

**GRAND LODGE DAY  
at HIGHFIELD**

JUNE 2, 2007  
10:00 AM -3:00 PM



Come join Grand Master William R. Stevens, Jr. and his officers for the 55<sup>th</sup> Annual Grand Lodge Day at Highfield, Masonic Home of Delaware scheduled for June 2, 2007, starting at 10:00 AM. A picnic style lunch including hot dogs, hamburgers with all the fixing will be provided free of charge. The day will be full of family fun, fellowship and entertainment. Entertainment will include music, crafters, and Shrine Clowns. There will be face painting and balloons animals for the kids. Plan to come and enjoy the beautiful surroundings and visit with the wonderful residents of Highfield.

The V.V. Harrison Award will be presented to the lodge with the highest percentage of participation to the Highfield Annual Appeal. Many lodges will take this time to make their annual pledge of support for our Masonic Home. There will also be a raffle through-out the day with proceeds being donated to Highfield.

Parking will be at the Newport Masonic Hall with continuously running shuttle service to Highfield. Come spend the day with your extended Masonic family here at our Masonic Home, Highfield.



**V.V. Harrison Award**

2005 – Christiana Lodge No.35 – 18.13%  
2006 – Christiana Lodge No.35 – 24.45%

Which lodge will win the V.V. Harrison Award for 2007? Currently these 10 lodges are within just a few percentage points of each other ranging from 25.88% to 15.08%.

Washington Lodge No. 1	St. John's Lodge No. 2
Lafayette Lodge No.14	Eureka/ DuPont Lodge No.23/29
Hiram Lodge No.25	Oriental Lodge No.27
Unity Lodge No.32	Brandywine Lodge No. 33
Granite-Corinthian Lodge No.34	Christiana Lodge No.35

Do your part to support your Masonic Home and help your lodge win the 2007 V.V. Harrison Award. If you want more information on other forms of planned giving to Highfield, Masonic Home of Delaware, please contact the Highfield Development Office at (302)994-4434 ext.240.



**FAITH, HOPE, AND CHARITY:  
Though a Charitable IRA Donation**

The three principal rounds of Jacob's ladder are "Faith, Hope and Charity." As an Entered Apprentice, a Mason learns the importance of these principals in their lives. Highfield, Masonic Home of Delaware started with the "FAITH" one brother had in his fellow brethren to provide "HOPE" to those to whom fortune had not been so kind by providing true Masonic "CHARITY" in the establishment of a home to enjoy the reflective years of life. Through the years, Delaware Masons have continued to live up to these principals and have supported Highfield, Masonic Home of Delaware.

In August, 2006, President Bush signed the Pension Protection Act of 2006; which provides American's 70½ years old and older an additional tax deductible way of giving to charitable organization such as Highfield. Worshipful Brother Nate Zahn summarizes this new legislation, explaining how it can benefit the donor and be utilized to provide charitable support to Highfield.

The Charitable IRA Donation is just one form of giving to Highfield, Masonic Home of Delaware. If you would like more information on other forms of Planned Giving, please contact the Highfield Development Office at (302) 994-4434 ext. 240.

**Charitable IRA Donation**

Nathan Zahn, Chfc, CLU, CSA

Thanks to the Pension Protection Act of 2006, individuals age 70½ or older can now make a charitable contribution directly to a qualified charity with assets from their IRA without paying any income tax on the distribution. This new legislation allows proceeds to be taken from an IRA and sent directly to a qualified charity. The distribution is not taxed or included in their adjusted gross income as it would be under normal circumstances.

Individuals age 70½ must take required minimum distributions from their IRA. This option allows them to satisfy this requirement, not increase their adjusted gross income and give to a qualified charity simultaneously.

The new legislation is only available in 2006 and 2007. Individuals can gift up to \$100,000 per year to a qualified charity. To make this gift the donor would need to complete an IRA Charitable Distribution request. The distribution is made by their financial institution on their behalf directly to the qualified charity.

The new rules only apply to IRAs or Roth IRAs. Therefore someone with a 401(k) must roll it over into an IRA before making the gift. Individuals who are required to take the minimum distribution from their IRA each year and pay taxes on their distribution only qualify.

You cannot double dip so to speak. The IRS will not allow you to take a charitable deduction on your tax return and also use the IRA distribution. The new option is quite beneficial for those who choose to itemize their deductions or not and the distribution will not trigger taxes on their Social Security benefits or cause them to lose other tax breaks.