

THE MASONIC HOME FOR CHILDREN AT OXFORD



Making a Difference

A GUIDE TO GIVING



A CHERISHED HISTORY

A SOLID FOUNDATION

A PROMISING FUTURE



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The Masonic Home for Children at Oxford is a 501 (c) (3) non-profit,
long-term residential home for children.
Donations to The Masonic Home for Children at Oxford may be tax deductible.

Children are admitted to The Masonic Home for Children at Oxford
regardless of race, color, religion, sex, or national origin.

The Masonic Home for Children at Oxford is an Equal Opportunity Employer (EOE).

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A CHERISHED HISTORY . . .

These simple words encompass what is, today, North Carolina's oldest residential home for children. Born from St. John's College, a Masonic sponsored seminary that was unable to survive the Civil War, this Home — for those who needed it — has served over 9,000 children. From infant to teenager, they have come to Oxford to become a part of a close and ever growing family. For various reasons they have come to Oxford, but they have all been given strength, support, and care.

The story of their home is long and historic, but it cannot compare to the thousands of stories of the children who have lived and grown up here, the adults who have worked here, and the Masons who have come here to support their Home and offer aid.

We continue to make those stories today . . . with your help.

History – his·to·ry - n.

1. A chronological record of events, as of the life or development of a people or institution
2. An interesting past

A SOLID FOUNDATION . . .

To grow a tree, raise a building, or care for a child, a solid foundation must start and remain as the cornerstone of any new beginning.

That foundation was put in place over 130 years ago and has endured world wars, epidemics, depression, economic downturn, public

scrutiny, and legitimacy. Our foundation is made of holistic care, moral guidance, physical supervision, emotional support, and traditional family values.

Because of its strength and its commitment, our Home has stood firm, bending and adapting to better serve the children of the time, but never breaking. Our foundation has allowed our Home to continue to serve and provide for the changing needs of children today.

Foundation – foun·da·tion - n.

1. The basis on which something stands, is founded, or is supported



A PROMISING FUTURE . . .

Promise is what this Home was based upon. A promise to and for children. To care for their basic needs of food, shelter, clothing, and education, to offer hope, success, and fulfillment of dreams.

To allow children to grow — that is our promise to them and for them. To continue to keep this promise, we must look to the future. To better prepare our Home for those children here today and those who will need us tomorrow, the Home needs you. You are part of that promise — the key to their future and the future success of our Home.

Promise – prom·ise - n.

1. Declaration assuring one will or will not do something
2. Indication of future excellence or success

A GUIDE TO GIVING

In the pages of this guide you will find specifics on giving to The Masonic Home for Children at Oxford. However, a gift to our Home and our children means more to our mission than just the gift. It is the responsibility and the role of our Home to provide you, the friend of our Home, with information that will add to your gift and provide you with the benefits and opportunities for our children and *for you, the donor*. Our development staff is here to answer questions and help with any charitable gift in any way possible. The following list provides a general overview of what each section covers in this booklet. Contact information for our development staff is provided **on page 17** of this booklet if you desire additional information.

Ways to Give

There are literally hundreds of ways to give to your favorite charity. The outline provides basic ways to contribute with examples of those gifts and highlights the opportunities for our Home and the benefits to you as the donor.

Planned Giving

These special type gifts provide for our children during your lifetime and after your death while meeting your income needs and providing for your heirs. A planned gift is a perfect way to provide for your spouse and children, while contributing to the lives of our children, for years to come.

Masonic Home for Children Vision Campaign

The Vision Campaign is a multi-year plan to raise money to build new homes for our children. The advantages these homes offer our children today and for future children will prepare us to better serve and care for them. This section includes recognition levels for the campaign and naming opportunities.

Glossary of Terms

The world of philanthropy can be confusing. So much so that a donor may avoid giving simply because of the complexity of the gift. This section defines common terms used in giving and provides basic definitions for each. If you don't see a term listed, contact our development staff and they will be happy to assist you.

Tax Deductible vs. Tax Exempt

When is your gift tax deductible? What does tax exempt mean and how does it affect you? These issues can be confusing and their answers could mean big benefits in tax relief for you.

Oxford Orphanage Alumni Association (O.O.A.A.)

An important part of our past and future, these children of our Home continue to make history and give to their home. The Oxford Orphanage Alumni Association is a group of individuals who lived and grew up at the Home and want to give back to a home that gave them so much.

Contact Information

This section contains information you may need about the Home and who and how to contact us when you have a question regarding giving, acknowledgment, or general information on charitable donations. This section also includes information on obtaining a letter of 501 (c) (3) status and an annual report.

WAYS TO HELP A CHILD

There are many ways to give to your favorite charity. The following outlines the most common ways and some unique ways to give to our Home. Also listed are the *Benefits and Opportunities* for you as the donor, as well as an *example of each type of gift*. Read through and see which method fits your unique personal and financial situation, while deciding to contribute to the life of a child by giving to our Home.

Direct Gifts

A direct gift is from your current income or assets. It can be given in the form of a check, cash, or a credit card, and is an immediate monetary gift that can be credited to the Home. Contact the development department at MHCO for questions regarding credit card gifts.

Example: Joe wrote a check to the Masonic Home for Children at Oxford for \$25 and mailed it to them.

Advantages & Opportunities of Direct Gifts

- Quick and easy for the donor
- Immediately allows a benefit to the Home to meet current needs of the children
- Is tax deductible
- Can specify or not designate your gift
- Avoid capital gains tax

Other Direct Gifts

Personal Property: Transfer of personal goods to your charity. Can include liquid assets that the Home can sell or use. Examples include real estate, cars, paintings, jewelry, valuable antiques, toys, books, and other personal items. (*Tax values on these items must be determined by you, the donor.*)

Securities — Stocks, Bonds, or Mutual Funds: A wonderful and valuable gift that the Home can manage or liquidate for the benefit of the children and allows you to claim no capital gains tax and a charitable deduction of the full market value (up to 30% of your adjusted gross income, deductions can be carried over for five years).

Memorial Gifts: A touching way to remember a loved one or one who has made a positive impact on your life while benefiting the children of the Home. A letter of acknowledgment will be sent to you, the donor, and to the family of the person(s) remembered by your gift. A beautiful way to give to the children on behalf of the life of another.

Honorary Gift: Let someone know how much you care for him or her by giving a gift in his or her honor. A letter will be sent to the person(s) you are honoring and you the donor, announcing your special gift and how, by honoring them, a child has been helped.



Matching Gift: Did you know your employer may give to our Home, simply because you did? Most of today's working force doesn't realize this wonderful option is offered by many large companies. Because of your charitable deeds, your company may match your gift — in some cases up to 200%! A great way to get your company involved in our Home and the lives of our children, while showing your employer your charitable deeds.

Contact your company's Human Resources Department to see if they offer such a plan.

Foundation Gifts

The Masonic Home for Children at Oxford is honored to apply to those foundations that benefit children. Foundations with monetary gifts specific to our mission and our priority, as well as new and innovative programs for our children, can receive applications for capital and program specific monetary funding. The Development office at The Masonic Home for Children at Oxford is the point of contact for all foundation inquiries. We appreciate your interest and your purpose for all children and children's homes, including ours.

Corporate Gifts

The Masonic Home for Children at Oxford is proud to work with corporate donors on an individual basis, meeting your interests and matching your priorities in giving to our children. We want your gift to meet those needs of our children that your company embraces.

The Home likes to recognize our corporate friends in new and unique ways and enjoys publicizing their gift to the children across campus, the community, or at the donors place of business.

Please contact our Development Department to discuss your specific donor priorities.



PLANNED GIVING

Planned giving can be a complicated process, but the benefits for you as the donor as well as our Home are tremendous. A planned gift generally consists of a long-term gift, some of which may be realized after your death and that of your spouse, with tremendous tax and earnings benefits. Each option below outlines a type of planned gift, an example, and the benefits and opportunities to you the donor and the Home. Because of the complexity of some of these planned gifts, *it is recommended that our Development office, your lawyer, your accountant or your bank officer, or all of them be involved in the process.* Our Development office has legal and financial counsel that can assist you free of charge, or you can utilize your own personal choices.



Bequests (Wills and Trusts)

These wonderful planned gifts make up the majority of our Home's endowment and ensure the future of our Home while contributing to its growth. By naming the Home in your will, you can specify how your gift will be used or leave it as a general gift, you can create special funds to recognize yourself or loved ones, and you can guarantee that you will continue to give to your Masonic Home for Children in perpetuity, after your death.

Advantages & Opportunities of a Bequest

- Doesn't reduce your income
- Account for a major portion of the Home's financial future and growth — you can ensure our future
- Normally tax deductible in full for estate tax purposes
- Can specify or undesignate your gift
- Honor a loved one through a special fund

Over the years wills and legacy gifts have been the Home's lifeblood. You can make a difference, and by preparing a will you have given direction to your family as to how you would like to bequest your estate. First and foremost, your last will and testament will decide how your property will be divided. You determine who will receive gifts from your estate. You can save expenses and taxes by writing a will. But most importantly, by writing a will, your estate circumvents state's intestacy laws — the state, because you have a will, cannot decide how your estate will be divided and what they will take.

Example: Sandra leaves the Home \$100,000 undesignated, to be used by the Home for care of the children, in her last will and testament.

Life Insurance Policy

A current or new life insurance policy can be used as a charitable gift. How? By making the Masonic Home for Children at Oxford a beneficiary or owner of your life insurance policy. You can not only contribute to the life of a child, but you may receive a tax deduction or have premium amounts that are deductible. *Life Insurance Policy gifts can be confusing so contact our Development office, your local insurance agent, or your legal counsel for more information.*

A gift of life insurance is easy and very proper. A whole life insurance policy may be a substantial gift for the children, especially if the policy is paid up and carries cash values for the owner/beneficiary. There are many insurance instruments: Whole Life, Term Life, Universal Life, Variable Life, Modified Whole Life, and the list goes on. Please contact our Development office for an evaluation and assessment of insurance gift options.

Example: Linda donates her paid-in-full life insurance policy and its value to MHCO; or Linda designates MHCO as the policy owner and beneficiary of her new life insurance policy, and Linda continues to make the gift of the premium to the Home each year.

Advantages & Opportunities of a Life Insurance Policy

- Can turn a policy no longer needed into a tax deduction, while helping the Home
- Policy Tax Deductions, as well as current premium tax deductions, may be possible
- Can continue to cover a loved one

Income Producing Gifts

Too good to be true? Your charitable gift to the Home can provide you with valuable income! You can not only contribute to the children, but you can earn income at the same time. There are several ways, but the most common are Charitable Gift Annuities and Charitable Remainder Trusts (CRT).

Charitable Gift Annuities: This method allows you to invest in our Home, while generating an annual income. Easy and affordable, you can use your current assets to invest in the Home; in turn, the Home pays you and up to one beneficiary, if you choose, an annual income, based on your age at the time the annuity is made. This irrevocable income agreement between the Home and you provides immediate tax relief and a realized gift for the children — one the Home can benefit from today and tomorrow. This type of planned gift continues to give to our children and to you and your family.

Advantages & Opportunities of a Charitable Gift Annuity

- Simple and affordable agreement — can start with an investment of only \$10,000
- Receive guaranteed income for life, for you and one other person, some of which is tax free
- No immediate capital gains consequences
- Asset is removed from estate
- A win-win for you and the Home — income for you, and a charitable gift for the children

A charitable gift annuity is a wonderful way to add to your income and make a charitable gift with the remainder asset. A charitable gift annuity pays a guaranteed fixed income for life or a fixed number of years. The fixed income rate of return depends upon your individual age; the older you are the higher the rate of return. The rates are taken from “One or Two-Life” Charitable Gift Annuity charts recommended by the American Council on Gift Annuities. For example, if you are 75 years of age a rate of 8.2 % would be your recommended payout. Additionally, upon establishing a gift annuity, the IRS will allow you a nice charitable tax deduction.

Example: The Masonic Home for Children at Oxford, through the North Carolina Masonic Foundation, will pay you a guaranteed fixed income for life by way of a charitable gift annuity. With a charitable gift annuity, you may also tie your spouse to the guaranteed fixed income for life; in essence, two lives in a charitable gift annuity contract. A single adult of 75 years of age would qualify for an 8.2% rate of return and the charitable deduction would be approximately 45% (two-life would qualify for 7.5% and a 40% charitable deduction) of the initial amount placed in the annuity. For example, an annuity of \$20,000, age 75 (two-life), 7.5% rate of return, \$1,500.00 annual distribution for life and a charitable deduction of \$8,000.00 (all deduction figures are approximates and may be higher or lower).

Charitable Remainder Trust: Establish a trust for your charity and earn a guaranteed income for you and another beneficiary, all while the trust pays a minimum of 5% and as much as the initial fair market value of the trust. Like an annuity, the tax advantages are significant and capital gains taxes are avoided. Plus, you are providing a valuable and usable gift for the Home to better care for children today and tomorrow.

A Charitable Remainder Trust (CRT) is a tax-wise way to give a nice gift to the Masonic Home for Children at Oxford. A CRT works best with highly appreciated property. Property that has added growth in your portfolio of assets can be changed to

life-income producing and, consequently, realize a sizeable tax reduction, while circumventing capital gains taxes and with more individual estate benefits. There are two types of CRTs — a Charitable Annuity Trust and a Charitable Remainder Unitrust. An annuity trust provides a specified annual dollar amount to the annuitant (and spouse) while a unitrust provides a specified percentage based upon the fair market value of the assets in the CRUT as of December 31. There are positives in both cases, annuity or unitrust. However, it appears that the most popular CRT is the unitrust. Again, the only difference is that the unitrust pays an income annually based on the calculated *current market value of the trust*, as opposed to the initial market value of the annuity trust. A bit riskier, the unitrust is a great benefit during times of overall economic strength and growth and still pays a minimum of 5%. The tax advantages and advantages to the Home and the children remain the same, annuity or unitrust.

Example: There are two types of CRTs-annuity (CRAT), donor/grantor stipulates a prescribed annual dollar pay-out; unitrust (CRUT), donor/grantor stipulates a prescribed percent pay-out. The CRUT is the most popular as the paid out amount will vary from year to year. For example, a \$300,000.00 initial contribution into a CRUT at a 6.0% return will pay-out \$18,000 the first year. If the CRUT assets were able to earn 7.0% then 1.0% would be returned to the corpus/principal and the second year calculation would be based upon, at the previous year's end, \$300,000.00 plus the addition of 1.0% or \$3,000.00; thus,

Advantages & Opportunities of a Charitable Remainder Trust

- Transfer of assets, irrevocably to a trust
- No capital gains tax
- Annuity of trust pays percentage (minimum of 5%) of initial fair market value, i.e., the value of the trust when started
- Immediate income tax deduction for charitable remainder
- Income to donor and one other for life or a term up to 20 years
- A significant and lasting gift for the children

the next calculation, \$303,000.00 at a 6.0% return will pay-out \$18,180.00 the second year. The same calculation would be made each year-end to determine the next year's distribution. More importantly, additional CRUT contributions by the donor/grantor may be made to the CRUT assets, while the CRAT cannot receive additional contributions after its establishment. The approximate income tax deductions available to a person 75 years of age would be \$174,000.00. After the lifelong payments are made, the remainder assets in the Charitable Remainder Trust will go to the Masonic Home for Children at Oxford.

Retirement Plan Assets

Your retirement plan assets are heavily taxed at the time of your death, especially for those with large estates, leaving financial instability for your loved ones. While you cannot directly transfer these assets, you can name the Home as a beneficiary on your retirement account, possibly avoiding both estate and income taxes at your death. Plus, your retirement assets will be used to help a child and will continue to give to the Home in your memory.

Example: Joe names The Masonic Home for Children at Oxford the beneficiary of his 401(K) package. Upon Joe's death, the Home will receive the benefits of Joe's 401(K) and Joe's family may avoid income and estate taxes that normally are assessed the family.

Advantages & Opportunities of Retirement Plan Assets

- Retain control of retirement assets and change beneficiaries at your will
- May avoid estate and income taxes on retirement account upon your death
- Beneficial for large estates and retirement accounts, reducing tax burden
- Gift in your memory will continue to give to the life of a child after your life ends

HOME SPECIFIC GIFTS

For more than 130 years and over 9,000 children served, The Masonic Home for Children at Oxford has relied upon the generosity of others, and none more so than the Masons of North Carolina. From their founding to their governance, to their continued funding of this Home, they started child care in North Carolina and continue quality care to this day. Their financial help has maintained and improved this Home through name changes, building and construction, depression, inflation, two world wars, epidemics, world chaos, and national tragedy. Today the Home stands taller than ever, ready to serve children better than ever, to prepare them for today's society. Special gifts have made our history possible and have ensured our place for the children of the future who may need our Home.

Masonic Lodge Donations

Whether a barbecue, bake sale, raffle, or Lodge Letter Campaign, Lodges have called upon their members and their neighbors to support their oldest charities in North Carolina.

Lodges can have more than one fund-raiser a year for each charity. The Development



Advantages & Opportunities of Lodge Donations

- All have more than one fund-raiser a year for each Masonic Charity
- Credit towards the Grand Master's Five-Star Program
- Involves members and community in the causes of the Lodge; creates Masonic awareness where you live
- Continues a tradition of Masonic support
- Development programs are available through Grand Lodge and Home to assist the Lodge with fund-raising

Departments of the Grand Lodge and the Masonic Charities of North Carolina have plans in place to help Lodges

raise monies, free of cost to the Lodge. This charity leads to a better future for our homes and facilities in their efforts to help all citizens, and a future that all Masons can be proud of and call their own.

Example: The School of Graphic Arts at MHCO currently has a Lodge Letter Program that prints, mails, and pays for the mailing of a solicitation letter to each member of a specific Lodge, on the Lodges behalf, with no cost to the Lodge. Contact the MHCO Development Department for details.

Pledged Gifts

You truly can give a significant gift to the children for only “pennies a day.” A pledged gift over 1, 2, 3, 5, or 10 years, or any amount of time that fits your financial situation, allows you to give the gift of hope to a child, while maintaining the financial stability of your family. These tax deductible pledges can be maintained at the Home, with reminders mailed to you annually or monthly to assist with your pledge.

Example: By pledging \$50 a month (\$1.67 a day! — less than a soft drink), in five years a friend of the Home will contribute a \$3,000 tax deductible gift to help fund the future of the Home and the life of a child.

Advantages & Opportunities of Pledged Gifts

- Can provide a significant gift to the Home, while allowing financial stability to the donor, by giving over a period of time
- Offers a tax deduction for each year you pledge and for the amount you give each year
- Allows you, the donor, to give based on your ability to give
- Provides funding for the Home over a period of time, helping plan future growth and improvements
- Development department maintains pledge and forwards reminders

Scholarships/Cottage Funds

Some donors wish to designate funds for specific purposes or cottages at our Home. These can be established through our Development office and can meet the priorities and desire of the donor while recognizing a special person and his or her memory through



the establish-

ment of such funds. Several current scholarships and cottage funds give to deserving children who meet special requirements deemed desirable by our friends and supporters. To investigate the possibilities of such funds and scholarships, contact the Development office at MHCO, whose phone number and e-mail address are shown at the back of this booklet.

Example: The daughter of a North Carolina Mason established a memorial fund at his death. This fund would be used for the education of juniors and seniors at the Home. This daughter funded the scholarship with personal donations and by allowing others to contribute to the fund. The fund was named in memory of her father.

Advantages & Opportunities of Scholarships/Cottage Fund

- Created to honor the memory of a loved one or special person while helping a child
- Created to meet the special priorities/wishes of a donor for our children

THE VISION FOR THE FUTURE — A CAPITAL CAMPAIGN MAKING ROOM FOR EVERY HEART



Vision has dictated the history of our Home, playing a major role in its inception. John H. Mills, first superintendent of the Home, saw a need to create a home to care for children orphaned by the Civil War.

In 1920, the leadership of the Home saw a need to build more buildings to serve more children because there were more children to serve. Around that same time, the Home decided to expand vocations for the children, not strictly to serve the needs of the Home, the fraternity, and others, but to train children, to provide another way to fulfill the mission to care for all children, and to provide them with valuable life skills.

Vision – vis-ion - n.

1. Power of seeing; foresight; anticipation; imagination

“It marked a new epoch in the history of charitable institutions in the state.”

(Words of John W. Hays on the founding of the Oxford Orphan Asylum)



The Masonic Home for Children at Oxford is once again making history. The Vision Campaign for the Masonic Home for Children is a plan to generate funds to build new homes for our children here today and those yet to seek our Home. These new homes will mark a new chapter in our history and will provide the setting for a family-teaching model to be used in raising our children. These new homes will provide our children with:

- single rooms to encourage emotional and social development
- advanced fire and safety features to continue a tradition of providing the most modern and effective protection for our children
- single-story residential homes, to increase safety and security while accommodating children and adults with physical disabilities
- centrally located dining, living, and study area, making family and family activities the physical and literal center of our residential program
- housing for no more than eight children per cottage, creating a tighter family unit that can solve problems, have creative discussion, and productive and therapeutic life-styles

Our houseparents are the lifeblood of our Home. Throughout our history, the names of houseparents are associated with eras of growth and improvement. A houseparent has the ability to impact a child, a group of children, or the entire history of our Home. These new homes impact not only the lives of our children, but also the adults who care for them.

- new houseparent living area allows houseparent and family to remain in the home during their time-off
- private living area for houseparents to live with their family while caring for the Home's children
- expanded houseparent apartment includes multiple bedrooms, private kitchen, and bath

The Vision Campaign – How You Can Help Realize The Vision

Accompanying this new Vision plan is the Vision Campaign, a capital campaign to generate \$7 million dollars to fund seven of the new homes. With any of the several ways to give listed in this *Making a Difference, A Guide to Giving*, you can help us reach our goal for Phase I of this project.

A letter from our fund-raising chairman . . .

Dear Friend:

Since the Masonic Home for Children opened its doors in 1872, more than 9,000 children have been blessed with the love and care that are the foundation of this wonderful place. I am proud to be counted as one of them.



These are exciting times at the Masonic Home for Children at Oxford. We're initiating a comprehensive expansion and renovation initiative to better serve even more needy children of North Carolina. New programs are in place to provide our children the emotional and educational support they deserve. And a rich legacy of care is being extended for generations to come.



I encourage you to take this unique opportunity to lend your support to one of the state's oldest and most precious resources. A contribution of any size will be appreciated and 100% of your gift will benefit this vision for our children. Even if you cannot give at this time, please pray for God to bless our project and use it for His purpose.

With my appreciation,

Dan C. Rice

*Alumnus, Oxford Orphanage, Class of '68
Fund-raising Chairman for Making Room for Every Heart*

ACKNOWLEDGING YOUR VISION CAMPAIGN GIFT

As important as any gift to our children is the Home's ability to recognize that gift, to acknowledge that which has been given for the good of the Home, to express our thanks, and to permanently recognize that gift. From a name on a building to the name of a loved one in our designated Masonic Commons area, there are several different giving levels and accompanying recognition levels for our Vision Campaign donors.

A gift to our Home is a special gift that will contribute to our mission — to care for, train, and educate every child who needs our Home. Recognizing your gift allows us to thank you and make a permanent record of your contribution to the life of a child.

The following section outlines the giving levels and recognition gifts for each level.

Acknowledgment – ac·knowl·edge·ment - n.

1. An expression of thanks or a token of appreciation

RECOGNIZING YOUR GIFT TO THE CHILDREN

THE HAVEN BUILDER — \$500,000.00

This gift will truly provide a gift of safety, comfort, and security. A \$500,000 gift will fund the construction of one entire home; a home for eight children, two houseparents and their family, and all the furnishings and fixtures that will physically outfit our family of children.



This special gift will be recognized in the naming of the home in your honor. A portrait of you, your family, a loved one, or special person in your life will grace the great room of the home and will include a history or story of your choosing, to be viewed and remembered by every child who lives in your home. You will not only be building a home, you will be building lives for years to come.

THE GIFT OF CHILDHOOD — \$25,000 – \$499,999

For 130 years, our Masons and supporters have given the gift of childhood; a childhood that is filled with hope, success, safety, stability, and a future. A gift of this magnitude will strengthen the future of our Home and of every child who will need it from this day forward. Because this gift means a better future for all children who need our Home, you will be permanently recognized in our Masonic Plaza. Your name, that of your family or a loved one or cherished person in your life, will be forever present at our Home and will be inscribed in a special area to recognize your gift to all children.

THE BUILDING BLOCKS OF LIFE/CORNERSTONE GIVER

The greatest and most beneficial structures ever known began with a single block. This cornerstone is the beginning piece, ensuring its stability and longevity. You, too, can be a cornerstone for our Home and the lives of our children. By contributing to the construction of a certain part of our Home, you add strength and stability to our Vision. Your name, that of your family or a loved one or cherished person in your life, will be placed in the cottage of choice with the unit or items that you purchased for that home and for every child who will live there.

This cornerstone gift is a permanent reminder to all who live, work, or visit our homes, that your love and generosity served as a cornerstone for that building and our vision. Please see the categories below that make up our Cornerstone Givers.

ITEM/AREA	NUMBER CONTRIBUTED	CONTRIBUTION AMOUNT
Cottage - exclusive naming rights	One Cottage	\$500,000
Door	One	\$800
Doors	Entire Cottage	\$12,000
Window	One	\$400
Windows	Entire Cottage	\$6,000
Carpeting	Entire Cottage	\$35,000
Furnishings	One Room	\$10,000
Kitchen Appliances	Entire Kitchen	\$7,000
Kitchen Tables and Chairs	Dining Area	\$8,000
Family Living Area	Entire Area	\$75,000
	Kitchen	\$25,000
	Dining Area	\$25,000
	Study/Living Area	\$25,000
Alternate Houseparent Wing	Living Area	\$50,000
Child's Room	Unfurnished	\$15,000
Child's Room	Furnished	\$20,000
Children's Room Wing	Four Children's Rooms	\$100,000
House parent Wing	Living Area	\$100,000
Landscaping	Area Around One Home	\$10,000
Patio	Per Cottage	\$7,000
Home Entrance	Per Cottage	\$5,000



FAITH, HOPE, AND CHARITY — \$5,000 – \$24,999

The success of any Masonic endeavor rests upon our Masonic principles. The belief in these three words will make our Vision a reality. A gift to this fund will include a beautifully framed and matted rendering of our new homes. This picture, like your gift, is lasting evidence of the difference you have made and the faith, hope, and charity you have shared with our children. Recognition will also include a brick paver with three lines of recognition.

PAVING THE WAY — \$500.00 – \$4,999.00

A gift to this fund will truly pave the way for our children. Whether given at once or pledged over five years, your gift will be permanently recognized in the form of a brick paver. Your brick will contain three lines of your choice and will make up the sidewalk in our Masonic Commons area. Forms to purchase one or more bricks are available through the phone numbers and e-mail address of the Development office at MHCO, shown at the back of this booklet.

**A CHILD'S FRIEND — \$1.00 – \$499.00**

Every gift is special and will make a difference. Your gift to this fund will ensure the success of our program and a Vision realized. With this special gift you receive a certificate recognizing you as a friend to all of our children.

Recognition can include personal or company names. The Masonic Home for Children at Oxford has the right to deny a recognition name or request if deemed inappropriate by its Administration or Board of Directors.

TAX-DEDUCTIBLE VS. TAX-EXEMPT

The term tax-exempt usually means an organization is tax exempt, in whole or in part, from federal income tax. The tax-exempt organization must meet certain specific statutory and other regulatory criteria to qualify for tax exempt status.

The term tax-deductible means a charitable gift made by the transfer of money or property, tangible or intangible, that is voluntary and may be motivated by something other than consideration to an organization recognized by the Internal Revenue Service as a 501 (c) (3) non-profit, charitable organization.

There are 15 discrete ways for an organization to be charitable: relief of the poor, promotion of health, lessening the burdens of government, advancement of religion, advancement of education, advancement of science, promotion of social welfare, promotion of the arts, protection of the environment, promotion of patriotism, promotion of amateur sports, local economic development, public interest law, care of orphans, and maintenance of public confidence in the legal system.

OXFORD ORPHANAGE ALUMNI ASSOCIATION (O.O.A.A.)

The Oxford Orphanage Alumni Association has constantly sought ways to support our great Home that offers sanctuary to children. It is appropriate and fitting for the children who received such great care and guidance during their youth to have the desire to return the favor to others. Besides keeping the spirit and history of their Home forever bright and glowing, the Alumni Association members are vigilant in their quest to take advantage of opportunities to better their Home and to offer their services.

*Men do not light a candle
and put it under a basket,
but on a candlestick
and it gives light unto all.*

As far back as 1925 when the organization was chartered, special projects and fund-raising efforts were begun. Some examples of alumni giving have been:

- John H. Mills Gateway (a beautiful brick entrance onto the main campus)
 - William Muse Bathhouse (for the swimming pool)
 - OO Skating Ring (originally near the Baby Cottage, now removed to make way for new cottages)
 - John Nichols School Fund (raised money to paint, repair, and maintain John Nichols School)
 - Athletic equipment for Creasy K. Proctor Gymnasium (new gym built in 1956, new equipment provided)
 - Numerous Education and Scholarship Funds (given directly to students or administered by the Masonic Home)
 - York Rite Chapel chandeliers (added beautiful lighting to the Chapel)
 - York Rite Chapel Stain Glass Windows (spearheaded the wonderful project of beautifying the Chapel, extra funds used to purchase the organ)
-

- A baby grand piano (donated by an alumni family)
- Endowment Fund (annually donates interest from this fund to the Home)
- Archives (maintain and finance the management of 150 years of history of the Home and St. John's College)
- Contributions to various projects and needs (citizenship awards, Joseph Colenda Fund, "Campus Tracks" contributions, Education Fund, Boy Scouts, special needs and purchases, etc.)

But why list these examples of giving now? Because we, as alumni and friends of the Masonic Home for Children, need to review our history of accomplishments so that we can realize we are building on a solid foundation of love and care. Never has our commitment been in doubt.



Our current fund-raising project is called "For the Children" Campaign. Under this banner we will rally to provide for today's children. We are committed to raise \$450,000 over the next five years to pay for the building of one of the new cottages. This we will do, because the children of this state will need a home when their world falls apart. We have made this commitment, for others cared to give to Oxford Orphanage when we were in need.

This booklet explains the many ways to give, and it shows some of the rewards for your generosity. But, the true and great reward of caring for a child is felt only in ones heart.

**Hiram Webb, President 2001-2003,
Oxford Orphanage Alumni Association**

GLOSSARY OF TERMS FOR GIVING

Definitions of words used in giving and gifts

Adjusted Gross Income (AGI)	Income (wages, interest, capital gains, retirement income, alimony paid to you) adjusted downward by specific deductions (contributions, alimony paid by you, deductible retirement accounts), but not including standard or itemized deductions. AGI is the number at the bottom of page 1 on your 1040 form.
Annuitant	A person entitled to receive benefits from an annuity.
Annuity	A contract or agreement by one which receives fixed payments or an investment for a lifetime or for a specific number of years.
Assets	The entire property owned by a person. Includes cash, stock, inventories, property rights, and goodwill.
Beneficiary	The recipient of funds, property, or other benefits, as from an insurance policy, will, or other legal agreement.
Capital Gains Tax	Tax assessed on a capital gain. For most, currently 20% for an elapsed time between purchase and sale of more than one year and your normal tax rate for an elapsed time of one year or less.
Designated Gift	A restricted donation of money, property, or goods in which the donor specifies how, for what, and how often a donation is used by the charity.
Development	Profession dedicated to the procurement and execution of philanthropic gifts to a charity or institution.
Endowment	Funds or property donated to an institution, group, or individual as a source of income.
Estate	A property which a person possesses; a fortune; possessions, especially property in land; also, property of all kinds which a person leaves to be divided at death.
Fair Market Value	The price an interested buyer would be willing to pay and an interested seller would be willing to accept on the open market, assuming a reasonable amount of time allowed for the agreement.
Fixed Income Rate of Return	An investment that pays a predetermined regular rate of return until maturity or death; normally determined by your present age.
Foundation	Funds for the perpetual support of an institution; an endowment.
Honorary Gift	A charitable gift given to honor or recognize a person for achievements or reason deemed important by the donor and recognition to the honoree.
Intestacy Laws	Laws associated with those having made no legal will.
Memorial Gift	A charitable gift given in remembrance of a person who has died and recognition to the family of that person.
Planned Gift	A gift that has a definite plan, a long-term gift, fully received after the death of the donor and/or designee.
Pledge	Act of declaring to donate a specific amount of money or goods over a certain period of time, non-binding.
Trust	Property or monetary interest held by one person to benefit another person or group.
Undesignated Gift	A donation of money, property, or goods that the donor states can be used at the discretion of the institution.
Unitrust	Agreement that pays a fixed percentage of a trust's annual value.

CONTACT INFORMATION

The Masonic Home for Children at Oxford, Inc.

600 College Street
Oxford, NC 27565
(919) 693-5111 Fax (919) 693-2479
Toll Free 1-888-505-HELP (4357)
www.mhc-oxford.org

Development Department at The Masonic Home for Children at Oxford

Assistant Director of Development/Marketing
Chris S. Richardson
(919) 693-5111
crichards@mhc-oxford.org

Development Department at The Grand Lodge of North Carolina, A.F. & A.M.

Director of Development
James L. Medlin, CFRE
P.O. Box 6506
Raleigh, NC 27628
(919) 787-2021 Fax (919) 787-2279
www.grandlodge-nc.org
jmedlin@grandlodge-nc.org

To request a copy of The Masonic Home for Children at Oxford's Annual Report and Annual Financial Statement please call 1-888-505-4357.

The Masonic Home for Children at Oxford adheres to all accountability standards as outlined by the National Association of Fundraising Professionals Donor Bill of Rights, Code of Ethical Principles, and Standards of Professional Practice (www.afpnet.org), January 1, 2003.

NOTES





MHCO

THE MASONIC HOME FOR
CHILDREN AT OXFORD
Growing hearts together™

THE MASONIC HOME FOR CHILDREN AT OXFORD

*You Can
Make A
Difference Today.*



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