

Better Lives

Helping loved ones
to live fulfilling
lives, together



Insider story:
Meet the grandparents
page 3

**Behind the
headlines**
page 4 – 5

A day in the life:
Mark's family
page 7

**In sickness
and in health**
Our impact 2018
page 10 – 11

An open letter
**A holiday to
remember**
page 13

For freemasons, for families, for everyone
www.mcf.org.uk

Contents

- 3 | **Insider story:**
Meet the grandparents
- 4 | **Behind the headlines**
- 6 | **In the face of**
homelessness
- 7 | **A day in the life**
- 8 | **In the spotlight:**
Turn2us
- 10 | **In sickness and in health**
Our impact in 2018
- 12 | **Home is where the**
heart is
- 13 | **An open letter**
- 14 | **Ask the almoner**
- 15 | **Puzzles for prizes**

Guest welcome

“Creating a supportive and loving family home is something we all aspire to – it’s certainly something my wife and I set out to do when we became parents.”

But unexpected events such as a medical diagnosis, redundancy or death can change family life in the blink of an eye and shake the stability you have worked so hard to establish. For my family, the event that changed our lives forever was my wife’s car accident. While love has been a constant throughout this difficult time, maintaining a sense of stability for our girls has been challenging to say the least.

Thankfully for freemasons and their families like us, there is one other constant through life’s ups and downs: the Masonic Charitable Foundation (MCF). Every year, the MCF supports over 5,000 members of the masonic community through difficult times in their lives.

In this issue of *Better Lives* you can read how the MCF’s grants and support services are helping families like mine to live better lives together, whatever the circumstances. You can also learn how freemasonry is tackling some of the biggest societal issues facing families today.

In a recent survey of people who the MCF has helped, **93% said they found applying for a grant to be a positive experience, whilst 71% reported a positive impact on someone other than themselves as a result of the MCF’s support.** It just goes to show that making a phone call to the MCF really can change your life and the lives of your loved ones for the better.

I want to finish by saying: if you have a financial, health, family or care-related need, get in touch with the MCF today. I’m so glad I did.”

Mark,
freemason
and father

Insider story: Meet the grandparents

The special bond that forms between a grandparent and grandchild is one of the many joys that later life brings.

That bond is even closer for the five million grandparents over the age of 50 who take on the role of parent when times get tough.

Eleven-year-old Adam and nine-year-old Aymae moved in with their grandparents, Roy and Kate, four years ago when their mother’s mental health declined to the point that she was unable to care for them.

Our Marketing Executive, Harriet, recently spent a day with the family to capture their story on camera. Here’s how she got on.

10:00am

It’s a three hour journey from London to Lincolnshire where Roy, Kate, Adam and Aymae live, so I’ve downloaded a couple of podcasts to pass the time. Today, we’ll be filming a short video about the support the family has received from the MCF and about the difference it has made to their lives.

1:00pm

I arrive at the family home and Aymae is waiting for me with a big smile on her face. When I get to the end of the path she runs out to say hello, wearing her best blue dress with sparkly shoes.

“*I wish I wore my sparkly shoes!*” I say, and Aymae giggles.

Adam runs out to join his sister; “Are we going to be on TV?!” he asks excitedly. I tell him that the

video will most likely be seen by thousands of people.

“*That’s so cool!*” he says, before running upstairs to put on a smarter t-shirt.

1:30pm

While the cameraman is setting up, Kate and I sit on the sofa with a cup of tea. Without prompt, Kate starts to tell me how freemasonry has “saved their lives”.

“If it wasn’t for the support from Roy’s lodge and the MCF, I don’t know how we would have coped. Adam and Aymae’s mum is really ill so of course we were happy to take them in – we wouldn’t have had it any other way. The only thing was that we’re both retired with a tiny pension that barely covers the two of us, let alone two extra mouths to feed, so it wasn’t long after the children moved in that we started to struggle with money.”

Roy joins us on the sofa. “It wasn’t just food! Our electricity bills skyrocketed and I didn’t anticipate how much petrol it would take to run the children to and from school. Having been an almoner for many years, I knew all about the MCF and got in touch to see if they could help. Thankfully, they agreed to help us with grants

for daily living expenses which has lifted a huge weight off our shoulders. We can now go about our daily life as a family without stressing about how we’re going to afford to put food on the table.”

3:00pm

After a fun two hours of filming, with some comical bloopers from the children along the way, it’s time to say goodbye and get on a train to London. “I can’t say thank you enough for everything you’ve done for us,” says Kate as I make my way out of the door. It’s moments like these that remind me just how big a difference the MCF can make to people’s lives.

As I close the door, I can hear Adam shouting: “*I’m going to be famous!*”

Watch the family’s story now and hear how we supported them through a difficult time in their lives.

www.mcf.org.uk/impact/roys-family



Final Christmas campaign shoot with these two superstars!

Are you struggling to pay the bills? We may be able to help! Get in touch:

www.mcf.org.uk
0800 035 60 90
help@mcf.org.uk





Over the past few years, a number of social and economic issues have repeatedly hit the headlines for the negative impact they are having on the financial security and wellbeing of families across the country.

We've delved behind the headlines and spoken to some of the UK's leading charities to explore how these issues are affecting families, and how our support can help to alleviate financial distress for members of the masonic community.

Food bank use four times higher in Universal Credit areas

Source: Sky News

The introduction of Universal Credit meant the merging of six benefits for working-age people into a single payment. Although many families will benefit from this policy, some will find themselves financially worse off.

We spoke with Turn2us, a national charity that provides practical support to people who are struggling financially.



What does Turn2us say?

"It is thought that around seven million people are claiming Universal Credit. The policy has the potential to bring our welfare benefits system into the twenty-first century – but in its current form, it is not achieving this. Food bank use is up, child poverty is up, homelessness is up – all of these have strong links to the rollout of Universal Credit, and many of these related issues are affecting families."

How can the MCF help?

We can provide Daily Living Expense grants to help individuals and families who are struggling to meet their everyday living costs regain financial stability.

Turn to page 8 to read our full interview with Turn2us

Housing crisis threatens a million families with eviction by 2020

Source: The Guardian

A nationwide rise in rental costs has created a situation where an ever-increasing number of families are unable to afford even the lowest available rental properties, with more and more families facing the threat of eviction and homelessness.

We spoke to Shelter who provide housing advice and legal support, and also campaign for housing reform. Last year, we awarded a £60,000 grant to Shelter to fund a Specialist Advice Worker in Birmingham.



What does Shelter say?

"Every day, our frontline Shelter advisers see the consequences of the housing crisis. Thousands of people – many of whom are families – are 'hidden homeless', living their lives in inadequate B&Bs and hostels. Low wages, benefit freezes, high rents and a lack of affordable housing are having a serious impact on our communities. Anyone affected can get help from Shelter, by visiting www.shelter.org.uk/gethelp"

How can the MCF help?

We can help to clear rental or mortgage arrears and award emergency grants to prevent eviction, keeping families and individuals in their homes. We can also cover deposits and the first month's rent for those who have found themselves evicted, helping them to establish a new home.

One in four claiming disability benefits faces serious difficulties including delays, unfair dismissals and confusion over eligibility

Source: The Independent

Disability and illness are significant factors contributing to poverty in the UK, and Disability Living Allowance (DLA) and Personal Independent Payment (PIP) are vital benefits which help affected households make ends meet. Yet the process to claim can be so complex that many individuals and families are missing out on the benefits to which they are entitled.

We spoke to Amaze, a charity that recently received a £30,000 grant from the MCF to fund their Disability Living Allowance (DLA) Project which helps disadvantaged families access the benefits they need.



What does Amaze say?

"We know many parents miss out on about two years of disability benefits because the process of claiming DLA is so hard and emotionally draining. When claims are rejected, the journey through mandatory reconsideration and resolution at appeal generally takes 18 months, leaving some of the most vulnerable families in financial hardship."

How can the MCF help?

We have 13 regional Advice & Support Advisers, working across England and Wales to support members of the masonic community. The team is trained to discuss financial problems and can help people to access the benefits to which they are entitled.

Can we help you?

All of our financial support and advice can be accessed by getting in touch with our enquiries team. If you need support, contact us today:

0800 035 60 90

help@mcf.org.uk

Families left unable to afford basic funerals as average cost rises

Source: Daily Mail

The price of a funeral has more than doubled over the last decade, making it one of the fastest rising costs in the UK. The average price of a basic funeral is now £4,000 – a cost beyond the means of many families.

This financial burden hits families at a time when they are not only emotionally vulnerable, but also likely to be facing the consequences of a reduced income.

We spoke to Hospice UK, a charity with vast expertise in end-of-life care and valuable insight into the issues facing bereaved families, including how to budget for a funeral.



What does Hospice UK say?

"We know from annual surveys that funeral costs are rising at a rate above inflation. It would be wrong to simply blame funeral directors for this; there are lots of factors at work and there's no single cause. The things that people can do to keep costs low are to discuss with their loved ones what sort of funeral they'd like, talk to a range of local funeral directors about their options, and start thinking now about how they're going to pay for it."

How can the MCF help?

We offer grants towards the cost of funerals, helping people to focus on their loved ones and not worry about the financial implications of a bereavement. Funeral grants are available to freemasons who have lost their partner, and to the bereaved partners of freemasons, if they can't afford the costs themselves.

Providing a stable home for your children



Whether owned or rented, providing a stable home for your children is one of the key responsibilities of being a parent. An unexpected, life-changing event can be the difference between a secure roof over your family's head and the prospect of homelessness.

Worryingly, there are around 130,000 children in the UK who are homeless, and many more are at risk.

Our grants team is on hand to support freemasons and their families who are facing homelessness, whatever life may have thrown at them.

Trudy is mum to Jake, aged 17, and Kylie, aged 15.

"After my children's father, Clive, passed away, everything started to get on top of me financially. Dealing with his death as well as the sudden drop in income – it seemed like everything was happening all at once. I couldn't keep up, and soon we were facing eviction. I just didn't know which way to turn or which bills to pay first.

"One of Clive's masonic friends knew that we were going through a difficult time and he suggested that the MCF might be able to help.

"Since we were facing eviction, the MCF offered a one-off payment which covered our arrears and meant that we could stay together in our home. They also give us grants to help with our everyday living costs which has made a huge difference. The extra support means that I can keep on top of the bills and I'm not constantly trying to catch up.

"The MCF has provided a feeling of stability that we hadn't had for a long time. It's been a really hard few years for my children, but I feel like the support has helped me to be a better mum to them."

Puneeta is Trudy's MCF grants officer. She worked to keep Trudy and her children in their home and helped to provide them with a more secure future.

"Trudy first got in touch with us to enquire about support for her two children, who had just lost their dad. The family was struggling and the financial pressure Trudy was under was really adding to her stress.

"Whilst gathering all the necessary information, I realised that she was in rental arrears and had just received an eviction notice. It was quickly agreed that an immediate payment would be made to clear the arrears and avert an eviction.

"The most important thing was to retain a safe and stable home for Trudy and her children, and once we had done that we could look at other ways to support the family.

"We now provide Trudy with regular payments to help with their everyday living costs. This has eased the financial pressure during an already stressful time and is ensuring that they are not at risk of homelessness in the future."

Get in touch with us to find out if we can help:

www.mcf.org.uk
0800 035 60 90
help@mcf.org.uk

Are you or your loved ones struggling with arrears or facing eviction?

A day in the life

Four years ago, freemason Mark received a call that would change his family life forever. His wife, Jacqui, had been on her way home from work when she was involved in a serious car accident that left her with permanent brain injuries. She was 44-years-old.



Now, Mark and his two daughters, Ella, 15, and Grace, 13, spend time with Jacqui in a specialist ward that cares for residents with serious brain injuries and illnesses. As these additional hospital visits became a part of daily life, the family's finances became strained, and Mark turned to the MCF for support. We have helped Mark and the girls with their transport costs so they can continue to spend quality time with Jacqui without worrying about the cost of getting there and back.

We visit Jacqui...

...every weekend, without fail. If the girls are on school holidays and I'm at work, they will visit Jacqui with their grandparents every day whilst they're off.

At the weekend...

...Ella, Grace and I get up and have a nice breakfast together before getting ready to go and visit Jacqui. We try to be out of the house by 10:30am as it can take around 40 minutes to get to the hospital where Jacqui now lives, but thankfully the support from the MCF means I'm less worried about the petrol costs of visiting her.

Once we arrive...

...we buzz ourselves into the hospital – we visit so often, we have our own passes! Jacqui's ward is on the first floor, which is where the social areas are. There are always carers and staff members milling about, so we say hello to everyone before we go to Jacqui's room.

Because of Jacqui's brain injury...

...she has to have her breakfast after the other patients; her brain doesn't register that she's not hungry anymore, and she'll want to have other people's food. She's normally still eating when we arrive, so we wait for her to finish then shower her with hugs and kisses. She's always chuffed to see us.

Depending on Jacqui's mood...

...we'll either stay in, play board games, and the girls will pamper her, or we go out into town. Jacqui loves to shop for the girls and pick out crazy outfits for them to try on, which Ella and Grace are more than happy to do! We'll stop to have some food and usually a slice of carrot cake, but I've always got to be really aware as to where the disabled bathrooms are so

we can get there quickly if needs be – that's always on my radar.

At around 4pm...

...we will take Jacqui back to the hospital. She's in a routine that works for her, so we try and make sure that everything we do sticks to this schedule. It's good for her to have a structure but it's also good for mine and the girls' wellbeing. Jacqui's accident has completely changed our lives, so having a routine and discipline within your mind helps you to function day to day.

The girls feel different emotions each week when we drop Jacqui off; sometimes they feel sad and sometimes they feel okay. It's heartbreaking to leave Jacqui each time, but it is what it is. Her personality has totally changed and she's not the Jacqui she used to be. She's in the best place to meet her needs and it's just a relief that we can still spend time with her each week.

Do you need support with travel expenses to visit a loved one in hospital or a care home? Get in touch to find out more:

www.mcf.org.uk
0800 035 60 90
help@mcf.org.uk





‘In-work poverty’ is a term that is becoming more and more relevant for many families across the UK.



Matthew Geer, Turn2us Campaign Manager »

Although a family may have someone in work, their salary may not be enough to keep the family out of poverty.

TURN2US
FIGHTING UK POVERTY

Despite employment rates significantly increasing, in-work poverty is at a 20-year high. Worryingly, a working parent is one-and-a-half times more likely to be in poverty than an employed person without children.

Thankfully, there are many organisations that provide support for people facing poverty, including Turn2us, a national charity that offers advice and services to people facing financial hardship. We work closely with Turn2us in order to support members of the masonic community, and sat down with Matthew Geer, Turn2us Campaign Manager, to find out more about the issue of poverty in today’s society.

How widespread is poverty in the UK?

“Poverty has been growing in the UK for a number of years now. Measuring poverty is a hotly-debated topic, but we follow the Social Metrics Commissions method and believe that 14.2 million people in the UK live in poverty and struggle day to day with not having enough money.

“Poverty affects all ages, genders and regions across the UK – however the most common group that come to us are 25–44-year-old women working in low-paid jobs.”

Why are so many families living in poverty?

“High rents, low wages and ongoing benefit cuts are some of the prime causes of growing poverty in recent years. Austerity has taken its toll on people’s finances and there simply aren’t adequate services to support them anymore.

“Childcare is another common cause of financial struggles for many families across the UK; in some parts of London, it can cost up to £10,000 a year for a part-time nursery place.”

What does 21st century poverty look like in the UK?

“It’s not uncommon for people to dismiss modern day poverty by comparing it to old Victorian standards. But there are still millions of people living in dire conditions, struggling to put food on the table or on the verge of homelessness.

“Our #LivingWithout campaign, for example, wants to help people who may be struggling financially to obtain or replace essential household items such as fridges, freezers, washing machines and cookers. While some may still argue that these are luxuries, we know that living without these basic household goods ends up costing people more, putting their physical health at risk and damaging their mental wellbeing.”



We can support families and individuals by using tools like the Turn2us Benefits Calculator to ensure that they are receiving all the benefits they are entitled to.

How can Turn2us help people living in poverty?

“Turn2us offers financial support primarily through grants, but we also help people access benefits and other funds for which they may be eligible.

“We award around £4 million in grants every year. People use this money for anything from buying basic household goods to clearing debts.”

“Most of the grants we give are flexible; this means the people who receive them can spend the money on whatever they deem fit. We think it is important to give people autonomy as well as help.

“There are also a number of Turn2us financial tools, such as the Benefits Calculator that can work out which benefits you are entitled to, and the Grants Search which can find out if you are eligible for any grants available from thousands of charities across the UK.

“The Turn2us Benefits Calculator is one of the tools the MCF’s Advice & Support Team use when visiting members of the masonic community at home to see

if they’re eligible for any benefits or welfare support.”

How can we, as a society, prevent further poverty?

“There are many ways that we can further prevent poverty, including: fighting stereotypes, working together compassionately and helping people increase their incomes. There is a lot of work we can do collectively to prevent poverty in the long run. We need a society where those who are disproportionately affected by poverty – single parents, people with disabilities, ethnic minorities – are supported rather than demonised.”

What should you do if you are struggling financially?

“If you are struggling with money, please do get in touch with us. All of our support is free and confidential.

“Our grants can provide the financial assistance or breathing space you need, while support in claiming benefits can help you increase your income every month in the long run.”

“If you struggle to access support online, you can always ring our free Turn2us helpline on 0800 802 2000.”

You can also contact the MCF for advice and support. Get in touch with us today:

☎ 0800 035 60 90

@ help@mcf.org.uk





Our impact on the masonic community's health in 2018



We provided over

£3.5m

to support the health and wellbeing of the masonic community



We adapted

65 homes

to help people feel more **independent** whilst living with an illness or disability.

The MCF's support has completely changed our lives. Who would have thought something as simple as a bathroom adaptation could have such a positive effect on us as a family?"

Sarah



11

people are still with their families after receiving **life-saving** heart operations.

We supported

12 children and young people

with the mobility equipment they need to stay mobile and play a more active role in family life.



71%

of people supported said their grant has had a **positive impact** on someone other than themselves.Our counselling service was there to **listen to**

389 people

as they navigated a difficult time in their lives. We also funded counselling sessions for **8 children**.

I had both a hernia and a tumour around my hip, which meant that I couldn't move or walk without pain. I was facing over a year's wait for an operation on the NHS and felt trapped inside my home. I really was in such a bad place, and was so aware of the effect my health was having on my wife.

The MCF paid for my operation to remove the hernia and tumour, so now I can finally walk without pain! I'm very grateful for what they did for me – both mine and my wife's quality of life is so much better."

Trevor



100 people

received orthopaedic treatment for their hips, knees or spine, enabling them to **get back out and about** with their loved ones.

When a loved one is diagnosed with a physical or mental health issue, family life can often take a back seat. Leisure activities, finances, relationships and emotional wellbeing can all be impacted, and not just for the person directly affected. From cancer treatment to counselling, our support through illness helps to get family life back to normal.



I had four operations cancelled within a year. Throughout the whole time, my wrist was in agony. I couldn't hold a cup of tea, I couldn't cut up my food... I became so dependent on my husband, Ray.

I eventually asked the MCF to help me and they covered the costs of two operations to get my wrist back to normal. It's early days, but already it's made such a difference to my life.

I can even enjoy a cup of tea with Ray again!"

Margaret



Do you or a loved one need support with medical treatment, mobility aids, home adaptations or counselling?

Get in touch to find out more:

www.mcf.org.uk

0800 035 60 90

help@mcf.org.uk



For many couples, the prospect of moving into a care home in later life can be emotional after years of married life under one roof. Fortunately, our RMBI care homes continue to welcome couples who have chosen to make the move into a care home, together.

Our Marketing Manager, Rachel, visited the Prince George Duke of Kent care home in Chislehurst to meet with 80-year-old Marguerite and 81-year-old Michael, and find out how staying together in an RMBI home has helped them to enjoy later life.

Spring has officially sprung and sunlight is streaming in through the windows. In one corner of the room a bookshelf heaves under volumes of the old classics; in another, a giant scrabble board is propped up against the wall.

"We met in 1960 at an army dance," Marguerite begins. "We were married a year later and had one daughter – it's our 58th anniversary this year. Michael became a freemason a couple of years later and he went through the chair twice, so I was first lady of the lodge for a while too! We have very fond memories of ladies' nights and white table evenings."

"When we got older, Michael started to find it hard to walk –"

"I could walk," Michael interjects with a mischievous twinkle in his eye.

"No, you couldn't," Marguerite laughs, then turns back to me. "I looked after him myself for as long as I could, but after seven

years it got too much for me. I struggled to get him up and down the stairs and into bed, and in the last year he fell over several times and ended up in hospital. We had carers come in to help for a few months, but in the end we decided he had to move into a care home."

"As a freemason, had you heard of our RMBI homes before?" I ask Michael.

"No, I hadn't," he says, "but I had supported masonic charity for many years. A friend took me to visit a few different homes, and I liked this one the best so I settled on here."

"The home was good for Michael and it was a relief to know that he was being properly cared for," Marguerite agrees. "But without him I struggled.

"My mental health deteriorated and I started to find it difficult to move around, so I decided I needed to move into a home too. I knew straight away that I wanted to come here and be with my husband, but was worried because our care needs are different. Luckily, it was

possible for me to move into the residential area of the home while Michael lives in the dementia support house.

"Now that we're settled in, it works really well for us. I pop in to see Michael during the day and we have supper together in the evening, but I can still have my independence too.

"We also go on days out occasionally, including shopping trips. When I'm out at the shops, I'll pick up a few little bits for Michael such as the razors he likes or a new aftershave. It's just like the old days!"



Our RMBI homes offer residential care, nursing care and dementia support. We can also provide sheltered accommodation for people who prefer to live independently, as well as short respite breaks.



An open letter



Connor, 10 and Kian, 7

Dear MCF,

Since my husband died, money has been tight. While he was ill, I was his full-time carer so keeping my job just wasn't an option, but the benefits we received helped us to get by. Once he died, those benefits disappeared and things became very difficult.

As a single mother, taking care of my two young boys, Connor and Kian can be tough. Making sure we have enough money to cover our everyday expenses is difficult enough, without even thinking about the additional experiences I'd like to give them.

The help I have received from the MCF has made such a difference to our lives. As well as receiving support to cover essentials for the boys like school uniforms or lunches, they also get the chance to have a bit of fun with their friends at football club and music lessons. As well as all that, we have also been fortunate to receive grants towards a holiday and days out – things that I would never have been able to budget for.

Over the six weeks of summer holidays, the boys were lucky enough to enjoy two holidays which would never have been possible without the help of the MCF. We decided to take advantage of the unusually hot weather to enjoy a proper British seaside holiday! In July we set off on the ferry across the Solent to enjoy a week of outdoor fun on the Isle of Wight. We spent a lot of time crabbing and swimming at the beach – the boys love anything outdoors so this was such a treat! We also took in lots of the local attractions like the Needles and learnt about dinosaurs at the Dinosaur Isle museum.

A few weeks later we were off down south again, this time to Bournemouth. The sun was still shining so we enjoyed playing and swimming at the beach as well as visiting the arcade and getting to eat out.

The chance to get away was absolutely brilliant for the boys, and I got to enjoy a much needed holiday from the housework!

I can't change that they will forever live without their dad but I can help them make amazing memories which is the most important thing. Happy, family memories are everything.

Thank you will never be enough."

Kim

To find out more about any of our RMBI homes including locations, eligibility criteria, advice and information about paying for care, please get in touch:

- www.rmbi.org.uk
- 0207 596 2400
- enquiries@rmbi.org.uk

If you've experienced bereavement and are struggling to get by on one income, we may be able to help:

- 0800 035 60 90
- help@mcf.org.uk



Ask the almoner

Our resident almoner answers your questions about the support we provide.

My partner and I would like to attend couples counselling. Is this something the MCF’s counselling service can provide?

Yes – If you call the enquiries team, they will be able to provide you with a reference number to access the counselling service. Only one of you will need to have a telephone assessment, even if you are attending the counselling session together. For more information, please call the enquiries team on 0800 035 60 90.

I have some savings. Can I still enquire about support?

Yes – Most applications include a financial assessment, which helps us to determine the level of support we can provide. If you are in doubt you are always welcome to ring the enquiries team to check. Get in touch on 0800 035 60 90 or email help@mcf.org.uk.

My wife has recently gone into a care home. Can you provide support for care home fees?

No – However, we can refer you to our Advice & Support Team, who are very experienced in these type of enquiries. The team can advise you on other sources of support, such as the local authority or the NHS. Remember, if you’re in the process of looking for a care home, check to see if there is an RMBI home near you at www.rmbi.org.uk

Helping almoners to help you

The work of the almoner is essential to supporting the masonic community in times of need.

Here are three ways that we are helping almoners to support you:

 **Guidance**

Our Almoner’s Guide is packed full of helpful tips on how to have effective conversations, how to notice possible signs of illness or distress and how to help people in need of support.

 **Factsheets**

Our factsheets explore a wide range of issues which affect members of the masonic community. From loneliness to addiction, redundancy to bereavement, our factsheets offer guidance on how to support people affected by different issues and include useful contact information for further support.

 **Videos**

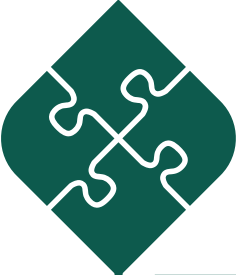
Our Almoner’s Tale video series gives a voice to almoners, and lets them share their own experiences of supporting people through a particular issue whilst informing others on best practice.

Our range of resources is designed to support almoners in delivering effective pastoral care, helping us to build better lives for freemasons and their families.

Please remember that your almoner is always there to help, whether you want to know more about the support on offer from the MCF or just need a friendly listening ear.

To access all our resources for almoners, visit:

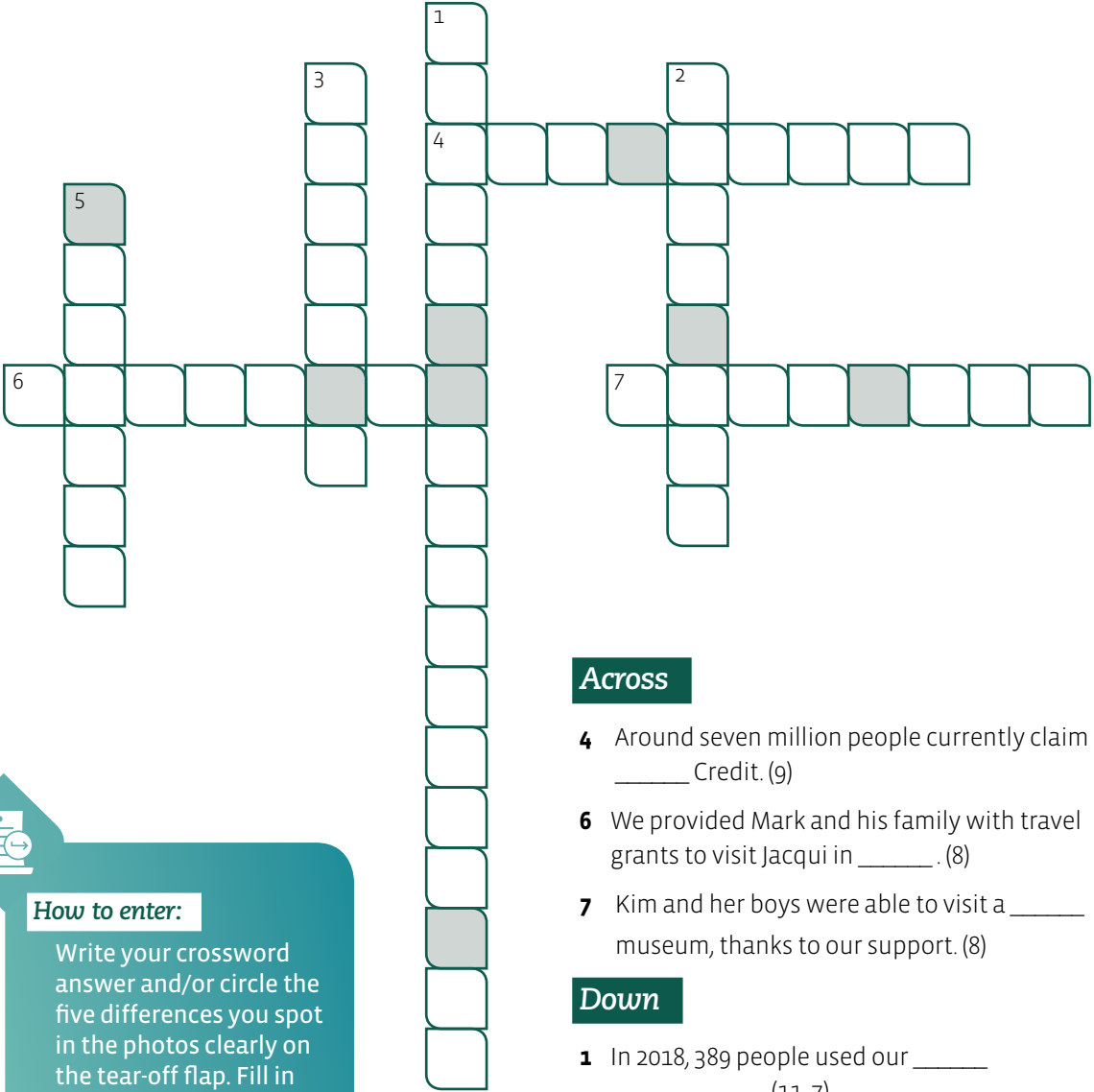
www.mcf.org.uk/almoner



Puzzles for prizes

Complete the crossword to win a £50 John Lewis voucher!

The answers to the crossword can all be found in this issue of Better Lives. Once you have completed the crossword, unscramble the letters in the green squares to spell a word related to freemasonry. All entrants who submit the correct answer will be entered into a draw to win a £50 John Lewis voucher.



Across

- 4 Around seven million people currently claim _____. Credit. (9)
- 6 We provided Mark and his family with travel grants to visit Jacqui in _____. (8)
- 7 Kim and her boys were able to visit a _____ museum, thanks to our support. (8)

Down

- 1 In 2018, 389 people used our _____. (11, 7)
- 2 Our Advice & Support Team use the Turn2us _____ Calculator to help work out what you may be entitled to. (8)
- 3 Trudy’s grants officer, _____, helped her to avoid eviction. (7)
- 5 Ray heard about the MCF during his role as _____. (7)



How to enter:

Write your crossword answer and/or circle the five differences you spot in the photos clearly on the tear-off flap. Fill in your details on the reverse of the flap and send it to:

Masonic Charitable Foundation, 60 Great Queen Street, London, WC2B 5AZ

The winner will be notified before the next issue of Better Lives is printed.



Write your crossword answer here:

Spot the difference and win a £25 John Lewis voucher!

Pictured below is Ray’s family who featured in our insider story.

To be in with a chance of winning a £25 John Lewis gift card, simply spot the five differences between the two photos!



Congratulations to Shaun Wilkinson

who correctly identified the word ‘province’ in our last issue of Better Lives – a £50 John Lewis voucher is in the post!

Well done to Andy Cross

who spotted all five differences in last issue’s Spot the difference – a £25 John Lewis voucher is on its way!

You’ve spoken!



I am and always will be very grateful for the time and help the MCF has given our little family. Without your help our story would indeed be very different.”

– Anonymous



As a recipient, thank you for being there and being of assistance to us!



My son, Kai, myself and my better half, Simone, thank you for all your kind financial help and support.”

– Harvey, via email



> Follow our work and receive our exclusive lapel pin

Register for email updates about the work of the MCF and receive future issues of *Better Lives* through the post!

Name

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- ☐ Freemason ☐ Interested person
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If you are a freemason, please tell us the name of your province and indicate whether you are one of the following:

Province

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☐ Almoner ☐ Charity steward
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Spending quality time with the ones you love should be easy, enjoyable and care free. For some, family life can be overshadowed by poor health or financial worries. Since January 2018, we've empowered hundreds of families to spend time together, without additional worry or stress.

Now I can...


Take a much-needed break with my family

We helped **13** families to enjoy a holiday and make lasting memories together.


Keep my family warm at home

We helped **39** people to live in a comfortable home by covering one-off utility arrears or boiler repair costs.


Continue to live at home, despite my poor mobility

We gave **204** people more independence by funding the costs of home mobility aids such as stairlifts, rise and recline chairs, and hoists.






Keep a roof over my family's heads

We ensured **6** families could keep their homes by covering their rent or mortgage arrears.

“I honestly don't know what I'd do without my chair. It has made all the difference to my later years.”

“Even though we were so stressed at the time, the application process was easy and we were never made to feel bad about asking for help.”



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