



Masonic
Charitable Foundation

Issue 9 | **Spring/Summer 2021**

Better Lives

The family issue



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The Freemasons'
charity

mcf.org.uk



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Guest welcome

“Hi, we are Summer and Paige, and we'd like to welcome you to this edition of Better Lives! Our family is a little different to others – our granny and grandad have raised us for the last eight years – but we love the home that they've made for us.

That's why we were asked to be a part of this issue of Better Lives. The Masonic Charitable Foundation (MCF) is telling the stories of families that aren't your 'typical' family set up – step families, divorced partners, and grandparents like ours filling the shoes of mum and dad. That's because the MCF recognises that no family is the same, and supports all types of people and families that need a little bit of help.

Read on to find out how the MCF helped us to learn from home when our school was closed because of COVID-19, as well as other people's stories of when the MCF gave them a helping hand. There's some really useful information about how to check if you're eligible for support, and you'll also get to meet Julia, one of the faces behind the MCF's Advice & Support Team.

We're so grateful for all the support the MCF has given us and our family – their help has improved our lives and seen us through some tricky times. The past year has been hard, so if you are struggling, know they are here to help... you're not on your own!"



Summer and Paige,
Sisters

Knowledge is power



The support the MCF can provide for Freemasons and their families is more varied than you might think, and familiarising yourself with it all might seem like a daunting task. But we are here to break it down for you,

because knowing about the support available means that if you need it, you won't waste any time before asking for our help.

When it comes to dealing with a personal crisis, knowledge is power!

How can we help?

We offer a wide range of grants and support services for financial, health, family and care-related needs.

Daily living costs



Most of our support takes the form of grants for essential daily living costs, but we also provide specific grants to assist with funeral costs, household repairs, arrears, and other emergency costs.

Health, care and wellbeing



We help people to live healthier and more active lives by funding medical assessments and treatment, mobility equipment and home adaptations, and support for carers.

Children, young people and education



We help young people in education or training to achieve their potential by funding computer equipment, educational assessments, course fees, and other education-related costs.

Who is eligible?

We often say that "the MCF is here for Freemasons and their families", but what does this mean?

By family, we mean those with the strongest connection to a Freemason – those with a financial, physical, or legal bond. This includes married, life, separated or widowed partners; as well as children, stepchildren, grandchildren or step grandchildren who are under the age of 25 and in full-time education. It could even include another family member if the Freemason is providing ongoing physical or financial support.

Tell your family

With over 180,000 Freemasons across England and Wales, the number of people we could potentially help is immense! We couldn't possibly contact each and every one to let them know about the MCF, so we rely on people like you to help us spread the word.

Nobody expects to need our support, but should the worst ever happen, you can help your family by equipping them with knowledge about the MCF.



Every person you see here has been supported by the MCF

Kate's story

"When my husband, Mike, became a Freemason, we had absolutely no idea that the MCF existed. It was only after Mike was diagnosed with cancer, and I had given up work to care for him, that one of his friends in the lodge mentioned we should get in touch.

Because our income had dropped so much, the MCF started to help us with our everyday living costs. Then, when Mike's illness progressed, they helped to adapt our bathroom so that he could wash more easily and safely. They even supported our children with costs like school trips and a new computer, which has been absolutely essential during lockdown.

When Mike passed away in 2019, I never in a million years thought that we would still qualify for support. I'm so grateful that we were made aware of the MCF before he died, because otherwise I might never have known that help was out there.

It's still really hard for us, especially with me being furloughed, but the support we've had has made a huge difference. Without it – once I've paid the mortgage and bills – we would have literally nothing. The MCF is the only reason we are able to live a normal life.

We're still taking it just one day at a time, but now we can relax a bit and spend more time together. I'm so glad we discovered the MCF, contacting them and asking for help is the best thing I could have done for my family."

I'm so glad we discovered the MCF, contacting them and asking for help is the best thing I could have done for my family.

What have you learned?

Take the quiz and work out if you think these people would qualify for MCF support!



1. David

David was a Freemason for 30 years, but retired five years ago because of ill health. He recently had a fall and it was recommended by an occupational therapist that he install a walk-in shower to prevent another accident. His local council won't cover the full cost of the work, but with only a small amount of savings David is worried that he can't afford it.

Can the MCF help David?

☐ Yes ☐ No



3. Jack

Jack is the nephew of a Freemason, and they have a close relationship. He is 18 years old and is about to start university. His student loan won't cover his living costs, so he needs to find additional financial support.

Can the MCF help Jack?

☐ Yes ☐ No



2. Mel

Mel is the ex-partner of a Freemason. She and her partner separated and the children live with her, one of whom is the Freemason's biological child. She is struggling to find a new home because she can't afford the security deposit or rent in advance. She is worried about contacting the MCF, because she does not want her ex-partner to find out.

Can the MCF help Mel?

☐ Yes ☐ No



4. Padma

Padma is the granddaughter of a Freemason. She is 12 years old and uses a wheelchair. She is finding it increasingly hard to sleep in her own bedroom, as her parents struggle to carry her upstairs.

Can the MCF help Padma?

☐ Yes ☐ No

Answers

1. Yes! David might not be a subscribing Freemason anymore, but he is still a part of the community. We can look into helping David cover the cost of his home adaptations.

2. Yes! The breakdown of her relationship means that Mel can no longer support herself or her children. We can look to support her and both their children. The application process is confidential, so her ex-partner won't find out that she contacted the MCF.

3. No. Even though Jack is close to his uncle, he is not financially dependent on him so he does not qualify for MCF support.

4. Yes! We don't just support children and young people with their education. We can also support children like Padma with health, care, and wellbeing grants such as home adaptations to help them and their families live more independent lives.

Can we help you?

We know that understanding the full range of support available, whether or not you qualify, and deciding if you should ask for help can be a bit overwhelming. That's why we have launched a new online eligibility checker, to give you a quick indication of whether or not we can help.

Check your eligibility:

To assess whether or not we can provide support, you will need to provide some information about your situation and financial circumstances.

To find out more about the application process, turn to page 12.

mcf.org.uk/BL9/eligibility

Meet the AST



Our Advice & Support Team (AST) is a valuable resource for anyone trying to navigate the complicated world of state and local authority support, or simply looking to apply for a grant from the MCF.

Coming from a range of backgrounds, our AST advisers have a wealth of knowledge in lots of different areas including education, health and social care, and finances – so they are well placed to help you deal with whatever you're going through.

So what kind of expertise does an AST adviser have? Let's have a look at their credentials:

Name:

Julia

Job description:

I am an Adviser for the northern regions – specifically covering the Provinces of Northumberland, Durham and Cumberland & Westmorland. I work closely with grants officers, Visiting Volunteers and Almoners to support our beneficiaries.

Part of my job is to assist with applications to the MCF, but I also advise people on their entitlement to benefits and help them to apply. Unfortunately, many people get turned down initially for disability benefits such as PIP (Personal Independence Payment), but we are here to help people through the appeals process – which is usually successful. I also signpost people to other useful organisations in their local community.

Before the pandemic, most of my work was carried out on face-to-face visits, but for the last year I have been carrying out 'visits' via telephone, email and sometimes video-conference calls. Whilst this has enabled us to continue our service, I am really looking forward to meeting people in person again!

Skills:

As a member of the AST, it is important to have good listening skills, because when individuals contact us for help they are often in a very stressful situation. Also, the ability to assess a person's situation and signpost them to the best resources to meet their needs is crucial, whether that's the MCF, their Province, or another local or national organisation.



Achievements:

I feel a sense of achievement every time I successfully help an individual or family who are struggling, but helping people who are homeless to find permanent housing is one the aspects of my job where I feel the greatest sense of achievement. If our basic need for shelter is not met, it is very difficult for someone to function in the other areas of their life.

Work experience:

I am a qualified and registered adult social worker, with over 35 years of experience in a range of adult social care settings. This includes managing residential, reablement and day care facilities, safeguarding adults and community social work teams. My experience has been invaluable for my current role, in relation to my knowledge of community resources and how to access them.

Hobbies:

Outside of work I am an avid DIYer and I'm currently in the process of renovating my home of three years. I re-purpose furniture and my latest project was refurbishing an old chest of drawers for use as a bathroom washstand!



An open letter



Dear MCF,

I wanted to get in touch with you to thank you for all the support you've provided me over the last three years, and share my story with others.

As you know, three years ago my marriage to my husband of 20 years ended. I didn't see it coming – one day he woke up, told me he didn't love me anymore and left.

Although coming to terms with this loss has been extremely hard, I don't have any animosity towards him. I would never want him to stay in a relationship that he wasn't fully, wholeheartedly committed to and we've managed to build the foundations of a friendship since, for the sake of our son.

Although my ex-husband continues to provide child support, money has been tough since he left. We went from having his full-time income combined with my part-time income, to just my part-time income. The impact of losing this extra wage has been challenging to say the least and there have been times where I've struggled to put food on the table or pay the rent.

"My ex-husband had spoken to me about the MCF, so I decided to get in touch to see whether I was still eligible for support now we had separated. The lady on the end of the phone immediately put me at ease, and I can't thank her personally enough for the kindness she showed me. It meant a lot."

Thankfully you were able to help with my daily living costs and even gave my son a laptop during the lockdown last year to help him with his school work. The support – both financially and emotionally – has been the rock that I've needed to get through the last few years and I cannot put into words how grateful I am that you answered my call for help.

Yours sincerely,

Alex

Do you need support?

Are you the divorced, separated or widowed partner of a Freemason? Are you struggling to make ends meet? Get in touch with us to see if we can help:

☎ 0800 035 60 90

@ help@mcf.org.uk



Sisters Summer, 13, and Paige, 12, live in Lincolnshire with their grandparents Elaine and Terry – a Freemason of over 10 years.

The girls moved in with their grandparents in 2013 when they were four years old, as changes to their parents' circumstances meant they could no longer care for them.

Like millions of children, Summer and Paige spent much of the last 12 months learning at home as schools across the country closed their doors in the wake of the coronavirus pandemic.

And, like many other parents and carers, Terry and Elaine struggled to afford the unforeseen costs of home learning, so got in touch with us to see if we could help. As well as contributing towards the girls' day-to-day cost of living, we were able to provide the pair with a digital tablet, meaning they could access online resources, attend virtual lessons, and even continue their dance classes remotely!



Now the girls are back at school, they take us through a day in their lives.

We get up...

"...at 6am, sometimes... but more often it's 7am!", says Paige, and Terry laughs. "Summer likes to have crumpets or toast or something like that for breakfast, but I usually have cereal. If I get time, I like to do some drawing, and I use the tablet to find pictures of things like cartoon characters for inspiration," says Paige.

We go to school...

"...on the bus", says Summer. "A lot of our friends take the same bus, so we're able to catch up with them on the 15-minute journey, which is nice because we're not all in the same classes once we get to school."

"We have different lessons every day," Paige explains, "but my favourite lesson to have first is design and technology because you get to do drawings. At the moment, we're drawing sweets, and learning how to shade them so they look 3D."

Summer, on the other hand, prefers to start the day off with some sports; "P.E. is my favourite lesson to have first. I'm quite sporty and it helps give me lots of energy so I'm ready for the rest of the day."

Lunchtime is...

"Very different because of the pandemic. There's a one-way system in the dining hall, and only one year group at a time can be in there", explains Paige.

"Yeah, but it means we get longer out on the playground, so it's actually quite good", adds Summer. "We also have breaks in between each lesson and when we are walking around inside, we all have to wear masks."

When we go home...

"...the first thing we do is go and get changed, then we decide what we'll do that evening", Summer says. "Homework is a bit different at the moment because of coronavirus, so we don't have as much as usual, but something I have to do at the moment is to draw anything I want so that I can show the new shading skills I have learned."

"Having a tablet has really helped us to keep on top of communications from the school – from emails to video calls, we've been relying a lot on access to the Internet, so it's been really useful", Terry adds. "It's meant they can get work and feedback from their teachers and that's helped them to keep up with their education."

It's not just school work the girls use their tablet for; Paige and Summer are both keen dancers and have competed at a national level.

"We sometimes use it to do our dance classes on video calls," explains Paige. "It's helped us to keep dancing and training, and we like doing that in the evenings. We can't wait to go back to the studio for face-to-face lessons, though!"

For dinner...

"We're both hoping for takeaway – that's our favourite!" says Summer. "We love to have KFC or pizza, so sometimes Grandad and Granny treat us... it's the best!"

"If there's time, we do some drawing before bed and we get things ready for school the next day. We're both looking forward to going to the park with our friends, or having them over for dinner, or going shopping", says Paige. "Hopefully it's not long until we can see everyone we want again!"



We can help support the education of children and grandchildren of Freemasons. Get in touch today to find out more:

☎ 0800 035 60 90

@ help@mcf.org.uk



After a long year with limited contact, RMBI Care Co. residents and staff are delighted to have begun welcoming visitors back into their Homes, reuniting families at long last.

This March, RMBI Care Co. re-opened their care homes' doors to family visits, and in May, following new government guidance, care home residents were able to have five named visitors – a step towards normality.

One of the first residents to receive a visit was Edna from Lord Harris Court, in Berkshire.

"It means so much to me to see my daughter in person once again and have her sit next to me," Edna said.

"Thankfully, we've been able to see each other in the Home's visitor pod during the pandemic, which has been great, but it means the world to me to be able to hold her hand again."



RMBI Care Co. offers residential care, nursing care and residential dementia support to meet the needs of older people at 18 locations across England and Wales.

For more information on the Homes, including how to apply for a place, visit: rmbi.org.uk

Safety measures for visitors

To ensure the safety of RMBI Care Co. residents and staff, visitors to homes are asked to follow the steps below:



Wash their hands thoroughly and have their temperature checked



Wear suitable PPE, including gloves, an apron, and a mask



Take a lateral flow test and receive a negative result for COVID-19



RMBI Care Co.'s visitor pods also remain open to support family meetings in a safe space

Lesley, whose daughter lives at Harry Priestley House in Doncaster, which supports adults with learning disabilities, said:

"It's so lovely to be back in the Home as it has actually been a whole year since I last visited inside. I am so happy to be able to hold my daughter's hand again and I'm looking forward to being able to give her a hug in the near future."

In May, visitor restrictions further relaxed and RMBI Care Co. Homes in England were able to have five named visitors, with two visiting at any time – either two people from the same household or bubble, or two separate visitors from different households.





Meet Sheila

Sheila is a 73-year-old retired nurse, mother, grandmother, and is the widow of a Freemason. Sheila loves to garden and enjoys singing in her local choir.

Although her husband, Peter, was a Freemason, Sheila does not know much about Freemasonry – and even less about the MCF.

Unfortunately, Sheila's pension is limited and most of her savings were used for Peter's care, meaning Sheila is struggling to afford the bills and weekly food shop.



Follow Sheila as she takes the next steps to getting the support she needs.

1

Making contact

After a chat with the lodge Almoner, who offers to contact the MCF on her behalf, Sheila decides she would like to get in touch directly to chat about her situation.

Contact the MCF Enquiries team:

☎ 0800 035 60 90

@ help@mcf.org.uk

Via your lodge Almoner or Provincial Grand Almoner

2

Considering the options

A member of our Enquiries team has responded to Sheila to further understand her situation and needs. The Enquiries Officer sensitively asks about Sheila's financial situation and connection to Freemasonry, to establish whether support may be possible.

The Enquiries Officer decides which course of action to take for Sheila's enquiry:

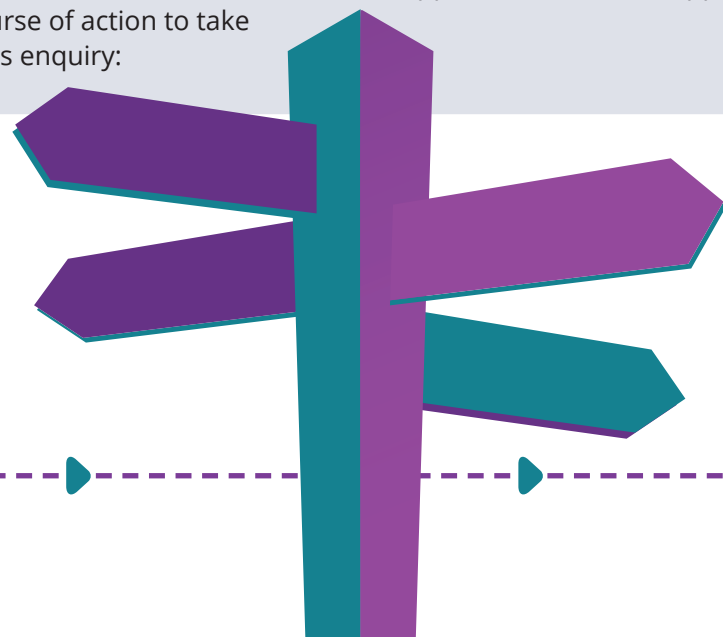


Signpost Sheila to other organisations, relevant to her needs, or



Arrange for an MCF representative, either a Visiting Volunteer (usually a local Freemason) or a member of the Advice & Support Team (AST), to help Sheila complete an application form for support.

Within five working days



3

Gathering information

An AST Advisor or a friendly, local and fully-trained Visiting Volunteer is asked to support Sheila through her application and arranges to visit her at home.

They take her through the necessary forms and help Sheila gather any additional documents needed for her application.

Where would I meet the representative?

Support is provided face to face in the comfort of your home or a location in which you feel comfortable.

When COVID-19 restrictions are in place, support is provided over the phone or via video calls.

4

Submitting the application

Once all the supporting information is gathered, the AST or volunteer sends Sheila's full application to the MCF.

A member of our Masonic Grants team lets Sheila know once everything has been received and her application is ready for review.

@ masonicgrantsadmin@mcf.org.uk

☎ 020 8057 6394

Whilst the majority of staff are working remotely, we ask that applicants send their supporting information directly to us.

Will I be asked for any further information?

Because we assess all applications for support on an individual basis, there are times we will need a little more information before a decision can be made. Any requests for additional information or documents will be made to you or the Visiting Volunteer/AST, depending on your preference.

5

Making a decision

Sheila is sent a letter letting her know we can provide grants to help her with the costs of everyday living, and asks for her bank details for payment. Now, if the house is cold or she'd like a bath, Sheila doesn't need to worry about whether she can afford the heating bill at the end of the month.

Of course, not all applications can result in a grant being awarded. If we decline an application, we always provide an explanation as to why we couldn't provide support on that occasion.

If I have been declined for a grant, does that stop me from applying for other support?

No! To ensure our support and services remain fair and accessible, different areas of support have different eligibility criteria. As long as you have a strong connection to a Freemason, if you are struggling – whether you've received support in the past or not – get in touch.

Eight weeks

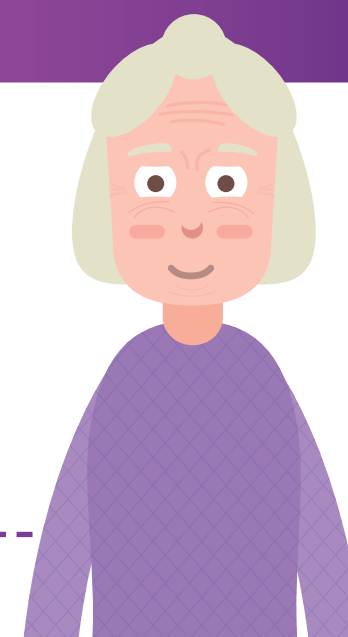
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Receiving support

Sheila receives her grant for support directly into her bank account.

She makes sure to keep in touch with the Masonic Support team, to update them on any changes to her circumstances or if she needs any further support.

Within two weeks of receiving a decision



Supporting families in our communities



Across England and Wales, Freemasons are supporting hundreds of charities that are working to help families live happier, healthier, and more independent lives.

Poverty, trauma, illness, and disability can all have a profound impact on families and their ability to raise their children in a healthy way. Many of our grants to charities aim to help disadvantaged children and young people to overcome the barriers they face, and ultimately to break cycles of poverty and abuse.

Last year*, Freemasons funded **58 grants** totalling **£1.98 million** through our Children and Young People charity grants programme.

Through our grants, Freemasons are: helping mums and dads to cope with the pressures of parenthood; giving refuge to people affected by domestic abuse; helping families spend quality time together in the face of serious illness; addressing trauma and mental health issues; and improving access to education and employment opportunities.

Discover how Freemasonry's support for local charities is having an impact on your community: mcf.org.uk/BL9/my-community

*Financial year from April 2020 to March 2021

Lancashire and Cumbria Rainbow Trust Children's Family
£60,000

We are funding a family support worker to help seriously-ill children, their siblings and their parents to cope with the fear, stress and everyday difficulties caused by their condition.

South Wales Swansea and Brecon Diocesan Board for Social Responsibility
£60,000

We are funding play therapy in primary schools so that children showing challenging behaviour can avoid being excluded from school.

Yorkshire, West Riding St Giles Trust
£57,000

We are helping to tackle the social isolation and disadvantage faced by children and young people whose parents are in prison.

Bedfordshire Stepping Stones (Luton)
£49,000

We are funding the Bright Futures project to provide parenting guidance and support to mothers affected by poverty, abuse, addiction or mental illness.

Norfolk Norfolk Carers Support
£4,000

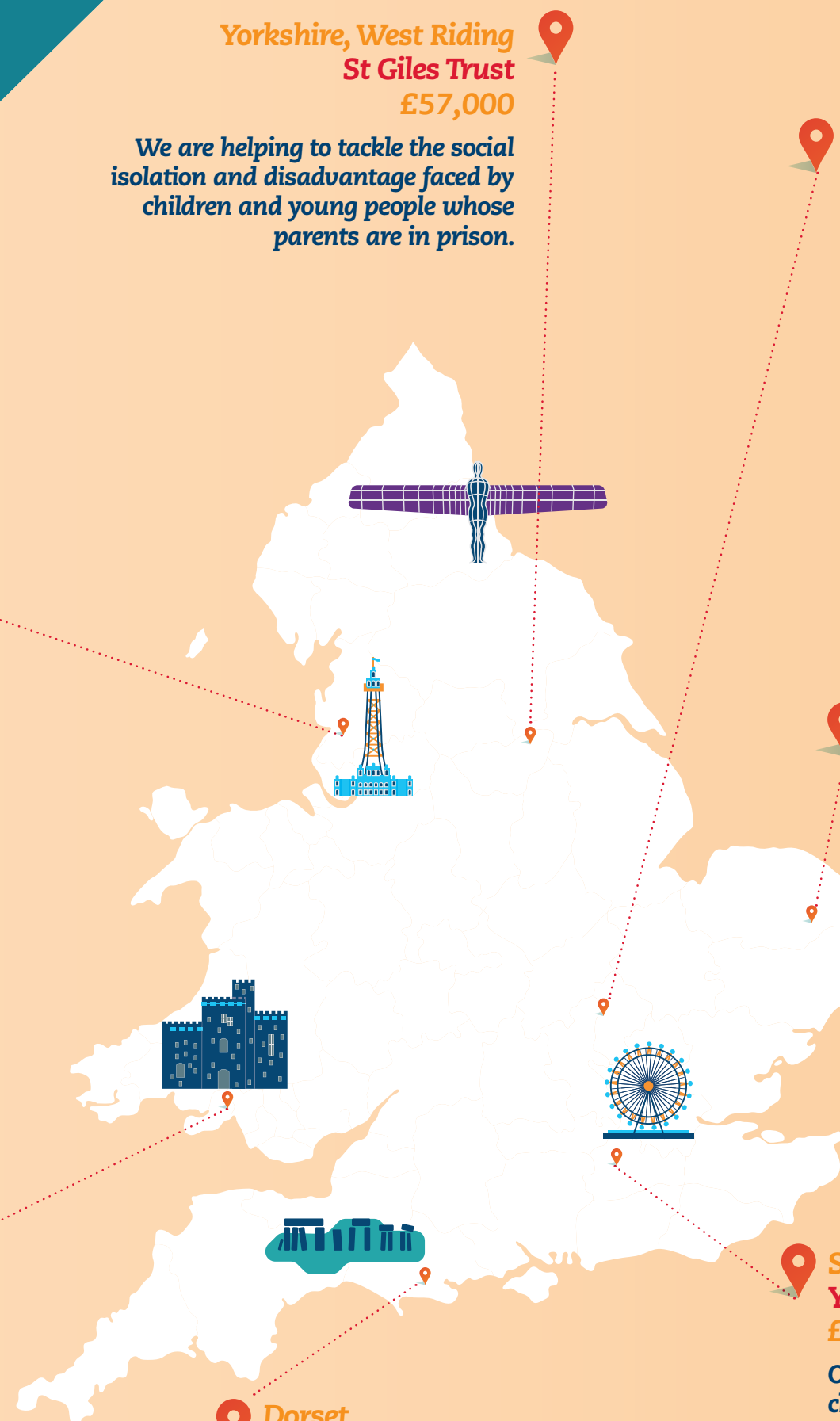
We are supporting young carers in Norfolk, who are caring for an ill or disabled relative, and helping them to cope with their responsibilities during COVID-19.

Surrey Your Sanctuary
£60,000

Our grant is helping children affected by domestic abuse to process and heal from their trauma, and aims to help them avoid abusive relationships in the future.

Dorset Diverse Abilities
£60,000

We are giving children and young people with disabilities the chance to take part in fun activities during the holidays – and giving their parents a break – by funding the 'Coping with Chaos' programme.



More than 1.1 million – or nine per cent – of children in England and Wales are part of a step family.

Every family will have their own way of describing their situation – 'step', 'blended', 'bonus' or 'extended' – but fundamentally, each has been formed as a result of love and commitment.



"I'd been in a difficult relationship with my children's father, which ended when my youngest was two years old. It was hard being a single mother to three children – financially and emotionally. All of my children were dealing with their own trauma from their father walking out." – Christa, mother to Bronwyn, Emrys and Carys.

Navigating life as a new step family can be rewarding, but not always plain sailing. Whether you're a parent or child, working out how you fit within this new dynamic, trying to adapt to other people's ways of living, or even worrying about whether you will like this new family can be difficult.

"It took a while for me to introduce Adam, my new partner, to my children as I needed to be sure about the relationship first. Eventually, Adam was slowly introduced and initially would just visit as a 'friend'." – Christa

"The youngest, Carys, was absolutely fine with me as she didn't really know any different; the middle, Emrys, had some behavioural troubles because of his experiences with his biological dad, and Bronwyn has Asperger's Syndrome, so it was important for me to approach and build a bond with each child as an individual." – Adam, Freemason, husband to Christa and step-father to Bronwyn, Emrys and Carys

Like with any challenge, the rewards of becoming part of a blended family can be great. Having an extra person to protect the wellbeing of the family can improve a child's quality of life, whilst a new brother or sister allows a child to create a special sibling bond to last a lifetime.

Both parents and children can also learn valuable life skills: tolerance, patience and a broader perspective on life are all important lessons from which blended families can benefit.

"I built a relationship with Carys through food; we'd go get a milkshake together and just have fun. With Emrys, I played video games with him because that's what he was interested in, and



with Bronwyn, we'd just go for a walk and talk when she wanted or walk quietly when she didn't.

I took on a lot of the housework and cooking as that was a role that needed filling. Over time, Christa and I became united as a set of parents – it wasn't her trying to do it alone anymore."

For some, joining households can also provide better financial stability. Another income often means being able to split the bills as well as enjoying a few of life's luxuries such as meals out, holidays and day trips.

However, if life takes an unexpected turn for the worse, some blended families can still find themselves struggling to make ends meet.



"About a year after meeting Christa and the children, I was diagnosed with a very aggressive and rare form of cancer. Overnight, I went from having a well-paid and successful career to having to give up work altogether. I'd still stay in my own flat a lot of the time as I didn't want the children to see how ill I was.

I received treatment, but developed a vomiting syndrome as a result of my cancer – so even though I eventually received the all-clear, I still couldn't work because I was constantly being sick. This went on for years."

Thankfully for Freemasons and their families – whether blended or blood – we are here to support them through a difficult time in their lives. Our support for children and young people extends to step-children and step-grandchildren as we recognise that families can take many different shapes and forms.

"The support from the MCF has meant the children are able to have a normal childhood. They can go on school trips with their friends, and we can buy them

Scout and school uniforms that actually fit.

Before the support, they would each receive one £5 gift at Christmas – now we can get them all a few presents, and take them out for a milkshake after school. We can even throw them birthday parties and invite their friends because we can afford the food!"

From computer equipment to educational assessments, apprenticeships to childcare, our support can fund or part-fund a variety of different needs to support the children and grandchildren of Freemasons in achieving their potential and maximising their talents.

"The children now call me Adam or dad, depending on the situation. I love all three of them and I'm so proud of the young people they're becoming."

"Without the support of the MCF, I don't know where we'd be. We are both so, so grateful – we cannot thank the MCF enough." – Adam, family man.

Is your family going through a difficult time? Get in touch with our enquiries team today to find out if we can support you:

☎ 0800 035 60 90
@ help@mcf.org.uk



Ask the Almoner



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

I've previously asked the MCF for support but wasn't eligible for that particular type of help. Can I approach them again for other support?

Yes – To ensure our grants are fair and reflective of people's needs, we apply different criteria to different types of support. If you need help but have previously been signposted to a different organisation that can better address your needs, you can still get back in touch with us. If your situation changes and you think you may now be eligible, or you need help with something else, get in touch.

I'm a Freemason and my mother is finding walking up the stairs difficult in her later years. Can the MCF help with a stair lift?

No – Unfortunately we cannot help the parents of Freemasons, if that is their only connection to Freemasonry. We may however be able to consider support if that person is financially

dependent on you. It's always best to ask, so do get in touch with our enquiries team who will be able to assess your eligibility based on your individual situation.

I know the MCF had to pause all medical grants at the height of the COVID-19 pandemic. I'm still waiting for an operation on the NHS – can the MCF now help?

Yes – We have now reopened applications for medical support, so if you are facing a lengthy wait on the NHS for treatment, get in touch to see if we can help.



Get in touch with our enquiries team today:

☎ 0800 035 60 90

@ help@mcf.org.uk

Have a question? Read more answers from our resident Almoner:

🌐 mcf.org.uk/ask-the-almoner

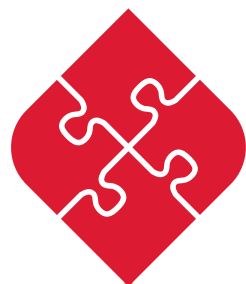
You've spoken!

"I noticed in your special edition issue of Better Lives that you included more puzzles for people to get stuck into and take their mind off lockdown. Thank you for this kind thought – I'm 48 and hardly ever do quizzes, but I spent the afternoon with a cup of tea, a bakewell tart and your magazine full of puzzles – it was a great way to pass the time! Although I did think, 'Gosh, I'm turning into my father...!'" – **Keith by email**

"I'm so glad I stumbled across your Better Lives magazine while finally visiting my mother after so many months apart. Imogen's story about childcare made me realise I could be eligible for support. I'd been really struggling with juggling my job as a NHS receptionist and looking after my two young children. I got in touch and, amazingly, the MCF could help me. Thank you, thank you, thank you!" – **Charlotte, by email**

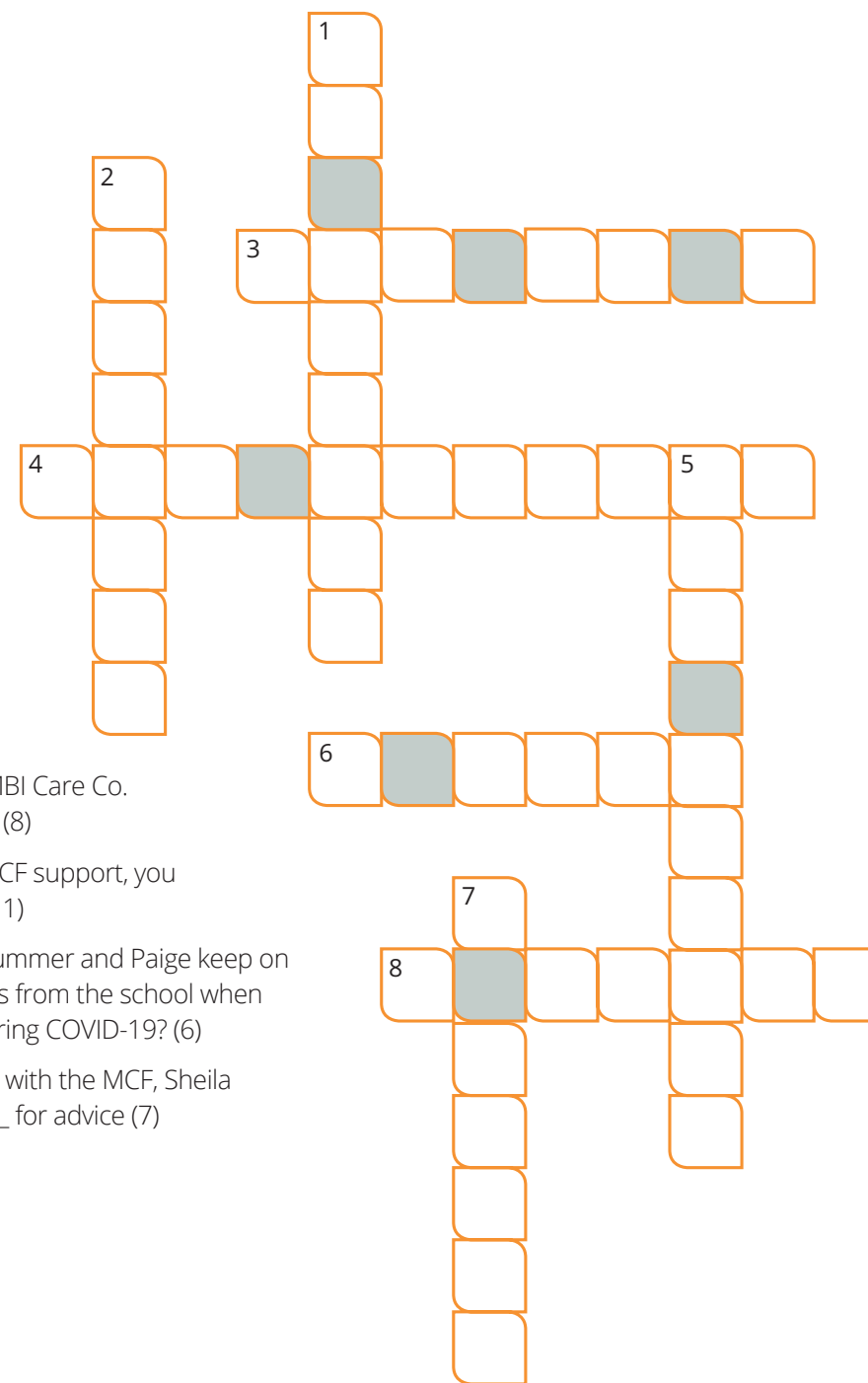


Puzzles for prizes



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 shaded 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

- 3 What disease does RMBI Care Co. offer care options for? (8)
- 4 Before you apply for MCF support, you must check your ____ (11)
- 6 What device helped Summer and Paige keep on top of communications from the school when they were at home during COVID-19? (6)
- 8 Before getting in touch with the MCF, Sheila turned to her lodge ____ for advice (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.

Down

- 1 The Bright Futures project offers guidance with ____ (9)
- 2 One of Julia's favourite aspects of her job is being able to help people who are ____ (8)
- 5 The MCF supports people by funding medical assessments and ____ (10)
- 7 What type of family do Christa, Adam, Bronwyn, Emrys and Carys recognise themselves as? (7)



Write your crossword answer here:

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

Pictured below Adam, Christa and their family who featured in this issue of *Better Lives*.

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 Paul Anchor

who correctly identified the word 'brother' in last issue's crossword – a £50 John Lewis voucher is in the post!

Well done to Flora Wozniak

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



> 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!*

Name

Email

Full address

Postcode

Province/
County

I am a:

- ☐ Freemason ☐ Interested person
☐ Family member of a Freemason

If you are a Freemason, are you a:

- ☐ Lodge Almoner ☐ Lodge Charity Steward
☐ Lodge Secretary ☐ None of these roles

If you are a family member of a Freemason, are you a:

- ☐ Partner of a Freemason ☐ Grandchild of a Freemason
☐ Child of a Freemason ☐ None of these

Are you:

- ☐ 25 and under ☐ 56 – 65
☐ 26 – 55 ☐ 66 and over

I am happy to receive MCF communications by:

- ☐ Post (including *Better Lives!*) ☐ Email ☐ SMS

You can update your preferences or unsubscribe at any time.

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Tell your family

If we've learned one thing over the last 18 months, it's that life is unpredictable.

When things take a sudden turn for the worse, we are here to help Freemasons and their families in need. The problem is, many family members are not even aware of our support or that they might be eligible. That's where **you** come in...

Help to prepare your family for whatever life throws at them, by making sure they know about the MCF and how to get in touch.

Can we help?

Find out today with our new online eligibility checker.

We have launched a new eligibility checker on our website to give you a clearer idea of whether or not we can consider support.

Just answer a few basic questions, and our helpful website bot will let you know if it is likely that we can help!

Check your eligibility:

 mcf.org.uk/BL9/eligibility







Do you need support? *Speak to your Almoner or get in touch with us directly, today:*

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