

Fairfield's Dorothy Kish Leaves Generous Bequest to The Foundation

Dorothy S. Kish



1904-2004

To those who knew her, Sister Dorothy S. Kish was “Connecticut’s First Lady of Music.”

A 1924 graduate of Yale School of Music, the late Dorothy (Stevenson) Kish was well known throughout Fairfield County as a piano teacher, church organist and music benefactor. When she died at the age of 99 on April 7, 2004 — just three months shy of her 100th birthday — the lifetime Fairfield resident left not only an impressive mark on the music world, but a very generous bequest to The Masonic Charity Foundation of Connecticut (MCF) as well.

In fiscal year 2007, MCF — the philanthropic affiliate of Masonicare — received more than \$2.5 million from Dorothy’s estate. The proceeds will benefit the many programs and services of Masonicare, the leading

not-for-profit provider of healthcare and retirement living for seniors in Connecticut.

In addition to Dorothy’s bequest of \$2.5 million, The Foundation also received a residual gift of \$366,000 from a trust that her late husband, George J. Kish, had established to benefit Dorothy during her lifetime.

“Dorothy always had a great sentimentality towards the Masonic Healthcare Center,” says longtime friend, Attorney Roy H. Ervin, of Ervin & Ervin, the Fairfield law firm that handled her financial affairs. “She always talked about the loving care that her mother, Clara Stevenson, had received there.”

Dorothy’s mother was a resident of the Ramage Building, one of the long-term care units located on the grounds of the Masonicare campus in Wallingford. Dorothy, George, and Dorothy’s sister, Elsie Evans, were weekly visitors for 12 years, often gathering in the Walker Dorm Lounge to visit with Clara. Clara died in 1985 at the age of 101, just nine days short of her 102nd birthday.

Attorney Ervin knew Dorothy for more than 20 years — and George for more than 40 — and has many fond memories of the Fairfield native whose passion was music.

“Dorothy was a lovely person,” says Attorney Ervin. “Her big love in

life was music. In fact, she was described as ‘Connecticut’s First Lady of Music.’”

A beloved benefactor and patron of the Metropolitan Opera and the New York City Opera, Dorothy was well known locally as an organist and choir director for several area churches and was a private piano instructor for more than 35 years. During the 1950s and 1960s, Dorothy

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—Attorney Roy H. Ervin
Ervin & Ervin Law Offices

served as Vice President in charge of children’s concerts for what was to become the Greater Bridgeport Symphony Orchestra and, among other prominent roles, was the founder and first dean of the Bridgeport Chapter of the American Guild of Organists.

Married for 60 years, the Kishes

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“Two-Life” Agreements Support Loved Ones and Masonicare



Barbara Hocking, a longtime supporter of Masonicare, benefits from the two-life charitable gift annuity that she and her husband established in 2001.

Barbara Hocking, a lifelong Wallingford resident, has nothing but good things to say about the Masonicare healthcare continuum.

Over the years, Barbara has witnessed firsthand the quality of life and care provided to residents and patients at the Masonic Healthcare Center (MHC) and at the other Masonicare affiliates.

“I can’t say enough about Masonicare,” says Barbara, 83, who resides in the A. Norman Johnson Apartments, an independent-living retirement community in the heart of the Wallingford campus. “It is truly *Masoni-care*. They care for all their people in every way.”

Barbara recalls a time when the former Masonic Home and Orphanage — so named when it opened in 1895 to assist indigent Masons, widows, and orphans of deceased Masons —

provided a graduation suit to her husband’s friend whose father had just died. Decades later, “this friend’s wife is now receiving excellent care at Masonic Healthcare Center,” she says.

In 1999, Barbara and her husband, Jim, were among the first residents to move into the A. Norman Johnson Apartments. They made the move in anticipation of Jim’s increasing medical needs and to relieve the burden of caring for their home and property. According to Barbara, it is a move they never regretted.

*“I can’t say enough about Masonicare. It is truly *Masoni-care*. They care for all their people in every way.”*

*—Barbara Hocking
Masonicare Resident*

As longtime supporters of the Masonicare Annual Appeal and Holiday Appeal, the Hockings increased their giving in 2001 by donating appreciated stock to fund the purchase of a charitable gift annuity (CGA) through The Masonic Charity Foundation of Connecticut, the philanthropic affiliate of Masonicare.

Through a CGA, Barbara and Jim were able to avoid capital gains taxes on the stock and support Masonicare at the same time. A CGA can be established as a one- or two-life agreement; the minimum age requirement of each annuitant is 65.

Because they had established a two-life CGA, Barbara was able to continue receiving annuity payments after Jim’s death in 2002 and will do so for the rest of her life.

The Hockings were married on June 5, 1943. Barbara worked for a short time as a nurse at Masonic Healthcare Center and later as an elementary school teacher, and Jim worked as a banker. Jim was also a Mason who was affiliated with Compass Lodge No. 9 and held high the principles and goals of Masonry. “I was brought up understanding the valued principles of Masonry since my father, Russell Harrison, was a Mason,” adds Barbara.

Today, Barbara keeps busy with volunteer work at MHC, transporting residents to and from appointments, directing the chorus, playing the piano for prayer sessions and the bell choir, and organizing socials. She has two daughters, five grandchildren, and 10 great-grandchildren. Her daughter, Gail Bighinati, resides in Wallingford and her daughter, Patricia Bourgeois, lives in East Haddam.

Barbara says she enjoys her life at Masonic Healthcare Center and is glad she has been able to support The Masonic Charity Foundation through the CGA she and her husband established.

“It means a lot to me to honor Jim’s memory and to follow through with his charitable interests by supporting The Masonic Charity Foundation,” she says.

An Attractive Option for Masonic Charity Foundation Donors

When it comes to charitable giving, you might say that Bro. Art Tinsz is “sold” on charitable gift annuities.

“I think a charitable gift annuity is very appealing,” says Art, 75, a retired construction engineer who resides in Manchester. “I think this type of annuity is very good for me. It’s also a great way of supporting Masonicare and the work of The Masonic Charity Foundation.”

Indeed, the Charitable Gift Annuity (CGA) program of The Masonic Charity Foundation of Connecticut (MCF) has long been a favorite giving vehicle among The Foundation’s donors. This simple agreement secures a fixed income stream for the donor at a highly competitive rate, while simultaneously supporting the work of Masonicare.

“The rate is fixed at the age that you purchase it,” says Art, who established his first CGA in January of 2003 and a second one in July of this year. “It offers a better rate of return than a CD in a bank,” he adds.

Charitable gift annuities also offer tax benefits. Not only can the donor claim a deduction for the tax year in which the charitable gift annuity is established, but a portion of the fixed income received is tax free. When a charitable gift annuity is funded with appreciated stock or property, capital gains taxes may be significantly reduced.

A charitable gift annuity may be established as a one-life or two-life agreement. (Two-life annuities ensure that your loved one continues to

receive an income stream following your death.) The balance of the original gift used to fund the annuity is available to support Masonicare programs upon the death of the annuitant.

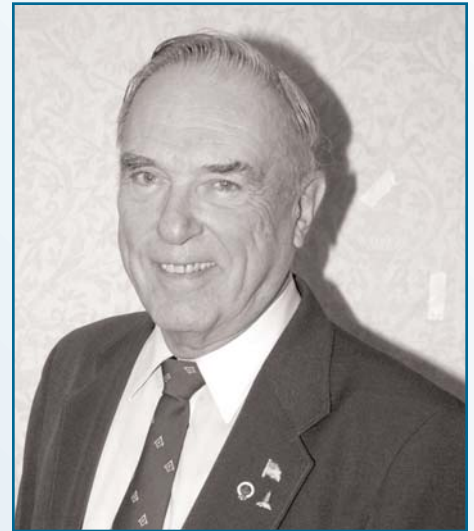
A 40-year Mason, Bro. Art is affiliated with Manchester Lodge No. 73, and Friendship Tuscan Lodge No. 145, and holds memberships in several other Masonic organizations, including the Scottish Rite Foundation of Hartford and the Sphinx Shriners. Art is a Manchester native and a graduate of Trinity College and Rensselaer Polytechnic Institute,

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*—Art Tinsz
Manchester, CT*

where he majored in mechanical and civil engineering. After serving in the U.S. Army for two years, he worked as a construction engineer for a Hartford area general contractor for most of his career.

As a longtime supporter of MCF, Art donates faithfully to the Masonicare Annual Appeal and Holiday Appeals. He is also a member of The Foundation’s Baldwin Society and a recent inductee of the Cleaveland Society. Baldwin Society members are those who contribute \$10,000 or more in a 12-month period to MCF’s



Art Tinsz of Manchester finds charitable gift annuities to be an appealing way to support the good works of Masonicare.

Endowment Fund; Cleaveland Society members are those who donate \$10,000 or more in the form of unrestricted funds. The unrestricted donations and earnings from the Endowment fund are used to support the many programs, services and facilities of Masonicare and its affiliates.

“I think all Masons should consider donating an outright gift to Masonicare or pursuing a charitable gift annuity,” Art says. “After all, Masonicare is part of our fraternal heritage.”

Current Gift Annuity Rates

Single Life	
Age	Rate
65	6.0%
75	7.1%
85	9.5%
90 and Over	11.3%
Two Lives JOINT AND SURVIVOR	
Ages	Rate
65 - 65	5.6%
70 - 70	5.9%
80 - 80	6.9%
90 - 90	9.3%

It's Not Too Late to Give by Year-End . . .

Gifts of Cash — There is no better way to receive a charitable deduction for 2007 — and support The Masonic Charity Foundation of Connecticut (MCF) — than by simply sending a check! Be certain your envelope is postmarked by Dec. 31st. Cash gifts are fully deductible for up to 50% of your adjusted gross income, with an additional five-year carry-forward for any excess.

Gifts of Stock — By donating appreciated stock to a non-profit organization like MCF, you will avoid having to pay capital gains tax on the increase in value on your stock. Plus, you will receive a charitable deduction for the fair market value of the stock on the date it was gifted. For income tax purposes, gifts of stock are deductible for up to 30% of your adjusted gross income, with an additional five-year carry-forward for any excess.

Gifts of Life Insurance — If you own a life insurance policy that is no longer needed, it can make an ideal 2007 year-end gift! To receive a charitable deduction, name MCF as both the owner and beneficiary of the policy. If the policy has a cash value, you can take a charitable deduction approximately equal to the cash value at the time of the gift. To contribute a life insurance policy to MCF, contact your life insurance agent to request the necessary forms.

Gifts of Retirement Plan Assets — For 2007, donors ages 70½ years and up can make outright gifts to qualified charitable organizations such as MCF from their traditional or ROTH IRAs. You may gift tax-free either the amount you are required to withdraw or any other amount up to \$100,000 per individual per year. To realize this tax benefit, your IRA gift must not be withdrawn by you, but should be distributed directly from your IRA account to MCF. Please contact your IRA administrator for assistance in making a gift from your IRA.

Life Income Gifts — With a life income gift, a donor transfers assets such as cash or stock to MCF and

receives an income stream for life, as well as a generous charitable deduction in the year the gift is made. If you fund a life income gift using appreciated stock, you can significantly reduce the amount of capital gains tax. Contact The Foundation directly if you are interested in establishing a charitable gift annuity.

Bequests — Bequests are an excellent vehicle for building long-term tax savings into your estate plan. The federal estate tax can erode up to 50% of one's estate at the time of death. Contact your attorney about the benefits of leaving a bequest to MCF in your Will. MCF's bequest language is noted below.

Please note that The Foundation is a non-profit 501 (c) 3 organization and its full, legal name is "The Masonic Charity Foundation of Connecticut, Inc." The Foundation's federal tax identification number is 06-1435920.



Leaving a Legacy to The Masonic Charity Foundation of CT

The Masonic Charity Foundation of Connecticut deeply appreciates gifts of all kinds. Should you wish to remember The Foundation in your Will, we encourage you to provide the following bequest language to your attorney:

"I give, devise, and bequeath \$ _____ (sum of money), or _____% (percentage) of my estate, or all the rest, residue, and remainder of my estate to The Masonic Charity Foundation of Connecticut, Inc., located in Wallingford, CT."

Bequests provide important revenue in support of the mission of Masonicare, enabling us to provide the highest quality healthcare programs and services to our residents and patients regardless of their ability to pay.

The Masonic Charity Foundation of Connecticut

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President: Jennifer A. King

Planned Giving Associate: Alison E. Koons / Managing Editor: Sharon Napolitano

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were avid travelers who would return home with fascinating stories of their trips abroad. George, a prominent Fairfield realtor, died in 1990. The couple had no children.

Dorothy's connections to Masonicare extend beyond the excellent care her mother received at the Masonic Healthcare Center. Her grandfather was a Mason as was her father, John B. Stevenson, who was affiliated with Fidelity-St. Johns Lodge No. 3 in Fairfield. Dorothy was a member of Marie Lafayette Chapter No. 111 of the Order of the Eastern Star.

In addition to Sister Dorothy's Masonic ties, the Kishes were faithful supporters of the Masonicare Annual Appeal and Holiday Appeal, beginning in 1982.

"Dorothy would always talk about how wonderful Masonicare was," Attorney Ervin says. "I have no doubt that she would have been pleased with all that The Masonic Charity Foundation will accomplish with her bequest."

The Foundation intends to honor Dorothy's generous bequest by dedicating some aspect of the new construction on the Masonic Healthcare Center campus in the name of the Kish family.