Charitable Gift Annuities from Any of the Masonic Charities Provide...

During this festive Holiday Season, we in the Office of Gift Planning extend sincere best wishes to you and your loved ones. We also invite you to explore, in complete confidence and at no cost or obligation, how a Charitable Gift Annuity with your favorite Masonic Charity might benefit you. Simply complete and return the accompanying response coupon or call to speak with one of our Gift Planning officers in the region nearest you. Since non-cash gifts can take longer to complete than gifts of cash, consider getting an early start in the gift planning process if you are considering funding an annuity with appreciated stock.

Sample Gift Annuity Payment Rates:

<table>
<thead>
<tr>
<th>Age (one life)</th>
<th>Age (two life)</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>65</td>
<td>60 &amp; 65</td>
<td>6.0%</td>
</tr>
<tr>
<td>66</td>
<td>60 &amp; 66</td>
<td>6.2%</td>
</tr>
<tr>
<td>67</td>
<td>60 &amp; 67</td>
<td>6.4%</td>
</tr>
<tr>
<td>68</td>
<td>60 &amp; 68</td>
<td>6.6%</td>
</tr>
<tr>
<td>69</td>
<td>60 &amp; 69</td>
<td>6.8%</td>
</tr>
<tr>
<td>70</td>
<td>60 &amp; 70</td>
<td>7.0%</td>
</tr>
<tr>
<td>71</td>
<td>60 &amp; 71</td>
<td>7.2%</td>
</tr>
<tr>
<td>72</td>
<td>60 &amp; 72</td>
<td>7.4%</td>
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<tr>
<td>73</td>
<td>60 &amp; 73</td>
<td>7.6%</td>
</tr>
<tr>
<td>74</td>
<td>60 &amp; 74</td>
<td>7.8%</td>
</tr>
<tr>
<td>75</td>
<td>60 &amp; 75</td>
<td>8.0%</td>
</tr>
<tr>
<td>76</td>
<td>60 &amp; 76</td>
<td>8.2%</td>
</tr>
</tbody>
</table>

* Rates recommended by the American Council on Gift Annuities, effective July 1, 2004. Two-life rates are less due to added life expectancy.

Fixed Payments - Every check is the same
Appealing Payments - The rates are very attractive
Lifetime Payments - They last as long as you do
Partially tax-free payments - They continue for your life expectancy
Dependable payments backed by the assets of the Masonic Charity issuing the annuity
Welcome Federal Income Tax savings resulting from the gift
Welcome partial tax-free payments
Second look at the probability of the annuity, provided you terminate your return
Favorable treatment of any Capital Gains Tax liability when funded by appreciated stock you have owned for at least a year and a day
A satisfying opportunity to realize important personal and charitable goals

Central Pennsylvania
(717) 367-1121, ext. 33460
or (800) 599-8454

Western Pennsylvania
(412) 741-1400, ext. 3011
or (800) 872-0664

Eastern Pennsylvania
(610) 825-6100, ext. 1348

Out-of-State
(800) 599-8454

The official registration and financial information for any of the Masonic Charities may be obtained from the Pennsylvania Department of State by calling toll-free, within Pennsylvania, (800) 732-0999. Registration does not imply endorsement. All contributions are tax-deductible to the extent allowed by law.

Attention Postmaster: Dated Material Enclosed

Send me your brochure on Gift Annuities.

If the annuity is to be funded with appreciated stock, please indicate the amount you initially paid for the stock.

We have remembered the following Masonic Charity(ies) in my/our estate plan(s):

---

The Grand Lodge of Pennsylvania

The Pennsylvania Freemason

Happy Holidays
Here's the Answer to the #1 Question about Admission to the Masonic Villages' Residential Living, Assisted Living & Nursing Areas

Probably the most frequently asked question by prospective residents and their family members is, "Must I have a minimum amount of assets to be eligible for admission?"

No. There is no required amount of money necessary, and we do not require that your assets be signed over to the Masonic Village. Applicants are required to maintain eligibility for Medicare, Medicare and other third-party payers by not transferring or giving away assets. Fraternal support enables the Masonic Villages to serve eligible individuals as part of our Mission of Love.

The Masonic Villages provided $16.4 million in the provision of fraternal or charity care last year through the benevolence of Pennsylvania Freemasons, their families and others supporting our Mission of Love. Pennsylvania Masons and their families would expect individuals who have funds to pay for their services where possible, thus allowing us to meet the needs of those who truly need care and do not have the resources to pay for it.

This policy provides security for residents, as the Masonic Village agrees that a resident’s resources deplete, he or she will not be asked to leave the Masonic Village and will continue to receive services.

Still have more questions? Please call the Admissions Office at (800) 422-1207, e-mail us at MVAdmissions@masonicvillages.org or schedule a visit so we may discuss them.

Live Life to the Fullest! at Masonic Village at Lafayette Hill

Ann Greely, a resident of Masonic Village at Lafayette Hill for more than three years, enjoys living here because she can be independent, yet feel secure about her surroundings and the knowledge that assistance is available if needed.

"I believe you create your own pleasure, and the Masonic Village offers a lot of activities to choose from," she says.

Recreational opportunities on campus include an in-house bowling alley, putting green, computer lab, art classes, walking path, billiards, a wellness center, woodworking shop and much more. For residents’ convenience, the campus has a bank, general store, beauty/beauty supply and gift shop, and offers transportation services to local attractions and events.

"What I like most about living here is the camaraderie between the residents and the employees," Mrs. Greely says. "The community is in the midst of an internal face-lift, as renovations to the nursing area and interior design upgrades to the assisted living area are well underway. You are invited to meet Mrs. Greely and other residents, and see how you, too, can live life to the fullest at Masonic Village at Lafayette Hill! Plan to attend the upcoming open house on Friday, Dec. 9, at 10 a.m. You may RSVP by calling (610) 829-5760 or returning the coupon below.

I want to learn more about Retirement Living at Masonic Village at Lafayette Hill!

Name:
Address:
City:
State:
Zip:
Phone:

Send me a Masonic Village at Lafayette Hill brochure.
Call me to arrange a personal tour.

Please complete coupon and return to: Marketing Office, Masonic Village, 801 Ridge Pike, Lafayette Hill, PA.

The Pennsylvania FREEMASON MAGAZINE published four times annually by the Grand Lodge of Pennsylvania.

Vol. Ll Number 4 Fall 2005

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*2005 The R.W. Grand Lodge P.&M., of Pennsylvania

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Monday - Fridays, 8 a.m. - 5 p.m.
Saturdays, 8 a.m. - 4 p.m.

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Name ___________________________
City ___________________________
State ___________ Zip ____________

Contact me to schedule a personal tour.
Send me a Masonic Village at Elizabethtown brochure.
Please complete coupon and return to: Marketing Office, Masonic Village, One Masonic Dr, Elizabethtown, PA 17022

Looking for the perfect loca\-tion to relocate or start-up your business? Consider becoming part of the marketplace at Sycamore Square, on the grounds of Masonic Village at Elizabethtown campus! To discuss leasing opportunities, contact Kim Lentz, Marketing Coordinator for Susquehanna Real Estate, at (717) 852-2193.

Masonic Village oversees a number of communities that offer a wide variety of living options, from independent living to assisted living to skilled nursing care. Masonic Village's communities are located throughout Pennsylvania, including in Lancaster, York, Harrisburg, Reading, and Philadelphia. Each community offers a unique blend of services and amenities, designed to meet the needs of our residents. Whether you are looking for retirement living or skilled nursing care, Masonic Village has a community that is right for you.

The Masonic Village at Elizabethtown
* Senior Living
* Nursing Care
* Rehabilitation Services

Call us today to learn more about our communities and the services we offer. We look forward to helping you find the perfect home for your lifestyle.

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East Central AAA Elects Brother Ellsworth T. Bower Chairman of the Board

The Masonic Villages of the Grand Lodge of Pennsylvania is pleased to offer access to a special member benefit for you and your family. Long-term care insurance is available to help you protect for the uncertainties of your future health care needs. It takes a lifetime to accumulate an estate, but the cost of long-term health care can significantly erode your assets. When none of us can predict our future health care needs, we can prepare for the uncertainties that could impact our families and ourselves.

The Masonic Villages’ Outreach Program hears every day from individuals and families looking for ways to meet their health care needs. Some prefer to receive services in their own home. Others look for services at a Masonic Village, or a community-based service provider. It is a common misconception that Medicare will cover the cost of long-term care. Many people find themselves in a difficult situation when faced with the expense. Most often they are concerned about paying for the care they need while protecting their assets for their loved ones.

The Masonic Villages of the Grand Lodge of Pennsylvania is working with Massachusetts Mutual Life Insurance Company, a reputable company that has consistently earned high marks from various industry-rating agencies. Please provide you a solution to protect your family members and yourself.

We believe that when you examine the choices available, this valuable member benefit will be attractive to you, and will assist you in preparing for a potential long-term care need.

A representative from Massachusetts Mutual Life Insurance Company will be available to talk with you at 1-888-552-7284 ext. 3052. To share more details and answer questions about the program, you can also call any of the offices listed at the bottom of this page. Agents within the color-coded regions have been assigned to District Masonic Lodge groups. Those agents will be conducting several informational meetings in the Lodges to aid and assist you in understanding the program and help select a tailor-made plan for your Long Term Care when and if the need arises.

Is the Grand Lodge Long Term Care Insurance Program for you?

Joo Mazonjar, Bethel Lodge No. 761, John W. Haight, Forbes Trail Lodge No. 763, Howard I. M. Graham, WM, Warington Lodge No. 604, Ralph R. Dunston, PSJ, Dairmont Lodge No. 684

The Masonic Village of Sewickley (Pittsburgh) Masonic Men’s Club was established in December 2004. At the monthly meeting in September, the club was renamed the William Slater II Mason’s Club in honor of Grand Master Slater’s service to Masonry in general and Western Pennsylvania in particular. The club has upward of eighty members, all residents at the Masonic Village of Sewickley. Monthly guest speakers include Dr. William Roberts, DDCM 47 in January; Bro. Joseph Murphy, ODD, Masonic Villages, in March; Pete Casto, Food Services Director, in April; H. William DeWitse, State Representative in May; William Slater II, FAWGM in September. Activities have included “Barbecue in the Courtyard”, Lodge meetings at Coraopolis Lodge No. 674 (Bro. William Hamel, Worshipful Master of Coraopolis Lodge No. 674 is a resident at the Village) and an awards evening at the Civic Light Opera, as well as other Masonic events at Lodges, the Greater Pittsburgh Masonic Council, and special events at the Masonic Village at Sewickley. The club is very informal with the emphasis on fellowship. Officers (without titles) of the club are pictured above. jehnma@cox.com

Massachusetts Mutual Life Insurance Co.

Counties are assigned to each agency by color.

The service territory of the East Central AAA extends from Western New York, Western Pennsylvania, West Virginia to South Central Ohio. It has recently merged with Cleveland and Western Kentucky with a total membership of 2.2 million.

Dr. Bower maintains a general restorative dental practice in downtown Pittsburgh and is a graduate of the University of Pittsburgh, where he is a Member of Distinction. He is a Member in the Academy of General Dentistry, the American Academy of Dental Practitioner Administration, the Pittsburgh Academy of Dentistry, a Fellow in the American College of Dentists and International College of Dentists. Among his many community activities, Dr. Bower is a Past President of the Alumni council for the University of Pittsburgh School of Dental Medicine, served on the University Board of Visitors for the dental school, Past President of the Rotary Club of Pittsburgh and a board member of the National Aviary. Brother Bower is an Elder in the Presbyterian Church. A member of the AAA East Central board since 1994, Dr. Bower has served on the Executive, Ad Hoc: Merger and Long Range Planning Committees and as Chairman of the Nominating Committee.

Brother Bower and his wife have two daughters, one with whom he practices, who live in Pittsburgh and six grandchildren. Their son is a U.S. Marine Fighter Pilot who was killed in 1996 while on maneuvers. A stained glass window at Syria Shriners Temple was donated in his memory by the AAA. He was a member of Infinity Lodge No. 546 and the Valley of Pittsburgh, AASR.

Brother Bower has been a member of Infirmary Lodge No. 546 since 1956 and of the Valley of Pittsburgh and Syria Shrine Temple since 1958.
Lodge 45 Celebrates 220th Anniversary

The Odd Fellows Hall, and in rented rooms. The several Lodges of Pittsburgh then moved into the newly erected Masonic Hall on Fifth Avenue, between Smithfield and Wood Streets, in 1861, and continued to meet there until the building was destroyed by fire in 1867. The Lodge then found temporary refuge in the Renshaw Building (Liberty Ave., at Ninth Street) from 1867 to 1869, when the Lodge moved into the new Freemasons Hall, built on the site of the previous Hall. Twenty-six years later, the Craft left downtown and moved into the Masonic Temple in Oakland (Fifth Avenue between Tennyson and Lytton Streets), where Lodge 45 held the first meeting on February 26, 1915. That magnificent structure housed the Lodge until 1996, when it was purchased by the University of Pittsburgh and converted to what is now Alumini Hall.

Lodge 45 now meets at the Greater Pittsburgh Masonic Center on Cemetery Lane in Ross Township (North Hills), where it had the honor of holding the first meeting on April 24, 1996.

On Saturday evening, September 17, Lodge 45 celebrated its 220th anniversary with a gala banquet held in the Club House of the Masonic Village at Sewickley, PA. A total of 80 officers, members, ladies, and guests of the Lodge attended the historic occasion. Among the guests were Bro. William Slater II, W.W.G.M. (and a T.M. of Lodge 45), Bro. Thomas K. Sturgeon, R.W.G.W., Bro. Raymond T. Dietz, D.D.G.M. of the 55th Masonic District, and other Grand Lodge officers.

After enjoying elegant hors d’oeuvres, including buckwheat blintzes with crème fraiche and sevruga caviar, the W.M., Bro. Daniel G. Conway, Jr., gave welcoming remarks, and the toast was given by Bro. Richard G. Johnson, P.M. The guests then enjoyed a multi-course gourmet meal prepared by the Masonic Village’s Executive Chef, James Berends. First was the appetizer, a charlotte (pastry puff) stuffed with lobster and crabmeat, followed by a cranberry cashew salad with poppy seed dressing, then a delightful intermezzo of pike grapefruit sherbet in a cranberry sauce.

Participants of Awards

At a meeting of Rural Amary Lodge No. 70 of Athens PA, awards were presented to four brothers, representing 190 years of Masonry. Picnured, John R. McHenry, DGGM of the 19th District presented a 50-year Emblem to Bro. James W. McClure, Bro. J. Clayton Lauthway received a 65 year certificate from Gerald H. Lanninger, WM. Bro. Dieter A. Kerwitz received his 25 year pin.

Conwójey Commander Decorated in Iraq

Bro. Adam Tack is serving as a Sergeant in the U.S. Marine Corps. While serving in Iraq, he received the Navy and Marine Corps Achievement Medal with Combat V device. Participating in a direct firefight, while under fire, he conducted an ammunition blocking operation east of the city of Hill, Iraq. He also countered a complex ambush on route mobile outside of Fawakhir, assisting the Jump Command Post in extricating itself from a complex ambush. He is a member of Butler Lodge No. 372.
Bro. Ray Madenford recently received his 50 Year Emblem of Gold in Huguenot Lodge No. 377. In attendance was his son, Jeffrey R. Madenford and two grandsons, Steven R. and Douglas J. Madenford who become masters on their 18th birthdays.

Three Generations of Madenford's

Bro. Ray Madenford recently received his 50 Year Emblem of Gold in Huguenot Lodge No. 377. In attendance was his son, Jeffrey R. Madenford and two grandsons, Steven R. and Douglas J. Madenford who become masters on their 18th birthdays.

Father & Sons Serve as Lodge Officers

Elysburg Lodge No. 414 Officers are all members of the same family. From Left - Martin A. Paul (father), James Warden, Michael R. Paul (son) Worshipful Master, Gregory A. Paul (son) Senior Warden. Back row - Lee Paul, Past Master, and Robert G. Krick, PM, Treasurer.

Three Generations of Boy Scouts

Bro. Luther J. Rickey, DDGM 36th District, assisted in the presentation of two Daniel Carter Beard Masonic Scouter Awards to John C. Lilen, FM Loyd Lee Lilen, both members of Washington Lodge No. 265. Also assisting were Ryan and Shea Pfliegen. Ryan is a Life Scout and earned the Order of the Arrow. Bar is an Eagle Scout and also earned the Order of the Arrow.

Executive Director

Library and Museum

Masonic Temple - Philadelphia

The Grand Lodge of F.A.M. of Pennsylvania is seeking a qualified individual to lead our historic Masonic Temple, Library and Museum as it moves beyond serving our fraternity to engaging the community. Qualified candidates should have experience leading and managing in a non-profit organization, including knowledge in event planning, donor/advancement, and the Philadelphia cultural community. For additional information, please contact:

hr@portfolioco.org

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