

# LODGE CHARITY ACCOUNT FREQUENTLY ASKED QUESTIONS



## **1. Can I still give money to the Masonic Home?**

Yes, donations can still be designated to Michigan Masonic Museum & Library, Youth Groups, Orphans/Widows and General Fund.

## **2. Why give to MMCF Lodge Charity Account rather than to my lodge directly?**

Gifts made directly to lodges are not charitable nor are they tax deductible by law. All Lodge Charity Account donations must be made payable to MMCF.

## **3. What if my lodge merges with another or becomes defunct?**

Mergers: Lodge Charity Accounts will be combined, the merged lodge will continue to receive the \$2,400 annual allowance.

Defunct Lodges: Lodge Charity Account donations would be transferred to the MMCF endowment for future growth.

## **4. What if my lodge wants to spend more than what is allocated for this year?**

Your lodge can spend any amount on charitable purposes that it desires, however, only \$2,400 is available through the MMCF.

## **5. If we don't use our draw for a particular year will our draw for the following year be bigger?**

No, your lodge cannot "roll-over" the deposit from MMCF from one year to the next. Each year, on April 1st your lodge will be reset with \$2,400 (unless your fund is grown by donations).

## **6. If we have a brother in urgent need and we don't have any funds in our account what can we do?**

Live Better at Home will be available to help identify additional assistance including but not limited to Outside Relief or community programs.

## **7. Why is this program better? Aren't we being given less, to do more?**

Your lodge now has the freedom to manage your charitable funding without the financial constraints of coming up with a match. This will allow more lodges to build, enrich, strengthen and transform their Masonic relief programs and their communities.

## **8. Can my lodge choose not to participate in this one and do matching funds like we used to?**

No, the Lodge Charity Account will be replacing the current Matching Scholarships, Community Charities, Almoners and Masonic Education Assistance Programs.

## **9. Can my lodge make a donation in honor or memory of a specific person?**

Yes.

## **10. Can my lodge still apply for partial reimbursement for our widows program?**

Yes, the widows program is a supplemental program of the MMCF and is NOT affected by the LCA program.

**11. Can we assist someone who is not part of the Masonic family in our community?**

Yes, the gift must comply with all federal IRS and Lodge Charity Account Program guidelines.

**12. Can we use part of our draw to give a scholarship to a brother pursuing higher education?**

Yes.

**13. Can someone be the Lodge Charity Account Representative for more than one lodge?**

No.

**14. Will my lodge's funds be available immediately?**

4% of all donations made prior to October 1st will be available the following April 1st.

**15. Can we process our own donations?**

No, all checks must be sent to and made payable to MMCF (with a note stating Lodge name and Lodge #).

**16. Can my lodge use the Lodge Charity Account to cover the cost of degrees or dues?**

No.

**17. Can my lodge use some of these funds to maintain our lodge building?**

Under very limited circumstances, your lodge would need to meet guidelines for Historical Preservation.

**18. Can we use funds from this account to put on a fundraiser? (ie. Use funds to purchase supplies for our spaghetti supper).**

No. These uses do not fall under IRS regulations for charitable giving.

**19. What does allowable withdrawal mean?**

This means the withdrawal complies with the requirements for charitable donations as identified by the IRS.

*Examples: Charitable Outreach, Educational Programs, Relief of Distressed Persons, Historical Preservation*

**20. Can I change the designation on a gift I have already made to MMCF?**

No, however you can change the designation of the gift moving forward. (i.e. changing the designation of a current monthly recurring gift)

**21. Can I make a gift to my Lodge's Charity Account in my will or estate plan?**

Yes, please speak with your legal or financial representative or call the MMCF office.

**22. If I have already set up a gift in my will to MMCF can I change the designation to my Lodge Charity Account?**

Yes, please speak with your legal or financial representative or call the MMCF office.

**23. Can anyone contribute to a Lodge Charity Account?**

Yes, any individual or entity can contribute to a Lodge Charity Account.

**24. How often will withdrawals be processed?**

Once MMCF receives the online application from your Lodge Charity Account Representative, it will be processed immediately and you will receive your funds within 10-14 days.