

Shared Values, Volunteer Spirit Inspire Future Bequest

Throughout much of his adult life, W.B. Howard W. Orr has devoted countless hours and immeasurable energy to the mission of Masonicare. Now, the Chairman of the Masonicare Board of Trustees is continuing that tradition of support by remembering The Masonic Charity Foundation of Connecticut in his estate.

Howard -- Howie, to his friends -- explains that bequest giving isn't just for the super-wealthy.

"You don't have to be a Bill Gates or a Warren Buffett to do good in the world," says the 62-year-old President of KTI, Inc., an East Windsor firm specializing in electron beam welding. "When you make a bequest to an organization as I have, you look at the organization's mission, vision and values. That's why a lot of my charitable giving is to healthcare institutions and to my church. After years of volunteering for organizations like Masonicare, I have seen how much good that donations can do and how most of the money will directly help the people I want to help."

Howie notes that bequest giving has become an important

tax-planning strategy for many families and individuals.

"What I did in my Will and trust agreements," he explains, "was designate a percentage of my estate to each of my five children and to my charities of choice. So, in essence, I made Masonicare one of my children. Using percentages, as opposed to dollar amounts, ensures that nobody will ever be left out."

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*-- W.B. Howie Orr
Donor and Chairman,
Masonicare Board of Trustees*

A 33° Scottish Rite Mason, Bro. Howard is a Past Master of Composite Lodge No. 28 in his hometown of Suffield and is a dual member of Ashlar Lodge No. 332 in Wallingford and Tuscan Lodge No. 17 (Prince Hall) in Hartford. He is also a member of the York Rite, where he served as



W.B. Howard W. Orr, Masonicare Board of Trustees Chairman, with his mother, Masonicare resident Julia Orr.

High Priest of Washington Chapter No. 30, and the Sphinx Shrine. He is also a director of the Connecticut DeMolay Foundation.

In 1995, Howie was appointed to the Board of Managers of The Masonic Charity Foundation of Connecticut, Inc., the governing body of what would become Masonicare. Active on several boards at Masonicare, he was elected Vice Chairman in 1997 and Chairman of the Board of Trustees in 2003.

But even if he weren't so deeply vested in the work of Masonicare -- it seems like he's always on his way to another meeting -- Howie would still be a frequent visitor to Masonicare's Wallingford campus. That's because his mother, Julia Orr, is a

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Celebrating the Generosity of MCF Donors

In October, The Masonic Charity Foundation of Connecticut held its annual Benefactor Luncheon and Awards Ceremony to honor the newest members of the Baldwin Society and the Cleaveland Society.

The Baldwin Society is comprised of generous individuals and organizations that have contributed \$10,000 or more to The Foundation's Endowment Fund over a twelve-month period.

The Cleaveland Society was founded in recognition of the individuals and organizations that have made unrestricted contributions of \$10,000 or more in a twelve-month period.

The Foundation is grateful to the following for their support of Masonicare in fiscal year 2009:

New and Renewing Cleaveland Society Members

Trust of Harriet V. Baxter
Lois M. Casey
Eastern Star Charity Foundation of Connecticut, Inc.
Robert L. Gallager "in memory of my little Margie"
Grand Lodge of Connecticut, A.F. & A.M.
Trust of Benjamin Grosvenor Ferdinand and Dorothy Hartog

Kenneth B. & Elaine R. Hawkins, Sr.
Estate of Robert C. Hector
Estate of Barbara W. Howell
Estate of Mabel E. Irish
Trust of Beulah M. Jarvis
Trust of Alfred G. Jarvis
Estate of Isabel S. Johnson
Trust of Jeanne S. Jones
Jean S. Kaas (Mrs. Ove H.)
Caroline J. Kranyak (Mrs. Alex)
Estate of Michael Krasnovsky
John W. & Helen C. Kuhn
Estate of Raymond E. Lynn
Stephen B. & Nancy R. McPherson
Trust of M. Louise Miller
Raymond and Muriel Moore
Don & Ruth Nichols
Liselotte C. Page (Mrs. John O.)
Rosemary Chapter No. 85, O.E.S.
Mr. and Mrs. Robert G. Rouse, Jr.
Christina G. Smith (Mrs. Richard N.)
Estate of Isabel Stubblebine
Trust of Nina B. Varley
Andy and Claire Wofford

New and Renewing Baldwin Society Members

Estate of Leonard J. Bayliss
Gustaf R. and Virginia S. Bodin
Estate of Charlotte B. Cooke
Estate of Katherine Hart
Estate of Isabel S. Johnson
Trust of Edythe M. Knapp
Trust of Archibald S. Prisk
Estate of Harry W. Rankin



Mrs. Barbara Hocking



W.B. Frederick W. Schmalz, President of the Eastern Star Charity Foundation of CT, Inc.

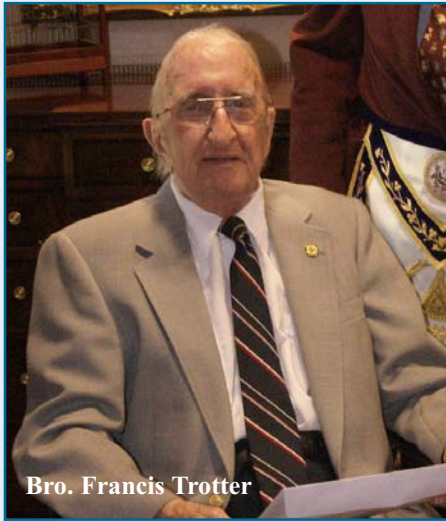


Masonicare Chairman and CEO Bro. Stephen B. McPherson with Bro. Jack and Marilyn Edwards



M.W. Bro. Kenneth B. Hawkins, Sr. and his wife, Elaine.

Masonic Pride Fuels Francis Trotter's Support of MCF



Bro. Francis Trotter

Still vibrant at age 92, Bro. Francis Trotter remains a staunch supporter of The Masonic Charity Foundation of Connecticut (MCF).

Francis considers the charitable gift annuity to be both an excellent investment and a good way to benefit the work of Masonicare. Under terms of a gift annuity, the donor makes a charitable gift of cash or appreciated securities to MCF. In return, the donor receives generous fixed payments for life as well as significant tax savings and a charitable deduction.

Having established five gift annuities, Francis could be among the program's biggest fans.

"It's a fantastic annuity," he said. "It's a very positive thing but it also provides a very high yield. If you buy a CD (certificate of deposit) these days, the rates are down to about one or two percent. But with the gift

annuities, the income rates are fabulous, depending on your age. I'm getting eight and nine percent with the two annuities I purchased a few years ago. Now, I'm living off that income and, for a few years at least, part of that income is tax-free."

Francis said that establishing a charitable gift annuity with MCF was a fairly simple process.

"I just donated some funds from various personal accounts to The Foundation," he said. "They

handled the rest. I highly recommend this form of giving, regardless of whether or not you're a Mason."

A member of the York Rite Masons raised at Apollo Lodge No. 59 in Suffield (now Composite Lodge No. 28), Bro. Francis served as Master of the lodge in 1962 and then as secretary for five years. In 2008,

he was recognized for achieving 50 years of membership in the fraternity.

The Bridgeport native currently lives at the Wright Residence on the campus of Masonicare Health Center. ■

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proud resident of the Leslie G. Wright Residence.

"From an adult child's point of view," he says, "it's a wonderful relief knowing that a parent is living at a Masonicare facility. So many of the questions I had been weighing daily or weekly, when my mother was living alone at home, are now addressed. If there's a medical issue, should she see her doctor or go to the hospital? How do you keep her busy and entertained? At Masonicare, you don't have to worry about these things. It's taken care of automatically. The peace of mind Masonicare offers to the families of our residents is unbelievable."

And The Foundation has "peace of mind" knowing it has a friend in Howie Orr. ■

American Council on Gift Annuities Current Gift Annuity Rates

Single Life	
Age	Rate
65	5.3%
75	6.3%
85	8.1%
90 and Over	9.5%
Two Lives JOINT AND SURVIVOR	
Ages	Rate
65 - 65	4.9%
70 - 70	5.2%
80 - 80	6.1%
90 - 90	8.3%



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To receive a personalized sample annuity illustration, please contact The Masonic Charity Foundation at 800-562-3952 or return the enclosed reply card.

Have You Had an Estate Planning Check-up Lately?

The following article was submitted by Lyn G. Walker, Esq. of the Trusts and Estates Department at Shipman & Goodwin LLP, a Connecticut law firm retained by the Foundation to provide trust services.

Whether your assets are significant or modest in value, it's important to review your estate plan every few years. You may find the following checklist a helpful start:

1. Where is Your Will? The lawyer who prepared it for you may be holding the original in safekeeping, or you may have placed it in a safe-deposit box or other secure location. Make sure someone will know how to locate it.

2. Is your Will up-to-date? Review your Will to determine whether the named guardian for minor children, executor and trustee are still appropriate. Do the provisions regarding distribution still make sense? You will need your lawyer's help to find out if recent changes in the tax law require changes to your Will to carry out your intent in a tax-efficient way.

3. How are your assets titled? If you own real estate, obtain a copy of the deed. People are often surprised to find that ownership is not as they thought. For example, holding title "in survivorship" with another is different from holding title as "tenants in common" with another.

4. Do you have retirement benefits or IRAs? Review the beneficiary designations. If you can't locate these documents, contact the Plan Administrator or Trustee for a copy of your most recent beneficiary designation on file. Retirement plans and IRAs pass by beneficiary designation rather than by your Will (unless your

estate is named on the beneficiary designation form).

5. Do you have life insurance? Review your life insurance coverage and the beneficiary designations. Do you have all your policies? Like qualified plans and IRAs, life insurance proceeds pass to the beneficiary named on the beneficiary designation form rather than by your Will (unless you have named your estate as beneficiary). Remember, too, that while life insurance passes income tax free to a named beneficiary, it is subject to estate tax in the insured/owner's estate. Depending upon the value of your other assets and the size of the insurance policy you may need tax planning to shelter insurance proceeds from inclusion in your estate for estate tax purposes.

6. Have you remembered your favorite charities? If an organization or cause has been important to you, consider leaving that charity a gift. Naming a charity as a beneficiary of your IRA is a simple and tax-efficient way to include charity in your estate plan. Upon your death, the charity will receive 100% of the

IRA, unreduced by income tax or estate tax. A non-charitable beneficiary on the other hand, would inherit the IRA subject to income taxes, at the least, and perhaps estate taxes as well.

7. Do you have a Living Will setting out your wishes with respect to life support systems? Have you named someone to make health care decisions for you if you are unable to do so? Have you talked about your wishes with your named health care representative? Have you given a copy of your Living Will and Health Care Instructions to your primary care physician?

8. Do you have a durable financial power of attorney? Do you have someone in a complete position of trust to whom you can assign power of attorney to take care of your financial affairs if you are unable to do so? Again, make sure someone will know how to locate these important documents.

9. Have you made an appointment with your estate-planning lawyer for a check-up? You'll be pleased that you made the effort -- for the sake of those you care about. ■

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."

Bequests provide important revenue in support of the mission of Masonicare, enabling us to provide the highest quality healthcare programs and services to our residents and patients.