

MASONIC WIDOW'S FUND ASSOCIATION
Of The Sixth Masonic District
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The Masonic Widow's Fund (MWF) is best described as a "Pre-need donation to the widows of participating members (or other beneficiary, as requested)". This is done in lieu of "passing the hat" upon a member's death, thus assuring that a significant amount of money is immediately available to his widow. In joining the MWF, each brother has obligated himself to make this contribution, which is automatically made by the MWF and charged to his account. The MWF is a non-profit organization whose work is conducted under Charter from the Grand Lodge of Florida.

Explanation of how the MWF works: Each member's account is charged \$1.25 (Reduced from \$1.50 as of 07/12/02) upon the death of an MWF member. The by-laws require that a statement be sent to each member whose account falls below \$0.00. Further, a member is to be suspended when his account has been in arrears for two statements plus 30 days grace period. Therefore, the by-laws indirectly state that a member can be dropped from membership if his account becomes more than \$2.50 in arrears (meaning that the account balance is \$2.50 or more in the hole). The requirement to drop members is not closely followed because when 3 or more members pass away in a short period of time, many good brothers would be automatically dropped, simply because they had not received their statements in time to make payments as required. The MWF pays the beneficiary for each active member even though the member's account may be in arrears. **THIS IS WHY IT IS SO IMPORTANT TO KEEP ACCOUNTS ABOVE \$0.00.**

Most members send \$20-50 (or more) to keep their account well above \$0.00. Any amount held in their account upon a member's death is returned to the beneficiary. Whenever a member passes away, his beneficiary receives \$1.00 from each member participating in the fund, plus whatever amount is remaining in his account, plus a \$75.00 supplement. For example: If there are 500 members participating in the Fund at the time of a member's death and he had \$25.00 remaining in his account, the beneficiary would receive the following:

Primary Benefit:	\$500.00
Account Refund:	25.00
Supplemental Benefit:	<u>75.00</u>
Total Amount:	\$600.00

EXAMPLE ONLY! The actual amount varies, depending upon the number of members participating in the MWF at the time of the member's death and the amount remaining in the member's account. If the member owed MWF \$5.00 at the time of his death, that amount would be subtracted from the total: Example: \$500.00 - 5.00 + 75.00 = \$570.00.

There are several members who maintain well over \$100.00 in their account so that their beneficiary will receive more than the basic benefit and supplement upon their death and also to save the cost (postage, envelopes and bother) of sending a payment to the MWF upon the death of each member.

As stated above, when a member of the MWF dies, every active account is charged \$1.25. This charge is broken down as follows: \$1.00 goes to the beneficiary, and \$0.25 goes into the Secretary's Fund. This fund covers all operating expenses of the fund. Over the years, the Secretary's Fund increased to a point where the MWF Board of Trustees directed that a Supplemental Benefit of \$75.00 be added to the overall benefit disbursement to each beneficiary. This has kept the Secretary's Fund fairly even. Statements are only sent to those brothers whose accounts have fallen below \$0.00 (per by-laws) and because the cost of mailing statements (postage, paper, envelopes, etc.) has become exorbitant.

The MWF Board of Trustees is currently requesting that brothers send a minimum of \$20.00 to the Treasurer to bring those accounts that are in arrears up to \$0.00 and the excess to be held in reserve in their account so that another statement will not have to be sent until the amount in reserve again drops to \$0.00. Statements of individual accounts are furnished to each Particular Lodge's Trustees. Each member can check the status of his account with his Trustee, thus being able to keep his account from dropping below \$0.00. Trustees will attempt to keep those who cannot attend lodge updated on the status of their individual member account.

Any member can resign from the MWF by simply paying his account off or requesting a refund in writing. Since a member obligates himself to keep his account paid up, if he "resigns while in arrears", he has in effect violated his Masonic obligation.

In the event of a member's death, it is the responsibility of the Trustee to inform the Secretary/Treasurer of the loss so that the benefits can be paid promptly. Often, the only way a Trustee will know of a death is when a survivor informs the Lodge Secretary or MWF Trustee. Please inform all beneficiaries and those who may handle your financial matters how this program works.