

## Charitable Programs of the MFO

### Prostate Hope – Medical Research

The Foundation has committed to provide long term funding of research for prostate cancer. Funding for prostate cancer research began as the Grand Master's 50th Anniversary Project. It has since evolved into **Prostate Hope** and is an important focus throughout the jurisdiction. Significant funding has been and will continue to be provided to carefully chosen research projects designed to improve diagnosis, better understand the disease, and address the social impacts on families dealing with a member who has had prostate cancer treatment. This vital funding is being provided to assist medical research that will improve treatment while striving to reach the ultimate goal of preventing prostate cancer.

### Autism Services

**Kerry's Place**, a series of group homes, was established by parents of Autistic children so that children and young adults living with this developmental disorder can grow and develop under the supervision of trained staff. Grants from the MFO have enabled **Kerry's Place** to obtain clinical assessment tools and enhance communications to assist those in need to access available support.

Established in 1995 and affiliated with the York Region District School Board, **Giant Steps** is a school and therapy centre for elementary school-aged children with Autism. Grants from the MFO help **Giant Steps** achieve their goal of improving the lives of children with Autism through intervention and integration.

### District Lodge Projects

Although District Projects vary in their focus, they all have one thing in common; each one is dedicated to helping people who are experiencing difficulties in their lives.

### Bursaries

This program establishes bursary funds at Community Colleges and Universities in Ontario. It is a non-repayable grant program for students enrolled in post-secondary institutions, that encounter unexpected financial emergencies and would not otherwise be able to graduate. Deserving cases are identified, investigated and recommended to the Foundation by the Financial Awards Officers at Universities and Community Colleges in Ontario.

### Hearing Research and Support

For many years, the Foundation has provided grants to **VOICE**, an organization that provides much needed emotional and technical support to families with hearing impaired children. More recently, funds have been directed to assist the auditory-verbal therapy outreach program. Project **HELP** (Hearing for Every Living Person) supports the Auditory Science Laboratory at the Hospital for Sick Children and supports medical research into hearing problems of the inner ear. **HELP-2-HEAR** was launched in 1999 to advance medical research in hearing-impaired infants.

### Youth and Substance Abuse

**Parent Action on Drugs** conducts peer education programs in primary and secondary schools across Ontario. Student peer leaders are trained on the effects of drug and alcohol abuse and in turn present educational programs to younger students.

**What's With Weed** is a youth driven program to reduce problematic marijuana use among high school students.

**Get Ready** helps 11-12 year olds make important decisions about substances that they are likely to encounter as they prepare to transition into their teen years.

Peer led drug education has been proven successful, and the training programs are sponsored by grants from the MFO.

### Youth Programs

The MFO demonstrates its interest in the welfare of young people by supporting youth groups such as: Scouts Canada, Girl Guides, 4-H and De Molay, because our young citizens of today are actively working for a better tomorrow for everyone.

## Contact Information

With Planned Giving there are options that will meet your needs with numerous tax saving advantages.

To ensure you or your beneficiaries receive the utmost benefit of your philanthropic gift, please speak with your lawyer, tax or financial advisor.

No matter which method of Planned Giving you choose, it is absolutely essential for you to have a legal Will; Otherwise, the government will decide how your Estate is distributed.

Representatives of the MFO will be pleased to help guide you to individuals with professional integrity and expertise in Planned Giving.

*In one way or another we have all been touched by charitable giving. The best way we can recognize the great work of the MFO is by continuing to provide support through our charitable donations.*

*Let us help ensure your legacy will live on forever, and be passed to future generations.*

## THE MASONIC FOUNDATION OF ONTARIO

“Masons Giving for the Cause of Good”



## A PLANNED GIVING PROGRAM

Leaving A Legacy....  
From Generation to Generation



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## The Masonic Foundation of Ontario (MFO)

The MFO was founded in 1964 to provide the means for using the Craft's financial resources for the benefit of the community at large.

Funding is provided primarily from three sources:

- Investment income earned on capital;
- Personal contributions from Masons and friends of the Foundation;
- Bequests from the estates of individuals who made provisions in their estate planning.

Directors, Officers and Committee members belong to the Grand Lodge of Canada in Ontario, who serve their respective Offices without remuneration and are vigilant in ensuring your contributions are applied in the most diligent and effective manner.

**Charitable giving is not only a fundamental principal of Freemasonry but it defines who we are.**

### VISION OF THE MFO

*To be the Charity of Choice  
For the Cause of Good in our Community*



## Planned Giving

Planned Giving is a philanthropic program by which a donor can arrange a monetary gift now or in the future.

One of the greatest misconceptions is that Planned Giving is only for the wealthy. The MFO provides many unique options to donate charitable gifts in ways that meet the financial goals and incomes of all age groups.

## Ways to Give

Your giving strategies can be arranged to meet your personal values while integrating your financial goals.

### Memorial Donation

While attending a Funeral or Masonic Service many of us will donate to a worthy cause at the time of death. This is an excellent opportunity to make that worthy cause the MFO.

**Advantages:** *Your donation in memory of a departed loved one, will help provide comfort to a grieving family knowing you have made that donation honouring their life. You will also receive a charitable tax receipt for the value of your donation.*

### Charitable Bequest

A Charitable Bequest is one way to distribute assets belonging to your Estate to the MFO through your Will.

There are several kinds of Charitable Bequests:

#### General Bequests

Legacy gifts that are made by designating a specific dollar amount, asset, or a fixed percentage of your Estate.

#### Specific Bequests

Legacy gifts that are to be used for a designated purpose such as funding Prostate Research.

By giving during your lifetime, you can witness first-hand the impact your donations are making.

With creative Planned Giving that meets your needs you can provide a much larger gift than you thought possible.

***Your contribution will provide essential resources for individuals and families today and prepare tomorrow's leaders!***

### Contingency Bequests

If your named beneficiary does not survive you Contingency Bequests allow you to leave that portion of your Estate to the MFO.

### Residual Bequests

Allows you to designate the remaining portion of your Estate to the MFO after all other obligations of the Estate are met.

**Advantage:** *With Charitable Bequests your Estate will receive a tax credit for the full value of the bequest and any unused credits can be applied against your previous years' income. With these tax advantages you can make a significant charitable gift and both your Estate and heirs will benefit.*

### Life Insurance

There are two ways you can contribute to the MFO using a Life Insurance Policy. You could name the MFO as a beneficiary of a Life Insurance Policy that is already 'paid up' and transfer ownership of the policy to the MFO or name the MFO as the beneficiary of a new Life Insurance Policy.

**Advantage:** *The gift is committed now but can be paid over time and the MFO will receive a gift that is ultimately greater than the premiums paid. Based on your choice of insurance gift, you could receive a tax credit up to 100% of your net income with unused credits that can be applied for up to 100% of your net income for the previous year and avoid probate.*

## Securities and Investments

You can transfer ownership of eligible Stocks, Bonds, Mutual Funds, RRSP's/RRIF's and GIC's to the MFO. These gifts of publicly traded securities can be immediately used by our Capital Fund.

**Advantage:** *By donating appreciated investments directly to the MFO, you not only eliminate the Capital Gains Tax that you would incur by selling them, but will receive a tax receipt for the full amount of your donation.*

**When the MFO is designated as a beneficiary of your RRSP's/RRIF's, you are entitled to a donation tax credit in your final year equal to the value of the assets.**

## Charitable Gift Annuities

With a Charitable Gift Annuity, your gift is used immediately by the MFO and in return you receive regular income for life. This is ideal for those who are sixty years and older, who want to give to the MFO but also need a steady income.

**Advantage:** *A Charitable Gift Annuity allows you, the donor, to make an immediate gift to the MFO while retaining the income generated by the assets during your lifetime. This is an opportunity to both give and receive.*

## Real Estate

Gifts of houses, commercial properties and land are valuable donations that are mutually beneficial. You can either make a gift of property outright, or can deed your property to the MFO and retain the right to occupy your home for your lifetime and the lifetime of your spouse or another designate.

**Advantage:** *By assigning ownership of your property to the MFO, you eliminate Capital Gains Tax and receive a charitable tax receipt for the market value of your property. This option also provides effective tax planning as you receive a five-year carry forward tax provision as opposed to the one-year carry back tax provision upon death.*