

The Indiana Masonic Home Foundation Gold Card – History and Facts

What percentage of a resident’s annual cost of living is supported by a \$100 Gold Card? Is the buying power of a Gold Card the same as it was when the program started? What is the history of the Gold Card program?

These questions are asked of Indiana Masonic Home Foundation staff members when we have discussion with Freemasons and other donors about our now almost 30 year old annual giving program.

What percentage of a resident’s annual cost of living is supported by a \$100 Gold Card?

Using the Indiana Masonic Home pay plan rates as a guide, a \$100 Gold Card will support a fraternal care resident for about one day in an efficiency apartment in the Ball Brothers building.

Is the buying power of a \$100 Gold Card the same as it was when the program started?

According to the U.S. Bureau of Labor Statistics consumer price indexes calculator, it took a donation of \$225.55 in December 2017 to equal the buying power of \$100 in 1985.

Don’t dues paying Indiana Freemasons contribute to the Indiana Masonic Home when they pay their dues?

They do.

An Indiana Mason who pays dues for 50 years will contribute \$825 to the Indiana Masonic Home. That will support a fraternal care resident for about one week.

Dues paying Indiana Masons contribute less than \$800,000 per year to support a \$20 million budget. The Foundation will contribute \$3.6 million this year to close the gap between revenue and costs.

What is the history of the Gold Card program¹?

The Gold Card program goes back to 1985, we must go back several years before that for a complete understanding of its history.

The Masonic Home Benevolent Program, operated under the auspices of the Indiana Masonic Home Foundation, became an objective of the Grand Lodge after much leadership discussion. In the late months of 1979 and early 1980, it was studied and planned, getting full approval of the Grand Master, Grand Lodge officers, Past Grand Masters, Masonic Home Board of Directors and Masonic Home Foundation Board.

¹ This historical material is taken from the 1981, 1985, and 1986 Proceedings of the annual communication of the Grand Lodge of Indiana.

This program was deemed necessary so that the fraternity could continue its service of lifetime care for elderly Masons, their widows and ladies of the Eastern Star. It was seen as an opportunity to "raise our sights." In the words of Charles O. Riddle, Past Grand Master and General Chairman of Masonic Home Benevolence, in 1981, "Brethren, we have talked about Masonic charity and benevolence since our degrees were conferred. The benevolence program is permitting us to put our words into action."

The 1981 report of the Masonic Home Benevolent Program noted news media reports of a struggle for adequate funds in maintaining desirable nursing and retirement homes. Many institutions, with strong affiliation, had gone bankrupt while reducing quality of care for their residents, due to poor management or insufficient reserves and funding.

The report also pointed out that "the [operating] budget underwrites our Home residents with food, shelter, medical care and general services; however, it does not make provisions for up-dating facilities, equipment or endowment growth to generate income. Capital improvements are needed to bring living standards forward from the acceptable in 1916 to present day requirements."

It was seen as a key to the success of the program for Masonic families to consider deferred commitments through estate planning. The foundation wanted the Brethren to think in terms of the Indiana Masonic Home being their favorite, or one of their favorite, charities. The report noted that Freemasons are frequently confronted with worthy causes. Many of these charitable projects with unlimited promotional appeal are sponsored by Masonic-related bodies. However, the report went on to say, "Let us remember that the need exists at our Masonic Home, and we must depend upon Indiana Masons for that all-important support."

Phase I of the Benevolent Program (1980-1985) challenged Indiana Masons and their families to make commitments totaling \$19,500,000. Workshops and seminars were presented to the leadership of Masonic Lodges and Eastern Star Chapters throughout the State. The first phase was successfully completed.

At the 1985 Annual Communication Most Worshipful Brother Riddle announced a new program. It was designated as "The Phase II Gold Card Sponsor." Each person who contributed \$100 to the sponsor program of the Indiana Masonic Home Foundation's permanent endowment fund would be issued a personalized sponsorship card. In addition, the Lodge with the highest percentage of participation in this program would be awarded a traveling trophy. Complete details were to be forthcoming in the July 1985 issue of the "Masonic Home Newsletter," published by the Foundation and sent to every member of a Symbolic Lodge in Indiana².

Phase II of the Benevolent Program (1986-1990) was implemented to encourage gifts and commitments totaling an additional \$21,000,000. Thousands of Masonic families were to be visited to hear the story about the Benevolent Program and its results.

By the 1986 Annual Communication, support for the crusade had reached approximately \$28,000,000 in the first six years, and the permanent endowment of the Foundation, which then and now generates income for the Home, had grown from \$6,046,705 to almost \$15,000,000.

² This publication seems to have been lost in antiquity. If a reader knows the whereabouts of a copy, please contact the Foundation.

What has happened since 1986?

Indiana Freemasonry continues its service of lifetime care for elderly Masons, their widows and ladies of the Eastern Star.

The Gold Card program still exists, and the minimum contribution still is \$100. The Charles O. Riddle Award is presented to Lodges that have at least 3% of the Lodge's members contributing at the \$100 level or higher.

The Masonic Home budget has increased as costs have gone up. The Foundation's endowment fund currently exceeds \$97 million, distributes more than \$3.6 million every year to support the Home's operating fund, and contributed \$20.6 million to special projects in recent years. The need continues.

The Indiana Masonic Home should be the retirement community of choice for Indiana Freemasons, but today, like in the 1980s, ongoing capital improvements are needed to bring living standards forward from the acceptable in 1916, the 1950s and the 1980s to present day requirements. The new Community Center, the remodeled Indiana Masonic Home Building, the Health Care Center now under construction and other planned projects will help realize the vision.

What must we do as Indiana Freemasons?

If we are not Gold Card donors, become donors. If we are donors, consider increasing our \$100 donations to \$365 (only a dollar a day), our \$250 donations to \$500, our \$500 donations to \$1,000, and our \$1,000 donation to \$2,000 or even more.

When the time comes that we will no longer need our assets, and after we have provided for the welfare of our families, keep the Indiana Masonic Home Foundation in mind. By making this commitment, we know that we will be successful and the future of the Indiana Masonic Home will be assured. Many of us, including our friends and loved ones, may depend upon this care during the declining years.

To repeat the words of the 1981 Masonic Benevolent Program report, let us remember that we have an obligation to support this Home where tender, loving care continues 24 hours a day, 365 days a year, and let us act accordingly.

For information about Indiana Masonic Home Foundation giving programs, visit our website at www.imhf.org, contact us by telephone at (317) 637-9582 or toll free at (800) 277-4643, or send an email to info@imhf.org.