THE PILLARS

FALL 2026

ONE MISSION MANY LEGACIES

HOW MORE THAN A CENTURY OF MASONIC PHILANTHROPY CONTINUES TO SHAPE MINNESOTA

MINNESOTA MASONIC CHARITIES

INSIDE: **HOW A CENTURY OF MASONIC PHILANTHROPY CONTINUES TO SHAPE MINNESOTA**

MINNESOTA MASONIC CHARITIES

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Scan this QR code to sign up for **Philanthropy Matters**, Minnesota Masonic Charities' monthly e-newsletter. You'll learn about participating in local events, watch Masonic Charities in the news, get up-to-date scholarship information and more!

A Message From Your Chairman

This year we observe the semiquincentennial of the founding of our great republic, and next year we will be observing the dodransbicentennial of Freemasonry in Minnesota. We should pause at this time to reflect on the many mercies and blessings that both have bestowed upon us individually and collectively.

Having hit the twenty-year mark of the establishment of Minnesota Masonic Charities, we should do likewise.

Your MMC board thought it wise to reflect on those years and refine how to accomplish and enhance its charitable endeavors by taking a deep dive through guided strategic planning. This process sought input from many to hone a plan to deliver charity better while remaining compassionate, caring, and committed. This plan builds on the work of the past for the benefit of both the Masonic family and humanity in general.

We have carefully examined the needs of our beloved Masonic Home. We have worked with experts in architecture and finance to create a plan that serves the future. We want to be good stewards of both the home's mission and the treasures that we are so fortunate to possess. It looks as if we have moved ahead with a plan that provides better care and is fiscally prudent.

"Freemasonry is founded on the immutable laws of Truth and Justice and its grand object is to promote the happiness of humankind." Brother George Washington

Charity is the outward manifestation of the truths contained in our Masonic teachings. Charity turns sympathy into service and addresses society's needs with productive care. Thomas Jefferson said: "I'm a great believer in luck, and I find the harder I work, the more I have of it." Likewise, living with a grateful heart leads us to greater happiness. The efforts of our Masonic family to address the needs of humankind are a roadmap to follow towards that happiness. Truly it is "Our Guiding Star"!

Fraternally,
Steven R Johnson,
Chairman, Minnesota Masonic Charities

A Message From Your CEO

The concept of "strategic planning" tends to evoke a wide variety of reactions. Everything from "waste of time" to "critically important". It has been more than twenty years since the formation of Minnesota Masonic Charities. The founding members of the Masonic Charities Board of Directors and key executive staff created MMC with a very thoughtful mission, vision, and precise strategic direction.

The results? Simply stated: ***Mission accomplished!***

"What got us here won't get us there" is a famous concept by executive coach Marshall Goldsmith. What it means is that the habits, skills, and mindsets that made an organization (or individual) successful in the past can actually hold you back as you try to reach the next level in life or in work.

The landscape of healthcare, and specifically senior care, along with its economics, demand, and expectations, has evolved substantially over the last 20 years. What got us here won't get us there.

Earlier this year, we engaged Prouty Project, a local consulting group that has been leading organizations through strategic planning and leadership development for 40 years. The Prouty process is rooted in engagement. To that end, Prouty engaged more than 150 stakeholders in the process. Stakeholders included a wide range of individuals: Board Directors, Masons, Eastern Star members, community influencers, residents, residents' family members, and staff.

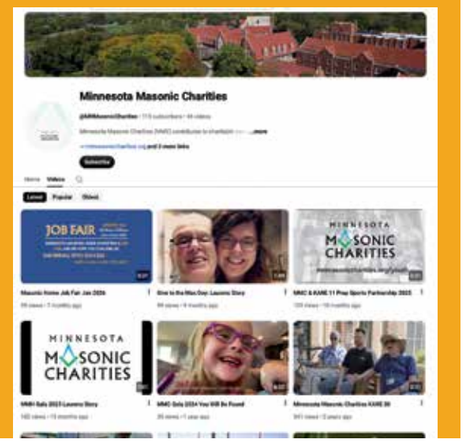
The process has given us an opportunity to listen, reflect, and look at Minnesota Masonic Charities through a new lens. Along the way, it has been eye-opening for many of us, reinforcing both the strength of what has been built and the tremendous opportunities that lie ahead.

As we look toward the future, there is a renewed sense of excitement and possibility. The opportunity to build on our legacy while reaching for what comes next has never felt more within reach. Over the next several years, we hope you will recognize that excitement as our vision takes shape and our strategic ***"Pillars"*** guide the way.

Regards,
John Schwietz,
CEO, Minnesota Masonic Charities

DID YOU KNOW MMC HAS A YouTube CHANNEL?

VISIT OUR CHANNEL TODAY
https://www.youtube.com/@MNMasonicCharities



THE 2026 ANNUAL CLINIC DINNER

FOR THE MASONIC CHILDREN'S CLINIC FOR COMMUNICATION DISORDERS

On Thursday, August 20, more than 200 guests celebrated the Masonic Children's Clinic for Communication Disorders at Greysolon Ballroom in downtown Duluth. The annual fundraiser focused on sustaining the newly established full-time audiology services as a hallmark of the clinic's successful interdisciplinary approach.

Long time donors, new supporters, clinic alumni, community partners, and sponsors came together that evening and donated over $310,000 in addition to the first $50,000 distribution from a generous $1 million estate gift.

In an age where we are focused on the future and rarely take the time to look back at beginnings, Minnesota Masonic Charities chose to recognize the founders and builders of the then Scottish Rite Language Clinic with the new annual Daniel F. Levenduski (1922-2008) Master of Philanthropy Award. Cliford Grindy (1924-2021), as *Founder*, and Robert Sederberg (1929-2025), as *Builder*, were honored in 2026 with a video that featured their families and friends reminiscing the humble roots of the Clinic in a former gas station in the 1990s.

This event would not have been possible without generous support from RBC Wealth Management in Duluth, Greysolon Ballroom and their amazing staff, Duluth Event Lighting, Duluth AV Logistics, and Twin Ports Balloon Company as well as the Clinic's development committee!

Thank you for making the annual clinic dinner such a success!

ONE MISSION MANY LEGACIES

How A Century Of Masonic Philanthropy Continues To Shape Minnesota

What does the Masonic Home have to do with cancer research? What connects a scholarship for a Minnesota student to the Masonic Children's Hospital? And how does a local Masonic Lodge helping a family in its community fit into the same story as the University of Minnesota's Masonic Institute for the Developing Brain? The answer goes back more than a century.

These aren't separate stories, but rather chapters in one much larger one — a story that began when generations of Minnesota Masons and members of the Order of the Eastern Star decided that their resources could do more than serve them today. They could be put to work caring for people, strengthening communities, and creating something that would last. That legacy is still at work today.

It started with caring for people.

Long before Minnesota Masonic Charities existed, Minnesota Masons and Eastern Star members were raising and donating money to meet the needs of their communities. One of the most visible expressions of that commitment became the Masonic Home.

The Masonic Home was more than a building. It represented the idea that Masons could pool their resources to create something no individual Lodge, Chapter or member could accomplish alone. Over time, the needs of Minnesotans changed. So did the ways Masonic philanthropy could respond.

From caring for people to fighting cancer.

One of those next chapters was cancer. The relationship between Minnesota Masonry and the University of Minnesota grew from support for the Masonic Memorial Cancer Hospital into the partnership we know today through the Masonic Cancer Center.

What began as a commitment to caring for people facing cancer evolved into something even larger: supporting not only patient care but the research and discovery needed to find better ways to prevent, diagnose, and treat cancer for generations to come.

A contribution made decades ago to help someone facing cancer became part of a legacy that continues to help researchers search for answers today.

The name changed. The institutions evolved. The mission remained. From cancer care to children's health.

That relationship with the University of Minnesota expanded into children's health, including the Masonic Children's Hospital in Minneapolis. But Masonic support for children reaches far beyond the Twin Cities.

In Duluth, the Masonic Children's Clinic provides free speech and language services to children who need help communicating. More than 2,800 children have been helped to find their voice through the clinic.

Today, that commitment also extends to understanding how children's brains develop through the Masonic Institute for the Developing Brain, supporting research and care that can help children reach their full potential. Different needs. Different communities. The same mission.

Sometimes the person we help isn't a patient at all.

A healthier Minnesota also depends on opportunity. That is why Masonic philanthropy extends into education, with more than *$16 million in scholarships awarded to Minnesota students.*

A student receiving a Masonic scholarship may never step inside the Masonic Home. They may never need care at a Masonic-supported hospital. We tell them about the connection between their scholarship and the generations of Masons and Eastern Star members who helped make it possible. They are part of the same story. Because caring for people can also mean helping someone build their future.

The impact reaches beyond the Twin Cities Metro.

Minnesota Masonic Charities was created as an umbrella organization to steward and distribute philanthropic resources to the organizations, programs, and communities that carry this mission forward. That means Masonic philanthropy can reach far beyond the state's largest institutions.

Through matching grants to local Masonic Lodges and Eastern Star Chapters, resources can be paired with something equally important: local knowledge.

A Lodge in a small Minnesota community may know exactly where help is needed. A Chapter may know a family, veteran or organization facing a challenge that no statewide organization could see from a distance. The resources may come from a statewide organization, but it happens in communities.

The needs change. The mission doesn't.

Today, Minnesota Masonic Charities supports organizations and programs working in areas that have long been central to the Masonic commitment to service: *aging and elder care, cancer research and patient care, children's health, mental health and well-being, education and students, and veterans.*

That includes mission grants supporting veterans, children's palliative care, mental health initiatives such as the Face It Foundation, and other organizations addressing significant needs across Minnesota.

These aren't random causes selected from an endless list of worthy requests. They reflect a defined philanthropic mission. The question at play is: *Does this help fulfill the mission Minnesota Masons have entrusted us to carry forward?*

The legacy includes remembering where it came from.

There is one more piece of the story that can easily be overlooked. Masonic philanthropy is as much about preserving what came before as it is about looking ahead to what's next.

Through the preservation of Masonic history, historic buildings, museums, collections, and the work of the Masonic Historical Society, Minnesota Masonry protects the stories and places that help explain how this tradition came to be.

Because the people who built these institutions mattered, understanding where we came from helps us understand why we continue this work today.

IT ALL CONNECTS

The Masonic Home
The Masonic Cancer Center
The Masonic Children's Hospital
The Masonic Institute for the Developing Brain
More than $16 million in scholarships
Local Lodge and Chapter matching grants
Veterans programs
Mental health initiatives
Historic buildings and Masonic history

At first glance, they may look like completely different things, but they are not.

They are connected by a thread that stretches back more than a century to Minnesota Masons and Eastern Star members who believed that their resources could be used for something bigger than themselves.

And perhaps the most remarkable part of that story is that the people who made those early contributions could never have known all the lives their generosity would eventually touch.

They couldn't have imagined today's lifesaving, life-changing work being done in their name. But they created the foundation that helps make those things possible. That is the power of a philanthropic legacy.

The mission remains remarkably consistent: care for people, strengthen communities and build something that lasts.

GIDEON S. IVES AUDITORIUM

UPCOMING PERFORMANCES

At the Ives

Arsenic & Old Lace

A Classic Broadway Comedy

SEPT 30 – NOV 1, 2026

What do you do when your eccentric family has actual skeletons in the closet? This beloved screwball comedy set in 1940s Brooklyn will leave you laughing and saying no to the elderberry wine!

Puss In Boots

A Holiday Musical For All Ages

NOV 23 – DEC 30, 2026

A delightful new musical version of the beloved tale packed with music, comedy and audience participation. A "purr-fect" accompaniment to the holidays.

Honky Tonk Holiday

Annual Holiday Concert

DEC 1 – DEC 9, 2026

Celebrate the most wonderful time of the year with Sidekick Theatre's heartwarming holiday show. It's a fun, good old-fashioned country celebration of the holidays filled with great music, laughter, and even a chance for the audience to join in and participate.

Celebrating Crooners & Divas

A New Years Eve Celebration

DEC 31, 2026

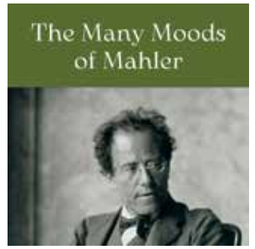
The highly acclaimed Minnesota Jazz Orchestra returns with an all-new show filled with unforgettable big band favorites.

Magically Romantic

Bloomington Symphony Orchestra

FEB 21, 2027

With deep affection, the BSO will present the Overture to *The Magic Flute* by Wolfgang Amadeus Mozart. In the second half of the concert, the BSO will present the Symphony No. 2 by Serge Rachmaninoff.



The Many Moods of Mahler

Bloomington Symphony Orchestra

APR 11, 2027

Without a doubt, the music of Gustav Mahler leaves the listener with many feelings and questions. Maestro Laureano will, once again, take to the podium and make sense of the amazing sound experience you will have as you take in Mahler's monumental Symphony No. 5 in C-sharp Minor.

Visit our website for the full list of events & ticketing

PROFILE IN PHILANTHROPY

KRISTI FLANAGAN VILLAR

The Pillars Magazine was started more than 17 years ago. In that time, we have been honored to profile several dozen extraordinary individuals and organizations that have generously gifted transformational financial support.

We are blessed with donations from members and friends that allow us to accomplish many meaningful things in our community. These gifts help us do things like provide exceptional care for seniors at the Masonic Home and help children find their voices at the Masonic Children's Clinic in Duluth.

Unlike many organizations that rely fully on this type of support to fund their own charitable endeavors, Minnesota Masonic Charities is a bit different. We, too, support organizations in our community through matching and mission grants.

Those gifts are usually coordinated by an organization's fundraising team. Over the years, the relationships with these individuals have enabled MMC to make informed decisions that maximize impact. The medical professionals are the real changemakers in this process, but fundraising professionals translate those opportunities into action. They connect the dots.

For this edition of the Pillars "Profile in Philanthropy," we'd like to highlight one of those exceptional "dot-connecting" professionals, Kristi Flanagan Villar.

Kristi was born into a family of changemakers in St. Paul. Her grandfather, Herb Mischke, was a community-minded St. Paul legend. He embodied the Winston Churchill quote, "We make a living by what we get, but we make a life by what we give." Herb, among others, instilled that attitude in Kristi. Kristi was able to make a living by helping people achieve the personal objective to make a life based on their giving.

For more than a decade, Kristi has played a central role in helping MMC deploy philanthropic support to the various Masonic interests at the University of Minnesota. Through her guidance, MMC has been able to translate our donors' interests into tangible, often life-saving, outcomes.

Kristi recently transitioned from a leadership role at the University of Minnesota Foundation (UMF) to become VP and Chief Philanthropic Officer at Fairview Health Services. This move will allow Kristi to focus even more on patient care, specifically at the Masonic Children's Hospital.

We look forward to working with Kristi and the leadership at Fairview to continue our tradition of helping make Masonic Children's Hospital the standard-bearer for pediatric health outcomes in our region.

John Schwietz,
CEO, Minnesota Masonic Charities

Celebrate
MORE LIFE. GIVE BLOOD.
American Red Cross

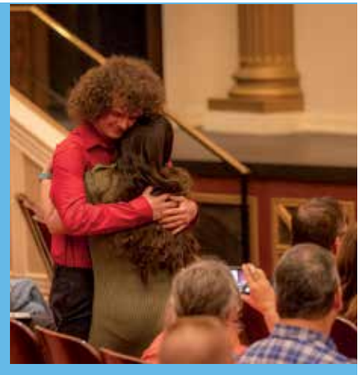
Thank you to everyone who joined us for our Blood Drive on August 25th at Minnesota Masonic Home! We filled every single spot! Thanks to your generosity, 25 donors gave 25 pints of blood, resulting in 25 bags of blood that could impact up to 75 lives.

Right now, our nation's blood supply is critically low. Donations dropped to a four-year summer low, leaving less than a single day's supply of Type O blood. This shortage puts trauma care, surgeries, and cancer treatments at serious risk.

Blood donation touches nearly every part of the care we provide and support, from the youngest patients to our own residents:

- At the Masonic Children's Hospital, donated blood supports kids facing surgeries, chronic illnesses, and emergencies where every unit can mean the difference between life and death.
- Here at Minnesota Masonic Home, our residents sometimes undergo surgeries or medical emergencies. A ready blood supply is often what stands between a manageable recovery and a life-threatening one.
- At the Masonic Cancer Center, patients undergoing chemotherapy and other treatments frequently depend on blood and platelet transfusions just to keep their bodies strong enough to continue fighting.

Every one of those 25 donors is a direct link back to that mission — proof that this community shows up for the patients who need it most.



INVEST IN WHAT'S NEXT

Minnesota Masonic Charities is investing in the next generation of Minnesota leaders. **Scholarship applications open January 1, 2027**, with opportunities supporting students pursuing education in Minnesota, with a focus on healthcare, public service and safety, agriculture, and the trades. And through our unique **Selfless Scholar** program, we recognize not only students who make a difference in the lives of others, but also the people who inspired their service, sharing the award between them. Learn more and apply at mnmasoniccharities.org/scholarships.

A Legacy That Spans Lifetimes

Many who work at the Masonic Home know the name above the door, but not always the story behind it. The "Masonic" in the University of Minnesota Masonic Children's Hospital carries the same legacy as the Home. Both exist because generations of Minnesota Freemasons and Order of the Eastern Star members believed in caring for one another, from the earliest days of life to the latest.

That legacy is easiest to understand through the people it touches, including, sometimes, our own staff. One of our team members recently experienced that connection firsthand when her daughter Zoe spent the first weeks of her life in the NICU at Masonic Children's Hospital. In her own words, here is what that journey looked like, and why the name she sees at work every day means something entirely different to her now.

HEALTH FAIRVIEW | MASONIC CHILDREN'S HOSPITAL

Our daughter comes home today after being in the NICU since she was born. Above all else, we give glory to God for all the events that have transpired since our baby girl was born. The bonds forged through all of this, the conversations, the countless signs. We feel remarkably blessed to have our daughter with us and are both forever changed by this experience and by Zoe's journey. There is ultimately no explanation for her situation, and the doctor who delivered her has told me that he's had many sleepless nights over her delivery.

After a 52-hour induction and 3 hours of pushing, Zoe was born sunny side up and needing resuscitation. She was brought to the Masonic Children's Hospital NICU, and I was transferred shortly after. She was diagnosed with moderate to severe HIE, had a couple of seizures, and underwent therapeutic hyperthermia for 3 days, then had more seizures upon rewarming.

Day 5: I got to hold her for the first time. Day 6: Zack got to hold her, and she opened her eyes for the first time. Day 8: Zoe was extubated, and we got to hear her cry for the first time. Day 12: First Latch.

Many milestones later, she is coming home without oxygen, without her NG tube, and has had no seizures since the rewarming.

Her providers tell us she may need many forms of therapy in the future and that she has a risk of having cerebral palsy, but that it is too soon to tell. And she has surpassed all expectations thus far. Her nurse from her first two days of life visited the other day and called her a miracle.

We cannot thank Zoe's nurses, nurse practitioners, therapists, physician assistants, and doctors at both Fairview Ridges and the Masonic Children's Hospital enough.

Our faith, our families, and our friends have carried us and will continue to carry us through this journey with our sweet baby girl. We named her Zoe back in March because it means Life.

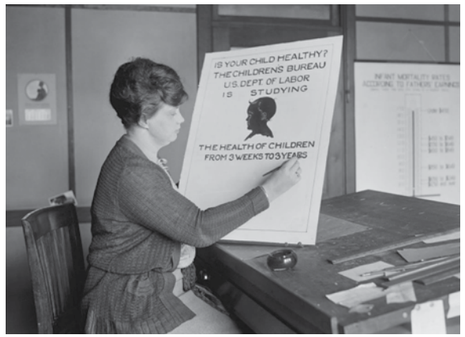
A LONG HISTORY OF HELPING CHILDREN

Masonic organizations in Minnesota have a long tradition of supporting children and families in need. One of the most notable examples began in Duluth with the establishment of the Scottish Rite Infant Welfare Department in 1911.

The effort grew out of a serious public health crisis. In 1910, Duluth was hit by an outbreak of Cholera Infantum, or "infant cholera," a disease that was especially dangerous to young children. In response, T. W. Hugo, a member of Palestine Lodge No. 79 and a prominent Scottish Rite Mason, proposed that Duluth's Scottish Rite bodies establish a clinic dedicated to the health and welfare of babies and young children.

The clinic opened in 1911 in a hospital tent with just one nurse. Soon afterward, it moved into the Duluth Masonic Temple at Second Street and Lake Avenue. Its mission was simple: "Keep Well Babies Well." Before long, the Infant Welfare Department became known throughout the community as the "Well Baby Clinic."

The clinic offered its services free of charge to children from birth through 2½ years of age. Families could receive milk and infant formulas, along with guidance on proper nutrition, healthy foods, and preventive medical care. The clinic also provided free checkups for expectant mothers and conducted home visits. Rather than prescribing medication, clinic staff referred children and families with additional medical needs to their family physicians. As demand for its services grew, the program expanded beyond the original location. Additional clinics were established at the Euclid Masonic Temple, the Lincoln Branch Library,



Childrens-Bureau. Established in Washington, DC, in 1912, the U.S. Children's Bureau advocated for Well Baby Clinics throughout World War II. *Image courtesy of Universal History Archive – Getty Images*

Duluth Masonic Temple, circa 1910

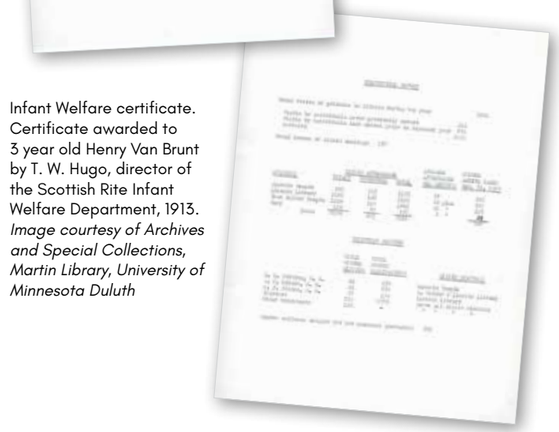
Euclid lodge bldg. Euclid Lodge No. 198's temple building at 611 North Central Avenue in Duluth, circa 1950

and the International Institute in Gary-New Duluth, making the program accessible to families throughout the city.

By World War II, the department had developed into a substantial community health program. Its staff included three clinical physicians, fifteen assisting interns (students from the University of Minnesota Duluth), three nurses, and nine volunteer nurses. Only two of the nurses were paid members of the clinic staff; the remainder served as volunteers. The department also had access to a car and gasoline for home visits and for transporting patients to and from local hospitals. This service was particularly valuable during the war years, when more women were working outside the home to support the war effort and gasoline was strictly rationed.

In 1962, Duluth's Scottish Rite bodies made the decision to close the Well Baby Clinics. By then, many of the services the program had provided were available through tax-supported public health

Infant Dept report-1 and report-2. Scottish Rite Infant Welfare Department's 1943 Annual Report. That year, the Duluth Temple held 26 clinics attended by 1,155 infants and preschool-aged children plus their families. *Images courtesy of Archives and Special Collections, Martin Library, University of Minnesota Duluth*



Infant Welfare certificate. Certificate awarded to 3 year old Henry Van Brunt by T. W. Hugo, director of the Scottish Rite Infant Welfare Department, 1913. *Image courtesy of Archives and Special Collections, Martin Library, University of Minnesota Duluth*

TW Hugo, circa 1915

T.W. Hugo calling card edited. Scottish Rite calling card used by T. W. Hugo when he served as Sovereign Grand Inspector General in Minnesota, circa 1918. *Image courtesy of Archives and Special Collections, Martin Library, University of Minnesota Duluth*

institutions and welfare agencies. The impact of the Well Baby Clinics, however, was lasting and their role in improving the health and survival of Duluth's youngest residents was significant. The city credited the Masons with helping save the lives of countless children: in 1911, Duluth's infant mortality rate was 122 deaths per 1,000 live births; by 1935, that rate had fallen dramatically to 29 per 1,000.

For more than half a century, the Well Baby Clinics demonstrated the difference that community service, volunteerism, and a commitment to children could make. What began with one nurse in a hospital tent became an enduring example of Masonic dedication to the health and well-being of Minnesota's children.

HONORING LEGACY, CELEBRATING GENEROSITY:

The New Pillars Society

Since its inception, the Pillars Society has served as Minnesota Masonic Charities' signature donor recognition program, honoring individuals whose generosity strengthens our mission and shapes the future of Masonic giving in Minnesota. The name "Pillars" was chosen deliberately to evoke the steadfast strength and support that donors bring to our shared vision. Historically, donors were recognized through a tiered system based on their outright and planned giving levels, with names corresponding to precious metals.

Today, we are proud to reintroduce the Pillars Society with a refreshed look, streamlined criteria, and deeper ties to our Masonic roots. While the spirit of the program remains the same, celebrating those who give with intention and impact, we've aligned the naming conventions with the Five Orders of Architecture found in Freemasonry: Tuscan, Doric, Ionic, Corinthian, and Composite. This updated structure not only clarifies how donors qualify but also introduces exclusive lapel pins for each level, symbolizing their enduring role in supporting our charitable mission.

To connect with one of our Regional Directors in your area, contact:

Reed Endersbe (Metro)
reed.endersbe@mnmasonic.org
Ethan Seaberg (South)
ethan.seaberg@mnmasonic.org
Markus Mueller (North)
markus.mueller@mnmasonic.org

THE PILLARS SOCIETY
MINNESOTA MASONIC CHARITIES

PILLARS SOCIETY GIVING LEVELS

TUSCAN PILLAR
- Outright gift of $1,000+

DORIC PILLAR
- Outright Gift/Cumulative Giving: $25,000 – $99,999
- Planned gift: $50,000 – $99,999

IONIC PILLAR
- Outright Gift/Cumulative Giving: $100,000 – $249,999
- Planned gift: $100,000 – $499,999

CORINTHIAN PILLAR
- Outright Gift/Cumulative Giving: $250,000 – $499,999
- Planned gift: $500,000 – $999,999

COMPOSITE PILLAR
- Outright Gift/Cumulative Giving: $500,000+
- Planned gift: $1,000,000+

THE PILLARS SOCIETY

COMPOSITE PILLARS

Pam & Chuck^ Anderson
Ervin Barth^
Eva & William Bryan^
Mark & Leila Campbell
Kevin & Susan Connor
W. H. Deubener^
Charlton & Dottie Dietz^
Edelstein Family Foundation
Rodney Forristall^
James E. Gruye
Audrey Hansen^
James & Nancy Holmgren
Helen Holt^
Charles W. Loufek, Jr.^
Delores Lutterall^
Minnesota Grand Chapter, Order Of Eastern Star
Carl^ & Leslie Ann Nelson
Ordean Foundation
Martha Perlt^
James^ & Joan Rhude
William Schoonover
Nathan & Robyn Smithson
Enoch Sward^
Doris Veit^
Wildey Mitchell Family Foundation
Robert & Marietta Zuehlke

CORINTHIAN PILLARS

A. H. Anderson^
Arsher Charitable Trust
Louise & Lawrence Bachman^
Robert & Sue Bay
Bradley & Sandi^ Brown
Katherine Brown
Dewey Ewald^
David & Sara Hammer
Norman William House Trust^
Virginia Innes^
Bruce & Georgianne Johnson
Lewis Lindsay
William F. Mackintosh
Ruth Spies Macrostie^
Anonymous
Douglas Messmer^
Keith O'Konek^
Jay Pfiffner^
James Pomush^
James & Kathy Proctor
Scottish Rite Foundation
Robert & Alta Van Tries

IONIC PILLARS

Dennis^ & Audrey Anderson
David Andert^
Norman Aune^
Edna Bailey^
Jenny & Frank Benkoski^
David Bohmert
Dennis^ & Elaine Boom
Boreal Waters
Roselyn Braun^
Katherine P. Brown
William & Hannah Callister^
Seymour Chez^
Ruth Christians^
Harley Craig^
Roger Craighead^
Alyn & Anna Dull^
William^ & Diane Ellis
Euclid Lodge No. 198
William Flint^
Stuart & Marjorie Gang
Rita Glazebrook
Clifford & Shirley Grindy^
Hazel Park Lodge No. 312 AF & AM
John Hendrickson, Sr.^
Bonne & Gale Hill^
Lillian Holland
Jessie Jacobsen^
Paul Jenks^
Beverly J Johnson
Lionel Johnson^
Carol Josephs^
Glenn Kiecker^
John Koch
Carl^ & Janet Kuhrmeyer
The Lahti Charitable Trust
George Lessard
Cristine Levenduski
Carl & Mary Sue Lidstrom
Lloyd K. Johnson Foundation
George^ & Dusty Mairs
Ruth Martinson^
Jack & Suzy McLeod^
Roger & Donna McNear
Virginia McNear^
Robert & Diane^ Meierhoff
Floyd^ & Harriet Miller
Miller-Dwan Foundation
Eric & Ann Neetenbeek
Wallace^ & Mary Ann Nelson
North Star Foundation
Northland Foundation
Lottie Olberg^
John & Becki Schwietz
Ethelda Seaman^
Robert & Jeanne Sederberg^
Joseph & Dorothy Seltzer^
Dale & Joyce Seubert^
George Shabatura^
Bradley & RaVelle Smith
Donald & Elizabeth St. Angelo^
Brian Stone
Roger Taylor & Nancy Fischer
Florence & Lee Treff^
George & Evelyn Underleak^
Betty Walden^
Irene & Donald Wallin^
John Walsh^
Wells Fargo
Robert & Emma Willard^
Dorothy Ziegler

DORIC PILLARS

Adolfson & Peterson Construction
Andy^ & Eileen Anderson
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THE PILLARS SOCIETY
MINNESOTA MASONIC CHARITIES

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Charitable Remainder Trusts (CRTs): Make an Impact, Receive Flexible Income

What is a CRT?

A Charitable Remainder Trust (CRT) is an excellent option for those who want to support a meaningful cause while securing income for themselves or loved ones. CRTs can be especially beneficial for donors with highly appreciated assets, offering a way to reduce capital gains taxes, generate a steady income, and make a lasting impact on a nonprofit's future. By placing assets into a CRT, you create a powerful strategy that supports your long-term financial goals and your charitable interests.

MINNESOTA MASONIC CHARITIES | FREEWILL

Contact us with your questions!
plannedgiving@mnmasonic.org

How does a CRT work?

A CRT is an irrevocable trust that provides income to one or more non-charitable beneficiaries for life or a set term of years, after which the remaining assets support your chosen nonprofit.

Here's how it works:

1. You transfer assets—such as cash, appreciated stock, real estate, or other property—into the trust.
2. You (or your designated beneficiaries) receive income from the trust each year.
   a. Payments can be fixed (an annuity trust) or variable, based on a percentage of the trust's annual value (a unitrust).
   b. Payments received are taxable to the recipient.
3. You receive an immediate charitable deduction based on the present value of the future gift to charity.
4. After the income term ends, the remaining assets go to the nonprofit(s) you've chosen, creating a lasting charitable legacy.

Benefits of a CRT:

Flexible income: Choose fixed or variable payments, depending on your financial goals.

Immediate charitable deduction: Earn a deduction in the year the trust is funded.

Potential reduction of capital gains taxes: Especially when funding the trust with appreciated assets.

Estate planning advantages: Assets placed in the trust may reduce estate tax exposure.

A meaningful legacy: What remains in the trust ultimately supports a cause you care about.

Want to turn your appreciated assets into income?

Funding a CRT with appreciated stock, real estate, or other long-held assets can help you:

- Convert low-yield or non-income-producing assets into steady income
- Reduce or defer capital gains taxes
- Support both your financial planning and charitable objectives

Example:

A donor transfers $100,000 of appreciated stock into a Charitable Remainder Unitrust (CRUT) that pays 5% annually.
Annual income: If the trust assets grow to $110,000 in the first year, the donor receives $5,500 (5% of the new value). Payments adjust each year based on the trust's performance.

Tax benefits:

- The donor receives an immediate charitable deduction based on the future value of the gift to charity.
- By donating appreciated stock, the donor avoids paying capital gains taxes upfront.

Charitable impact: After the donor's lifetime (or the trust term), the remaining assets—potentially more than the original amount—go to the nonprofit they selected.

A CRT allows this donor to convert highly appreciated assets into income, reduce taxes, and make a meaningful impact in the future.

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MISSION GRANT SPOTLIGHT

MINNESOTA ASSISTANCE COUNCIL FOR VETERANS (MACV)

by Kim North

For more than a century, Minnesota Masons have believed that those who have served our country deserve our support in return. Today, that legacy continues through mission grants like our support of MACV, one of the organizations helping Minnesota veterans experiencing homelessness find stable housing and a path forward.

When Navy Veteran Kenya first connected with MACV, she was working to create greater stability for herself and her daughter. They had been living in a hotel, and Kenya needed help transitioning into stable housing.

MACV's subsidy program and financial assistance helped make Kenya's apartment affordable while she focused on the future. As her family unexpectedly grew when she got custody of 3 kids, MACV continued to work alongside her, helping with moving costs, beds for the children, holiday gifts, and other resources that reduced some of the pressure she was carrying.

With stable housing in place, Kenya began working toward a goal she identified early in her time with MACV: buying a home. She improved her credit, continued her education, worked and saved money while receiving financial assistance. Her MACV case manager helped her stay focused on the plan they created together.

"My end goal was homeownership," Kenya said. "Those were my goals, and then here we are. I'm a homeowner."

Kenya recently purchased her first home using a VA loan. She and her children are now preparing to move closer to family and begin a new chapter. For Kenya, the home represents years of determination, careful planning, and steady progress.

MACV's subsidy program and housing retention team gave Kenya the breathing room to move forward on her own goals. It helped reduce immediate housing costs while she strengthened her credit, supported her family, and prepared for homeownership.

Kenya's story shows how housing subsidies can create the foundation for long-term progress. By reducing immediate housing costs and connecting her with resources along the way, MACV helped Kenya move from housing instability to homeownership and greater financial independence.

Thank You

to our MMC Board of Directors

Thank you to our MMC Board of Directors for taking time out of your busy schedules to join us for our strategic planning session last month.

Your wisdom, experience, and perspective are invaluable as we look toward the future of Minnesota Masonic Charities. We're grateful for the time and thought you brought to the conversation, and excited about what's ahead.

We look forward to sharing our vision for the future with everyone who supports the work of Minnesota Masonic Charities.

Thank you for investing your time in our future.

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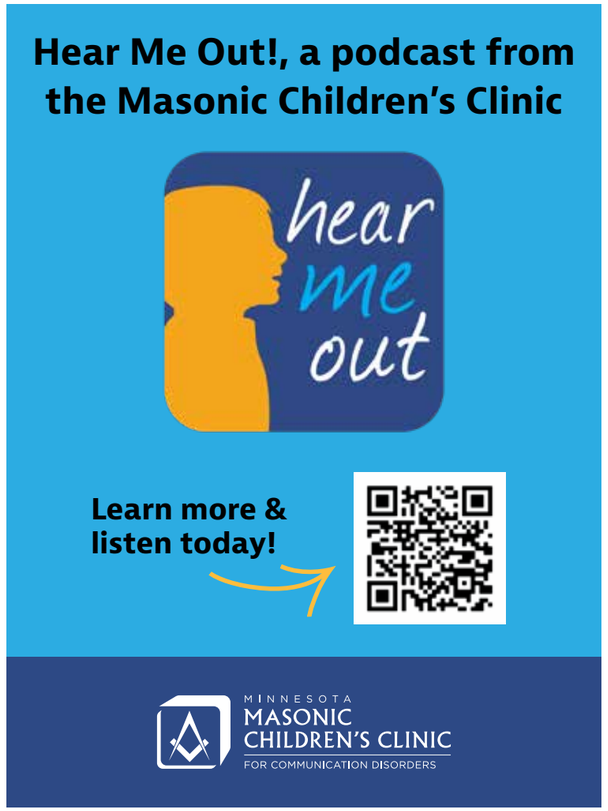

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OUR MISSION

To enhance the ability of the Fraternity to deliver services and support to its members, their families and others.