



THE MASONIC FOUNDATION OF ONTARIO

ANNUAL
REPORT
2012

For The Cause Of Good

Your generosity has made a profound impact on my life and I am truly very grateful to you. I will never forget the generosity extended to me. Thank you again for honouring me with this bursary. Your support is greatly appreciated.

I would like to thank the Masonic Foundation for granting me this cheque. It will be a great help in allowing me to buy groceries and paying the rest of my rent for the month. I am very appreciative and this takes a huge amount of pressure off my shoulders. I will now be able to focus my concentration solely on completing my final exams to the best of my abilities.

Without this award I would have been forced to withdraw from my studies due to my financial situation. Thank you so much, I am forever grateful.

I do not know how to thank you enough for your generosity. Because of your donation I was able to successfully graduate and will now be working within a women's support centre.

“FOR THE CAUSE OF GOOD”

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THE MASONIC FOUNDATION OF ONTARIO

STATEMENT OF PURPOSE

The Foundation was formed in 1964 by a special act of the Ontario Legislature. It is a public Foundation and is registered with Canada Revenue Agency.

The objects of the Foundation set out clearly its charitable nature:

to receive, maintain, manage, control and use donations exclusively for charitable purposes within Ontario.

The Foundation is permitted to use its donations for the relief of poverty, the advancement of education and the advancement of other purposes beneficial to the community.

The Foundation is committed to funding bursaries, hearing research, drug and substance abuse education in the school systems and other specific and community projects which fall within its guidelines.

“FOR THE CAUSE OF GOOD”

PRESIDENT'S REPORT

... honouring the past, celebrating the present, shaping the future

A. Douglas Nichols, FCA.

To The Directors, Members and Friends of The Masonic Foundation of Ontario.

On behalf of the Directors, it is my privilege to present this report to the forty-ninth Annual General Meeting of The Masonic Foundation of Ontario at this, The Fairmount Royal York Hotel, in the City of Toronto, on Tuesday July 17, 2012.

Year in Review: This year has been another year of accomplishments and advances for the Foundation. More than a year ago we began the task of reviewing our charity programs of the Foundation. This work was begun under the leadership of Director John Ault, and his report formed the basis of further study by a committee comprised of past Presidents Ronald Campbell and Samuel Kalinowsky, and chaired by past Director Paul Todd. Their report was the basis for many hours of deliberation by the Directors in setting out the future direction of the Foundation.

The Directors concluded, after much study and discussion, that the present diversified support for a number of charities working in many areas of society's needs was the favoured future direction for the Foundation. Each specific charity program presently being supported by the Foundation was examined and, with the exception of the annual bursary program for post-secondary school students, was found to warrant future support. As more fully explained in the **Bursaries** section of this report, over the last few years the program was used by few educational institutions and did not achieve the universal support of most post secondary educational institutions in Ontario.

The Annual Report highlights the programs supported by the Foundation as described by Directors and Committee Chairmen. As you read through these reports you will appreciate the great work of the various recipients of your Foundation's funding. Your Directors vigilantly oversee the programs to ensure your funding is used efficiently and effectively.

Financially, as more fully explained in the Treasurer's Report, the Foundation's capital base grew to \$14 million mainly as a result of bequests received of nearly \$600,000. Your Foundation was able to keep its administration and fund raising expenses in check, resulting in an increase of \$1,900 over last year.

Appreciation: Your Foundation, like all charities, could not operate without the countless hours of work our volunteers donate. Without their labour of love for the Foundation's work, we could not provide the support for our charity program recipients. To them we say a big THANK YOU. We could not have done it without your devotion and dedication. We thank the members for their support and the confidence they have placed in the Directors and staff. We thank all who participated in fund raising activities of the District and Lodge charity projects. We sincerely hope the fellowship and friendships made as you worked together for a common goal are lasting bonds of fraternal affection and respect.

To our many donors and benefactors, we say a huge THANK YOU. Your donations are thankfully received and we trust are faithfully applied.

At our Annual General Meeting last year we welcomed David J. Cameron, John C. Green, and John L. Hay to the Board of Directors. These new Directors have contributed greatly to the work of the Foundation over the last year, and have been quick to assume important responsibilities.

This year marks the conclusion of the six year term of Director and Vice-president John Ault. John joined the Board in 2006, has worked on special projects during his term, and completed the preliminary study of the examination of our charitable programs. We thank John for his accomplishments and wish him well as he takes on other important duties in the Craft. We will miss his leadership and quiet demeanour.

In last year's Annual Report we noted that Director Donald A. Campbell asked that he not stand for re-election to the Board. His absence from the Board was short-lived however, as he was elected Deputy Grand Master and rejoined the Board shortly thereafter as an ex-officio Director.

No organization could succeed without the dedication of its staff, and the Foundation is no exception. We have been blessed to have Mel Duke, our Secretary, and Marlene Victor, our administrative assistant. They have ensured our administration runs smoothly and efficiently. The Directors salute them for their loyalty and dedication to the success of the Foundation.

The Foundation has been the beneficiary of the unwavering support of The Grand Master, Grand Lodge, and the Officers of Grand Lodge, and we are most appreciative of their continuing support.

The Work of the Foundation: I urge you to read the complete reports of the Foundation's programs which follow. As you read through the reports of the committee chairmen you will appreciate the wide spectrum of social needs which are being addressed by the Foundation. Our main focus has been, and is children and young people, but, as you read in the **Looking Ahead** section of this Report, you will realize that we have not left out our "more experienced Ontarians.

BURSARIES

...helping to create opportunities and realize dreams

Donald L. Jagger

As part of its ongoing review of its grant programme, and after much discussion and analysis, the Board of Directors of the Foundation resolved to discontinue the Bursary Programme effective April 1, 2012. This decision was not made lightly and followed several years of declining participation by many post secondary school educational institutions. Consequently, my report this year will review the history of Bursary Programme.

The Bursary Programme, established in 1965, was the first charitable outreach undertaken by the newly established Masonic Foundation of Ontario. It was instituted to provide non-repayable financial assistance to enable students to complete their post secondary education when financial circumstances might otherwise compel them to give up before graduation.

The bursary programme was the Foundation's major charitable outreach, being especially unique as the only Foundation activity involving local members, from all Masonic Districts, who personally met and present bursaries to students who hail from towns and cities throughout the Province.

Guidelines that Governed the Awarding of Masonic Bursaries

Masonic Bursaries were awarded to assist students enrolled full time in a programme of studies at an Ontario college or university recognized by the Foundation, who have encountered an unexpected financial emergency during the final term of a two (2) or three (3) year programme OR during the final term of the third (3rd) or fourth (4th) year of a four (4) year programme.

Masonic Bursaries were valued at \$1,000. Special consideration awards from \$800 to \$1,200 were made according to request and indicated need.

Applicants must have exhausted all other sources of income and financial support and would have been unable to complete their programme of studies and forced to leave school before graduation.

Academic standing provided a sound expectation of ultimate success leading to graduation.

Applicants must be a Canadian citizen and a permanent resident of Ontario.

Students enrolled in M.A. and Ph.D. Graduate Programmes were not eligible for funding.

There must be reasonable assurance that, upon receipt of this financial support, the applicant would complete their programme of studies as a full time registered student and graduate.

Students experiencing difficulty beyond the conditions listed above were given special consideration.

Applications had to be endorsed by, and submitted through, the Awards Officer of the university or college. Application forms were made available through the college or university Awards Office.

A member (usually the DDGM) of the Foundation arranged, through the university or college Awards Officer, to meet the recipient and to personally present the award (cheque), usually within one month of receiving the application.

Since inception, the Foundation's Bursary Committee has awarded over \$2,500,000 to help approximately 3,600 students to complete their studies.

This year \$48,000 has been awarded to 46 students in financial distress from universities and community colleges throughout Ontario.

In addition to the bursaries administered by the Foundation, awards are made from special Masonic Foundation Bursary accounts of the *Ontario Student Opportunities Trust Funds*, established at some selected universities and colleges, through a one-time donation to the college or university, which generated matching funds from the Ontario Government. The institutions administer and present these Masonic Foundation of Ontario Bursaries annually.

Bursary Funding Statistics -- April 1, 2011 to March 31, 201

Applications Received	50
Applications Denied	4
Bursaries Awarded	46

Total Value of Bursaries Awarded: (% values are approximate.)

4 @ \$ 800 = \$ 3,200	7.0%
1 @ \$ 900 = \$ 900	2.0%
26 @ \$1,000 = \$ 28,000	58.0%
12 @ \$1,200 = \$ 14,400	30.0%
1 @ \$1,500 = \$ 1,500	3.0%
Total 46 \$48,000	100.0%

Applications were received from 3 universities and 6 community colleges.

From the many letters received over the years from Bursary recipients expressing their grateful thanks, it is easy to see that the Bursary Programme filled a great need in enabling many students, who otherwise would not have graduated, to complete their programmes, graduate, and fulfill their dreams.

“For the Cause of Good”

VOICE

...helping to give children the gift of sound

Donald L. Jagger

MISSION STATEMENT “To ensure that all children with hearing loss have their rights upheld with access to services for developing their abilities to learn to HEAR, to LISTEN, and to SPEAK.”

MANDATE AND OBJECTIVES VOICE is a Canadian pediatric hearing association for children with hearing loss whose parents have chosen to help them learn to Hear, Listen, and Speak. VOICE was formed in the early 1960's to offer parent support by parents for parents of children with hearing loss. They shared a common goal that still resonates today. They wanted their children to be educated alongside their hearing peers and they wanted them to learn spoken language.

VOICE continues to provide emotional assistance to families of children with hearing loss, supporting parents, children, and teens from across Canada. Because of early identification programmes, state-of-the-art technology, and access to Auditory-Verbal Therapy, most children born deaf or hard of hearing can learn to talk.

VOICE'S PROGRAMMES Since its establishment, VOICE has been providing the following services and programmes:

1. Parent Support : Ensures that all parents are offered opportunities to meet other parents and to be supported and informed through regular chapter meetings, one-on-one assistance, newsletters and magazine, an annual conference, and the annual VOICE summer family camp.
2. Public Education : Provides the general public with knowledge and information with respect to children and hearing impairment through their informative web site, videos, resource library, annual conference, and news releases.
3. Advocacy Awareness raising on the part of the VOICE organization of the needs of children with hearing loss has directly impacted policies developed for early identification programmes and early intervention support.
4. Auditory-Verbal Therapy Teaches deaf children to use whatever usable hearing they have in order to acquire speech and language, thereby enabling them to become fully integrated and independent members of the community.

AUDITORY-VERBAL REHABILITATION PROGRAMME (The "VOICE Programme")

Objective The objective of the Auditory-Verbal approach is to teach hearing-impaired children to use whatever usable hearing they have in order to develop spoken language. No child will be left behind.

The Need The VOICE Programme continues to experience heightened demand largely due to increasing requests for service by the Provincial Infant Hearing Screening Programme and the Hospital for Sick Children's Cochlear Implant Programme. Children who receive cochlear implants must participate in auditory-verbal therapy for a minimum of six months prior to implementation and for two years following their surgery.

Through the Provincial Infant Hearing Programme the therapy is funded only for children up to age 6. For children and youth aged 6 to 18 who have a decrease in their residual hearing, a cochlear implant is their only option and therapy is not funded. The increase in bilateral implants for this demographic has increased the demand for therapy.

The three hospitals in London, Ottawa, and Toronto, which perform cochlear implants, are reluctant to provide this surgery to children who live outside these centres, if they do not have access to auditory-verbal therapy services locally. As the VOICE Program is province-wide, referrals to VOICE For Hearing Impaired Children regarding direct auditory-verbal intervention continues to be in high demand.

Technology A cochlear implant is a small, complex electronic device that helps provide a sense of sound to a child who is profoundly deaf or severely hard of hearing. The implant is surgically placed within the cochlea and under the skin behind the ear and is then activated by a device worn outside the ear. The device replaces the damaged cochlea and transmits sound to the auditory nerve. When a child first receives the cochlear implant, he/she cannot interpret the sounds that are heard. This is where auditory-verbal therapy comes in – it teaches awareness and meaning of sounds. It is an essential component for the use of this amazing technology and for successful language development for deaf children.

Auditory-Verbal Therapy Auditory-Verbal Therapy is a specialized type of therapy designed to teach a child to use the hearing provided by a hearing aid or a cochlear implant for understanding speech and learning to talk. Auditory-Verbal Therapy gives hearing-impaired children the tools they need to develop auditory skills, speech, and language.

The therapy operates on the principle that usable hearing is common to 95% of all hearing impaired children.

The child is taught to become aware of sound so that listening becomes automatic and the child seeks out sounds in life. This is what Auditory-Verbal Therapy does – it teaches deaf children how to listen. Hearing and active listening become an integral part of communication, recreation, socialization, education and employment.

The approach is parent-centred and the auditory-verbal therapists main tasks are to continually assess the auditory and language capabilities of the child and to teach the parent/caregiver how to help their child develop these skills during daily activities.

It is in this programme that The Masonic Foundation of Ontario plays an important role. Since 1982 The Masonic Foundation has partnered with VOICE to help hundreds of children with hearing loss develop their hearing and speech. By providing grants to be used in the Auditory-Verbal Programme enabling children to participate in the Auditory-Verbal programme. Last year, The Masonic Foundation donated \$55,000 to VOICE enabling 11 children to benefit from this training.

For further information about VOICE for Hearing Impaired Children, their Aims, Objectives, and Services, I would recommend that you visit their Web Site at: www.voicefordeafkids.com

The Masonic Foundation of Ontario is proud to help VOICE fulfill its goal –

“We give deaf children a VOICE for life.”

PARENT ACTION ON DRUGS (P.A.D.)

...addressing the issues of substance abuse

Allan C. Dvorak

The Ontario Student Drug Use and Health Survey is an ongoing survey of adolescents which presents information every two years on student drug use and other health matters. The latest Survey results for 2011 show consistently high levels of use for common drugs, such as alcohol (and binge drinking), cannabis, high caffeine energy drinks and prescription drugs. New research information coming out about the long term effects of alcohol and the harms related to marijuana and mental health and impaired driving and the need for earlier education about prescription drug misuse make drug education programming more important than ever.

PAD has developed and provides two core youth/peer education programs addressing substance use and decision making. Both CBC (Challenges, Beliefs and Changes) and WWW (What's with Weed) are delivered by older high school students making the transition to high school (grades 8 and 9) - a key point of vulnerability when important decisions about alcohol, marijuana and other drugs are being made and statistics show a 100% increase in the use of these drugs.

CBC is PAD's longest standing peer education program. It provides a two-day instructional workshop for peer leaders by a designated PAD associate. The program provides a menu of core and optional activities to be delivered to the younger students according to the logistics of delivery that work for the particular school setting. What's with Weed was developed and tested in 2007 as youth-driven program to reduce problematic marijuana use among high school students. In 2011, WWW program underwent a substantial revision by the PAD team to address the barriers to its use and revitalize this important peer education initiative.

2011-2012 - 550 peer educators trained in both CBC and WWW programs; delivered to 2500 students in grades 8 and 9; approximately 1500 older students involved in WWW assemblies.

Students who receive the CBC program as grade 8 students continue to be motivated to seek out the opportunity to be peer educators.

Both the CBC and WWW programs continue to focus on the unique issues for the school community in which they are delivered.

GIANT STEPS (AUTISM SERVICES)

...enhancing the quality of life of persons with Autism

Gary J. Bryan

This past year The Masonic Foundation has continued to support three important programs within Giant Steps.

As you read along the Therapy, Teach the Teacher and iTechnology programs focus not only on today but also build and strengthen the future for the children and their families..

Giant Steps believes that a coordinated, comprehensive approach of specialized academics, therapies and inclusion best meets the complex learning needs of children with ASD (Autism Spectrum Disorder). Using a wide variety of best practices, therapists from core therapy programs – speech, occupational, play/social skills, music therapies – work together with Special Education teachers, Program Assistants and Behavioural Consultant. Students are placed in 1 of 4 classes and receive individualized programs of academics, therapies, life skills and behavioural intervention from Monday to Friday throughout the school year.

After a period of attending Giant Steps full-time, children spend parts of their school week in their local schools with typically developing peers. Their successful participation there is facilitated by the one-on-one support of a Giant Steps Program Assistant and the consulting services of the full Giant Steps team. The long-term goal is to integrate them back into their local schools full-time.

Programs that support core academic and therapy programs include Teaching the Teacher program, Sports & Recreation Club and Siblings Group. Each child at Giant Steps receives hands-on, individualized speech, music, play/social skills, behaviour and occupational therapy. A coordinated academic and therapy program is central to the Giant Steps approach. Therapists work closely with teachers and Program Assistants, teachers in the kids' local schools, other professionals and families to provide consistent support and reinforcement of therapeutic strategies in all settings.

Speech and Language Therapy: 50% of children with autism are non-verbal. Successful functional communication is a primary focus of the Giant Steps program.

Students participate in individual speech therapy sessions with our Speech and Language Pathologist (SLP) and a Communications Disorders Assistant (CDA). A SLP assesses each student's abilities and methods of communicating, and formulates an individualized communication plan.

These plans are implemented by a SLP and our CDA and often combine visual strategies, such as the use of sign language and picture symbols, with those that focus on verbal expression and articulation. For non-verbal children, strategies using the Picture Exchange Communication System, augmentative communication devices, iPads and other forms of technology are developed and expanded.

Music Therapy: Music is a special area of interest and ability for many people with autism. An integral part of the philosophy and programming, music therapy focuses on developing the potential of the child and fostering foundation skills in many areas.

Music therapy is used to develop social and communication skills, auditory attention, memory, body and vocal awareness and relaxation, and provides an exceptional opportunity for self-expression regardless of an individual's verbal abilities. Music therapist works with children in both one-on-one and small group music therapy sessions. A wide variety of musical instruments and equipment are used in therapy sessions, and the children engage in all types of music making: singing, song-writing, playing, moving, listening and creating music. Our therapist also modifies music curriculum to facilitate our children's participation in music programs in their local schools.

Occupational and Sensory Integration Therapy Motor and sensory system dysfunctions are common in children with Autism Spectrum Disorder. Many have difficulty with a wide variety of daily living activities including self-care and daily routines, printing, writing and reading and participating in sports and recreational activities. Sensory issues such as sensitivity to light, sound and touch, difficulty calming themselves, sitting still, paying attention, and processing auditory input are common challenges that affect their ability to cope and function in different environments.

Using a wide variety of treatment modes and sensory integration strategies, registered Occupational Therapists work with each child, addressing their individual needs. Goals and therapeutic strategies are implemented to improve gross and fine motor skills, motor planning abilities and proprioception, oral motor and visual perception skills, independence with self-care, sensory modulation and integration of information from all 5 senses.

Play/Social Skills Therapy Individuals with autism have great difficulty with social interaction, with making friends, reading social situations and understanding social norms.

Many find making eye contact challenging. Play/social skills therapy enhances the social and emotional development of children with autism and improves their abilities to play, learn and relate to others. Play/social skills specialist develops individual treatment plans using a variety of play, social and emotional skill development programs and strategies. A wide variety of equipment, resources and toys are used including augmentative communication tools, social story resources and mentorship plans. Play therapist teaches concrete social and play skills such as how to greet others, take turns, play games, function in circle times and play appropriately in a variety of social situations and environments such as recess, in gym classes and in other sports and recreation activities.

Technology opens doors for kids with autism. Speech and communication disorders are one of the primary challenges experienced by children with ASD. At Giant Steps, under the direction of Speech and Language Pathologist, a wide variety and combination of strategies are used including speech and voice output therapy, sign language, PECS (Picture Exchange Communication System) and augmentative communication devices. Now with the widespread availability of the iPod and iPad, specialized communication software, and the appeal computers and devices have with children with ASD.

iTechnology offers exciting new opportunities for our kids beyond music and gaming. What's the attraction? iTechnology is modifiable, predictable, visually appealing, portable and, compared to many augmentative communication devices, affordable. With touch screen capabilities, the iPad's bigger screen, and specialized software like Proloquo2go and its voice output feature, iTechnology is an excellent communication option for many children. The camera on the iPad 2 enables users to quickly incorporate photos, personalizing the library of symbols and pictures that they can use to communicate. Thousands of apps offer unlimited programs and activities. And then there's the COOL factor; this is technology for everyone, helping kids with autism fit in with typically developing children.

At Giant Steps, it is amazing to see how instantly engaged many students are when shown an iPad. Kids use iPods and iPads as expressive communication tools, enabling them to communicate their wants and needs, make choices and greet others. Teachers and therapists use them as tools to focus a child's attention and reinforce positive behaviour. The benefits of iTechnology have a far out reaching impact upon the development of the student in each of the core programs,

DISTRICT - LODGE PROJECTS

...responding to local community needs

John L. Hay

During the 2011-12 Masonic year 32 Charitable projects were undertaken by Districts (29 projects) and Lodges (3 projects). This is the same number as in the previous year.

Although the Projects vary in their focus, all have one thing in common - helping people who are experiencing difficulties in their lives.

Eighteen Projects were health related while others concentrated on services to enable people to enjoy a happy, healthy life. The Masons of Ontario can be very proud of the support they have given in helping the citizens of our communities.

This year The Masonic Foundation of Ontario, through local projects of Masonic Districts across the Province, have made significant charitable donations in the following areas:

2011-2012 District/Lodge Charitable Projects

Toronto East District Birch Cliff Lodge, No. 612 - Support for an individual who has cancer in both lungs.

Eastern District - Support for the four hospitals in Eastern District for the Hawkesbury General, Cornwall Community, Glengarry Memorial, and the Winchester Memorial Hospitals projects.

Frontenac District - The Canadian Diabetes Association

Georgian South District - The Heart and Stroke Foundation of Ontario and the Southlake Regional Health Centre Foundation, Cardiac Care Program

Grey District - The Crohn's and Colitis Foundation of Canada

Hamilton A District - MasoniChip Foundation child identification program

Hamilton C District - Assistance to set up an Autism Research Library for the Autism Ontario Hamilton Wentworth Chapter

Muskoka - The Parkinson Society Canada Parry Sound District

Niagara A District - Child Advocacy Centre Niagara –providing aid to sexually and physically abused children

Niagara B District - Support of programs for Wellspring Niagara, a network of Community- based centres offering support, coping skills and education for cancer patients and their families

Ontario District - Ontario Guide Dogs

Ottawa 1 District - The Ottawa Branch of the Starlight Children's Foundation

Ottawa 2 District - The Geriatric Psychiatry Program of The Royal Ottawa Hospital

Peterborough District - The Peterborough Regional Health Center's "Closer Campaign" to expand their existing Cancer Care Services

Prince Edward District - Rameses Shrine Transportation Fund for the six children of Prince Edward District being transported to hospitals

South Huron -Tudor Lodge No. 141 - The Mitchell Youth Centre

St. Lawrence District - Support nine district food banks with non-perishable goods as well as cash donations

St. Thomas District - Community Fund to support child cancer victims and families

Sudbury- Manitoulin District - The Canadian Diabetes Association

Toronto Dob Valley District - Soldier On Fund Toronto – Rehabilitation of injured military personnel

Toronto Humber Valley District - Support Windreach Farm

Toronto West District - The “Three Hospices Project”: the Dorothy Ley Hospice in Etobicoke, Heart House Hospice in Mississauga, and Ian Anderson House in Oakville

Victoria District - Women’s shelters in Victoria District

Waterloo District - Support for the National Service Dogs

Wilson North District- Funding for research into the causes of dementia for the Alzheimer’s Association of Oxford County

Wilson North-King Hiram Lodge No. 37 - Down’s Syndrome Research

Wilson South District - Camp Trillium Rainbow Lake in Waterford

Wilson District - Warm Hands – Happy Hearts program, which is to collect and money to be presented to the following charities: Centre for Seniors Windsor, Downtown Coalition, Downtown Mission, and the Hiatus House

York District - The Families of Spinal Muscular Atrophy Program

**Information on District Projects can be found on the
Masonic Foundation of Ontario Web Site**

WWW.MASONICFOUNDATION.ON.CA.

PUBLIC RELATIONS

...for the Cause of Good

D. J. Ivan Elliot

Continuing with the theme of making our Brethren aware of the charitable purposes of the Masonic Foundation, the Foundation's display was provided at the Annual, 156th Communication of Grand Lodge, held in Toronto at the Fairmont Royal York Hotel, on July 19th and 20th of 2011. Many Brethren visited the display, and were provided with our Annual Report, which summarizes the annual use of donations exclusively for charitable purposes within the Province of Ontario.

The display also was shown at the International Plowing Match held at Chute-a-Blonde, Prescott Russell, for the week of September 20th to 24th of 2011. By all reports this continues to be a worthwhile endeavour as we participate in the Tent of the Family of Freemasonry and "meet and greet" our Brethren from all areas.

PLANNED GIVING

...a Mason's legacy of giving

Brian V. Koivu

During our lifetime, we often measure our success by tangible accomplishments. We own homes and properties and build net worth through investments and other assets. Sometimes, we measure success by our achievements. While these are certainly important, they are only a small part of the impact we can have on our communities. We look to shape and define a legacy where we can make a difference not only today and tomorrow but for many tomorrows to come.

The Planned Giving Program of the Masonic Foundation of Ontario (MFO) is designed to help the Masons of Ontario and our families to build that enduring legacy.

As Masons we financially support the work of the MFO in various ways. While most of the Foundation funding is derived from regular donations, an increasing amount is coming from planned or legacy gifts such as bequests made in wills, the bequeathing of residual funds from life insurance policies and through gifting the ownership of capital assets such as stocks, bonds and mutual funds.

Planned Giving is a philanthropic program by which a donor can arrange a substantial gift now or in the future. As planned gifts are usually made from accumulated assets which have taken a lifetime to build, there are a variety of estate and tax planning issues to be considered.

Planned gifts are designed so that the donor realizes his or her charitable objectives while maximizing tax and other financial benefits.

It is a method of giving that takes into consideration not only the good of the recipient (the MFO in this instance), but also the estate planning objectives of the donor.

The Planned Giving Program of the MFO is an educational program. The focus is to inform potential donors within the Masonic fraternity that there is a continuing need for legacy gifts and that their individual interest in this regard can be well accommodated by the Foundation.

The Greek philosopher Aristotle once wrote *to give away money is an easy matter and in any man power. But to decide to whom to give it, and how large, and when, and for what purpose and how, is neither in every man power nor an easy matter.*

In this sense the MFO is our philanthropic partner with structures and programs such as Planned Giving which help us not only to build and sustain a legacy but to direct funds where and to whom they are needed, when they are needed.

You may now be an ongoing supporter of the MFO. We assure you that support is both thankfully received and faithfully applied. Perhaps now you are in a position to consider a planned gift to the Masonic Foundation of Ontario. If so please speak to your lawyer, tax and financial advisor and then contact a representative of the MFO to assist you.

It is all for the Cause of Good.

LOOKING AHEAD

...*whither are we directing our course?*

A. Douglas Nichols, FCA

In the **Bursaries** section, it is reported “after much discussion and analysis, the Board of Directors of the Foundation resolved to discontinue the Bursary Programme effective April 1, 2012.”

Near the end of the report, mention is made of special bursaries that were funded under the *Ontario Student Opportunities Trust Funds*.

This was a program which was begun in 1997 and terminated in early 2012 and involved a matching of bursary funds donated by the Foundation by the Government of Ontario, and in one case, funds were also matched by the alumni. Contributions amounting to several thousands of dollars were made by the Foundation over three years, and in all, The University of Toronto in Toronto, Mohawk College in Hamilton, Seneca College in North York, and Fanshawe College in London, now have endowed bursaries that are awarded annually to a number of students. This plan will continue in perpetuity. Mel Duke, our Secretary, and Don Jagger, Chairman of the Bursary program have formed a committee to explore ways the Foundation can assist in the funding of permanent bursaries for colleges and universities in Ontario. This funding would be undertaken over a sustained period. This planning is in the early formative stage and much work has to be done to see if such a plan can be effected and viable.

A committee, under the chairmanship of Director Brian Koivu has been established to examine the Foundation’s role in its support of District Charity Projects undertaken by Districts and, in some cases, lodges.

Our ten-year commitment to fund research under the Help-to-Hear program was completed during the year ended March 31, 2011. In the course of examining its charitable programs, the Board of Directors resolved to continue the practice of funding medical research. The success of the prostate cancer information program in 2009 indicated there is much support for the involvement of the Foundation in this area of medical research. Accordingly, Director David J. Cameron is exploring opportunities for the Foundation to provide funding for prostate cancer research in Ontario.

All of which is respectfully submitted on behalf of the Officers, Board of Directors and Committee Chairmen of The Masonic Foundation of Ontario: J. Ault, G. Boyce, G. J. Bryan, D. J. Cameron, D. A. Campbell, J. T. Cassie, M. J. Duke, A. C. Dvorak, I. Elliot, J. C. Green, J. L. Hay, G. H. Hazlitt, D. L. Jagger, B. V. Koivu, R. C. McBride, P. McGrenere, D. H. Mumby, A. D. Nichols, H. E. Standish, P. E. Todd.

A. Douglas Nichols,
President

Treasurer's Report

To The Directors, Members and Friends of the Masonic Foundation of Ontario:

Once again it is my privilege to present the Treasurer's Report for the Masonic Foundation of Ontario for the year ended March 31, 2012.

The audited financial statements have been summarized and printed in the annual report. A copy of the full audited financial statements can be obtained from our office upon request.

The Masonic Foundation Ontario has enjoyed another very successful year for fiscal 2012. The Revenue has exceeded disbursements by \$770,336 before the unrealized capital losses of \$59,552. Although there is an unrealized capital loss of \$59,552 as at March 31, 2012 (a snapshot of our investment portfolio at that date) it should be noted that there is an unrealized gain of \$13,900 for this same portfolio as at May 31, 2012. The reporting of unrealized gains and losses are required by the Accounting Standards to enable to auditor to report that our financial statements present fairly the results of our operations for the fiscal year ended March 31, 2012 and our financial position as at that date.

Investment income exceeded budget by \$86,000. Donations received, primarily from the yellow envelopes, were down \$15,000 from last year. The Ontario Mason is moving to an on-line basis for circulation and as such reduces this opportunity for the distribution of our yellow envelopes with the magazine. The directors are planning to attain the same coverage for the Foundation by alternative means.

Bequests were \$587,558 this year there second highest in the last five years. Bequests are not included in the budget and, although most welcome, are recorded until they become known and are received.

Administration and Fund Raising expenses remain at the same level as the previous year and were \$8,000 under budget. This under budget position is not the result of any specific classification but is made up of small differences in the various administration costs.

Donations excluding the District projects totalled \$332,343 compared to last year of \$285,622. The budget for Donations for next year is \$425,000. Interest and dividend income earned by our investments is eligible for distribution by way of our Donations.

Investment income forecast for 2013 totals \$565,000 (2012 - \$611,507) and the distribution of that income for 2013 is forecast at \$425,000 (2012 \$332,343).

The distribution of the District Projects funds is matched with the income received for these same projects hence it is a flow through situation and does not affect our Operating Results which are projected at \$18,900.

The Income on Investment forecast for fiscal 2013 is based on a return on investment of 2.6% and was determined in consultation with our investment management advisors and with consideration of the present volatile market conditions. It should be noted that the Foundation has a total of \$828,000 in fixed income securities maturing in fiscal 2013 with coupon rates ranging from 3.3% to 5.89%.

We will not be able to reinvest these funds on their maturity at rate much higher than 2 – 3% based on the current market situation. We will continue to work closely with our Investment Council, Ed Yablonski at Nesbit Burns, to maximize our return on the investment of our funds.

Administration and Fund Raising expenses are budgeted with a small increase to allow for inflation. Computer equipment is projected at \$3,000 even though only \$830 was spent in 2012. Computer equipment must be kept in step with technology and the funds have been budgeted to allow for the same. The web page costs have been donated in past years. However the budget allows for a fee should there be a change in the present arrangement.

Donations or Disbursement of our funds totalled \$706,112 in 2012 and are forecast at \$675,000 for 2013. These disbursements continue to require our review and direction. Increases in these donations should not be made on a short term basis but on a basis of being confident that we can maintain the levels approved not just for 2013 but continuing at the increased level for future years. The funds distributed by the Foundation are less than our Investment Income thus preserving our Capital Base.

Unrealized Gains are just that - an amount that would have been realized had we sold our investment portfolio at the year end. As we operate on an ongoing basis, our operating income includes only the gain or loss on the sale of our investments as they are realized. There is no budget for any unrealized gains or losses for fiscal 2013.

The forecast for the year ending March 31, 2013 shows that our Revenue exceeds Disbursements by \$18,900.

This is \$751,436 less than the surplus for 2012 and primarily is the result of the income earned on our investments in 2012 exceeding budget by \$86,507 and the receipt of bequests not budgeted totalling \$587,558.

Bequests are not budgeted, and will be recorded as received during in the next fiscal year.

Mr Edward Yablonski of BMO Nesbitt Burns continues to provide us with the best possible return in these challenging times in the global market place. We thank him for his counsel and direction.

I express my thanks and appreciation to our secretary Mel Duke and his staff for their support of the activities of our Foundation and to me as your Treasurer.

Respectfully submitted,

H. Edward Standish, Treasurer.
June 5, 2011

**THE MASONIC FOUNDATION OF ONTARIO
SUMMARIZED STATEMENT OF FINANCIAL POSITION
YEAR ENDED MARCH 31, 2011**

	<u>2012</u>		2011	
ASSETS				
Cash	\$	189,813	\$	60,527
Accrued investment income		79,153		70,727
Marketable investments		13,931,653		13,291,264
Other		11,937		9,052
	\$	14,212,556	\$	13,431,570
LIABILITIES				
Accounts Payable and accrued liabilities	\$	7,275	\$	7,000
District project funds for disbursement		166,886		96,959
		174,161		103,959
UNRESTRICTED NET ASSETS	\$	14,038,395		13,327,611
	\$	14,212,556	\$	13,431,570

**SUMMARIZED STATEMENT OF REVENUE AND EXPENSES
YEAR ENDED MARCH 31, 2012**

	<u>2012</u>		2011	
REVENUE				
Investment income	\$	551,955	\$	940,937
Bequests		587,558		111,010
Donations		47,080		62,414
District project funds		373,769		306,111
		1,560,362		1,420,472
EXPENSES				
Administration and fund raising		143,466		141,566
Bursaries and donations		706,112		591,733
		849,578		733,299
EXCESS OF REVENUE OVER EXPENSES	\$	710,784	\$	687,173

**STATEMENT OF CHANGES IN NET ASSETS
YEAR ENDED MARCH 31, 2012**

	<u>2012</u>		2011	
UNRESTRICTED NET ASSETS, beginning of year				12,640,438
	\$	13,327,611		
EXCESS OF REVENUE OVER EXPENSES		710,784		687,173
UNRESTRICTED NET ASSETS	\$	14,038,395	\$	13,327,611

INDEPENDENT AUDITORS REPORT ON SUMMARIZED FINANCIAL STATEMENTS

To the members of The Masonic Foundation of Ontario

The accompanying summarized statements of Financial Position Operations and Changes in Net Assets are derived from the complete financial statements of The Masonic Foundation of Ontario as at March 31, 2012 and for the year ended March 31, 2012.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with Canadian generally accepted accounting principles, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. Except as explained below, we conducted our audit in accordance with Canadian generally accepted auditing standards. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgement, including the assessment risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

Basis for Qualified Opinion

In common with many charitable organizations, the Organization derives some revenue in the form of donations, the completeness of which is not susceptible to satisfactory audit verification. Accordingly, our verification of these revenues was limited to the amounts recorded in the records of the organization and we were not able to determine whether any adjustments might be necessary to revenues, excess of revenue over expenses, assets and fund balances.

Qualified Opinion

In our opinion, except from the possible effects of the matter described in the Basis for Qualified Opinion paragraph, these financial statements present fairly, in all material respects, the financial position of The Masonic Foundation of Ontario as at March 31, 2012 and the results of its operations for the year ended, in accordance with Canadian generally accepted accounting principles.

Lepore & Company Chartered Accountants
Professional Corporation
Authorized to Practice Public Accounting by the
Institute of Chartered Accountants of Ontario

Hamilton, Ontario May 16, 2012

Audited copies of the financial statements as at and for the year ended March 31, 2012 may be obtained by contacting The Masonic Foundation of Ontario at 361 King Street West, Hamilton Ontario L8P 1B4

The Masonic Foundation Office is available to serve you

Regular Hours: Monday to Thursday 9am to 1pm

An answering machine will take messages when staff are not available. A Facsimile line is available 24 hours, 7 days a week.

Administrative staff: Melvyn (Mel) Duke,
Mrs Marlene Victor

Address: The Masonic Foundation of Ontario,
361 King Street, West,
HAMILTON, ON L8P 1B4

Telephone: (905) 527-9105

Facsimile: (905) 527-8859

Web site: www.masonicfoundation.on.ca

THE MASONIC FOUNDATION OF ONTARIO

DIRECTORS AND OFFICERS

President	-	A. D. Nichols
Vice-Presidents	-	J. Ault
	-	B.V. Koivu
	-	H. E. Standish
Directors	-	G. Boyce
	-	G. J. Bryan
	-	D. J. Cameron
	-	D. A. Campbell
	-	I. Elliot
	-	J. C. Green
	-	J. L. Hay
	-	G. H. Hazlitt
	-	R. C. McBride
	-	P. McGrenere
-	D. H. Mumby	
Secretary	-	M. J. Duke
Treasurer	-	H. E. Standish
Assistant Treasurer	-	D. L. Jagger
Committee Chairmen	-	J. T. Cassie
	-	A.C. Dvorak
	-	D. L. Jagger
	-	P. E. Todd

CELEBRATING FORTY EIGHT YEARS OF SERVICE

OUR LEADERS 1964-2012

John Irvine	June-July 1964
Russell Treleaven	1964 - 1968
Clifford Ashforth	1968 - 1974
William Bailey	1974 -1986
Richard Richards	1986 - 1990
John Woodburn	1990 - 1992
Alan Newell	1992 - 1993
Wallace McLeod	1993 - 1994
John Arthur	1994 - 1996
Neil Britton	1996 - 1999
Ronald Campbell	1999 - 2004
Samuel Kalinowsky	2004 -2009
A Douglas Nichols	2009-

I would like to take this opportunity to thank the Masonic Foundation of Ontario for rewarding me this scholarship. I will be studying, for the next two and a half years, Web Animation and Design, and I am looking forward to making a difference in this industry. With the assistance of your funding, I will be able to finally pursue my goals of receiving a higher education.

I would be remiss if I did not take the time to thank you all. The bursary money will be put to good use. It will allow me to pay arrears in my living expenses and complete some much needed car repairs, which is my primary transportation. From the bottom of my heart I thank you.

Words cannot express how deeply thankful my family and I are at this time. We are extremely grateful and humbled by your consideration; and at times like this I am pleased that the students within Ontario have the ability to apply for these types of awards because they certainly go a long distance to assist with financial hardships and/or emergencies.

The monies received helped me to complete my education and obtain my Computer Systems Technician diploma. I also now have a job offer in this field.



MASONIC FOUNDATION OF ONTARIO

361 King St. West Hamilton, ON L8P 1B4

(905) 527-9105 Fax (905) 527-8859

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