recalled, "and I went to it. I told my neighbors there that I would recommend gift annuities to others. I only wish that I had put three times as much money into my gift annuity as I did. It would've been an even better investment."

With his gift, Ernie became a member of the Baldwin Society, a society comprised of generous individuals and organizations that have donated \$10,000 or more to The Masonic Charity Foundation's Endowment Fund over a 12-month period. Gifts to the Endowment Fund are held in trust, with only the earnings used to support the programs, services, and facilities of Masonicare and its affiliates.

Contributions like the one made by Bro. Ernie, a Mason raised at Liberty Lodge No. 123 in Waterbury (now Liberty-Continental No. 76), help Masonicare provide its residents and patients with the healthcare that they need and deserve.



Bro. Ernest Philippi

Born in Meriden but raised in Wallingford, Ernie grew up on a farm in the quiet, picturesque hills where those two towns converge with Cheshire.

In his current residence, just a few short miles from those hills, Ernie proudly displays a magazine article on his refrigerator filled with sage advice about how to live to 100. Tips include "Work on a Farm," "Get Married," "Have Children," and "Travel."

Admiring the article, the 90-year-old widower recently boasted to a visitor, "I've done 'em all!"

And The Masonic Charity Foundation thanks Ernie for including a Charitable Gift Annuity on his list of things to do! ■

For more information about the Charitable Gift Annuity Program, please call Alison Koons, Planned Giving Associate, at 203-679-5573.

Current Gift Annuity Rates	
Single Life	
<i>Age</i>	<i>Rate</i>
65	5.3%
75	6.3%
85	8.1%
90 and Over	9.5%
Two Lives JOINT AND SURVIVOR	
<i>Ages</i>	<i>Rate</i>
65 - 65	4.9%
70 - 70	5.2%
80 - 80	6.1%
90 - 90	8.3%

It's Not Too Late to Give by Year-End . . .

Gifts of Cash — There is no easier way to receive a charitable deduction for 2009 - and support The Masonic Charity Foundation of Connecticut (MCF) - than by simply writing a check! Be certain your envelope is postmarked by Dec. 31st. Cash gifts are fully deductible for up to 50% of your adjusted gross income, with an additional five-year carry-forward for any excess.

Gifts of Stock — By donating appreciated stock to a non-profit organization like MCF, you will avoid the payment of capital gains tax that would otherwise be due when you sold the stock. Plus, you will receive a charitable deduction for the fair market value of the stock on the date of contribution. For income tax purposes, gifts of stock are deductible up to 30% of your adjusted gross income, with an additional five-year carry-forward for any excess.

Gifts of Life Insurance — A life insurance policy that is no longer needed can make an ideal 2009 year-end gift! To receive a charitable deduction, name MCF as both the owner and beneficiary of the policy. If the policy has a cash value, you can take a charitable deduction approximately equal to the cash value at the time of the gift. To contribute a life insurance policy to MCF, contact your life insurance agent to request the necessary forms.

Gifts of Retirement Plan Assets — Until the end of 2009, donors ages 70½ and older can make outright gifts to qualified charitable organizations such as MCF directly from their traditional or Roth IRAs without having to withdraw the funds and pay the income tax on the withdrawal. You may gift up to \$100,000 in

total to charitable recipients in 2009. To realize this tax benefit, your IRA gift must be transferred directly from the IRA account to MCF. Please contact your IRA administrator for assistance in making a gift from your IRA.

Life Income Gifts — With a life income gift, a donor transfers assets such as cash or stock to MCF and receives an income stream for life, as well as a generous charitable deduction in the year the gift is made. If you fund a life income gift using appreciated stock, you can significantly reduce the amount of capital gains tax that might be incurred on the sale of the stock. Contact MCF if you are interested in establishing a life income gift such as a charitable gift annuity or charitable remainder trust.

Bequests — Bequests are an excellent and easy method of reducing potential federal and state estate taxes and benefiting MCF.



The federal and state estate taxes can erode more than 50% of one's estate at the time of death. Contact your attorney about the benefits of leaving a bequest to MCF in your Will or Trust document. The information that should be included in the bequest is noted below:

Please note that The Foundation is a non-profit 501 (c) 3 organization and its full, legal name is "The Masonic Charity Foundation of Connecticut, Inc." The Foundation's federal tax identification number is 06-1435920.

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enough about the new lease on life they have now that they are living in that beautiful retirement community. And we've experienced firsthand what wonderful care my father received in the Rehabilitation Unit at Masonicare at Newtown, allowing him to achieve his goal of being able to come home again. These are all reasons why I'm so involved with Masonicare and support the work they do." ■

Leaving a Legacy to The Masonic Charity Foundation of CT

The Masonic Charity Foundation of Connecticut deeply appreciates gifts of all kinds. Should you wish to remember The Foundation in your Will, we encourage you to provide the following bequest language to your attorney:

"I give, devise, and bequeath all the rest, residue, and remainder of my estate, or _____% (percentage) of my estate, or \$_____ (sum of money) to The Masonic Charity Foundation of Connecticut, Inc., located in Wallingford, CT."

The Masonic Charity Foundation of Connecticut

22 Masonic Ave., PO Box 70 • Wallingford, CT 06492
800-562-3952 or 203-679-5555

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