

# Better Lives

**The career issue**



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Encouraging opportunity,  
promoting independence  
and improving wellbeing

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## Guest welcome

**“**When I was a kid, dreaming about what I'd be when I grew up, I imagined that things would be simple. I would leave school, find a job, work hard, and one day enjoy a well-earned retirement. But it turns out that life, and work, are a little bit more complicated!

“Unexpected things happen all the time. Redundancy, illness, accidents, or caring responsibilities can come out of nowhere and knock you sideways – leaving you in a financial or emotional situation that you weren't prepared for.

“The last two years have been tough for anyone who has experienced a redundancy, reduced hours, or a more stressful work environment. I can definitely relate to that. Fortunately, I was able to turn to the Masonic Charitable Foundation (MCF) who supported me with everyday living costs and the counselling I needed to get my mental health back on track.

“This issue of Better Lives is dedicated to how the MCF is helping people through different stages of their career, so that they can live healthier and more independent lives. Read on to discover how the MCF is nurturing exceptional talent in children and young people, providing support in the face of redundancy or mental ill health, funding charities which create opportunities for young people, and insights from one charity volunteer.

“If you are struggling with your finances, or struggling to provide your children with the same educational opportunities as their peers, please get in touch with the MCF. I never thought for a second I would be in a position where I'd have to reach out for help, but I'm so glad I did – it has helped me immeasurably.”

**Nathan**

Freemason and  
Police Officer



7

12

10

# A day in the life of Norman



*For some, retirement is a welcome opportunity to kick back, relax and take it easy. But for others, the itch to keep busy and continue being of service is irresistible. That was certainly the case for Norman, who saw retirement as a chance to continue his career as a volunteer.*

As a long-serving Provincial Grand Almoner (PGA), Norman is no stranger to working with the MCF. So when we launched the Visiting Volunteer (VV) programme in 2016, he jumped at the chance to sign up and offer his services. As a VV, he visits people looking for MCF support and helps them to complete their application.

We spoke to Norman about how volunteering fits into his life now that he has left the world of paid work.

## **My alarm goes off...**

...at 7.30am. That is unless my dog decides to get up earlier! The first thing I do is make my wife tea and toast, then I'll make my own breakfast and catch up with the news.

## **I start my day by...**

...checking my emails to see if any new enquiries have come in. As a PGA, I'll receive four or five messages a day from people in need of support, but not all of those will progress to an MCF application. For anyone who isn't eligible, I'll try to signpost them to other local services or charities.

## **Before I go out on a visit...**

...I'll start by calling the person up to learn a bit more about their situation and check what would be the most convenient time for me to visit. The start of the application process can be the most intimidating, so it's my job to make them feel comfortable and confident in our ability to help.

## **Once I arrive...**

...I always start by letting the applicant do the talking by asking open-ended questions. You can learn a lot about their situation and general wellbeing just by listening well.

Once I've explained the application process, we'll go through the form – which can take anywhere between 45 minutes to two to three hours depending on how complex or distressing the case is.

## **When I get home...**

...I check that all the documents are correct and add my report. Then I scan it over to the MCF office – much quicker than the post!

## **At lunch time...**

...my wife and I will have a light snack and sit in the garden if it's nice enough.

## **My most memorable moment...**

...was saving a family who was going to be evicted in 36 hours. The MCF was able to provide an emergency grant to keep them in their home and went on to provide grants for daily living costs.

## **The hardest part of my role is...**

...learning that someone doesn't qualify for support. Because we meet people face to face, we build a good relationship with them. When someone opens their heart to you, you owe it to them to be there when the news is bad.

## **The best part of my role is...**

...putting a smile on people's faces. Many people think that others are more worthy of support but I can see that they need help and, thanks to my knowledge and expertise, I can help make sure that they get it.

## **When I'm not volunteering...**

...I enjoy pottering about the garden, and sitting out there reading the paper. We also have five grandchildren, two of whom I pick up every day from school and look after them until teatime.

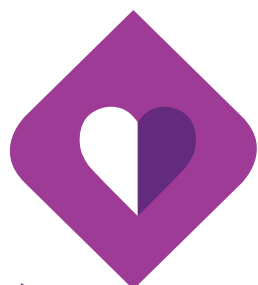
*Do you need our support? Use our online eligibility checker to see if we can help you:*



☎ 0800 035 60 90

@ [help@mcf.org.uk](mailto:help@mcf.org.uk)

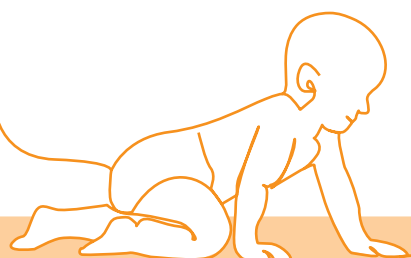
🌐 [mcf.org.uk/eligibility-BL10](https://mcf.org.uk/eligibility-BL10)



**Can you remember what your answer was when, as a child, you were asked – ‘What do you want to be when you grow up?’ Deciding you want to be a nurse, astronaut, dog walker or singer when you’re five does seem young – but only ten years later children are asked to consider educational choices that could influence their careers for the rest of their lives.**

For some, these decisions come with a ‘what if’. What happens if you find yourself studying for a degree or apprenticeship but can’t afford the necessary text books? What happens if mid-career, you find yourself redundant? What do you do if you begin to struggle with the loss of income when you retire?

Work and education is a lifelong journey and our grants support people at every stage. From helping your children get the best start in life, retraining you mid-career, and helping you adjust to retirement, we are here to help.



## Early years

Our early years are formative so it's important to spend them in enriching environments. As well as boosting your child or grandchild's development, childcare allows you the freedom to pursue your own career. That's why we can help with childcare costs to allow parents or guardians to work.



## School years

School can set you up for brilliant prospects later in life, and engaging in every opportunity is the best way to secure a bright future. We know this can be costly, though, with the price of everything from uniforms, to computer equipment, to extra-curricular activities mounting quickly. Our grants can help with a wide range of educational costs.



## Further education

Our support doesn't end when you fly the nest to start life at university or in an apprenticeship! Bills start to add up when you're paying for everyday costs like accommodation, food, textbooks, and transport – but we've got your back, with grants to support higher and further education.



We offer a wide variety of support and are more than happy to talk to you about what's available. Please remember that all of our grants are subject to a confidential application and financial assessment.

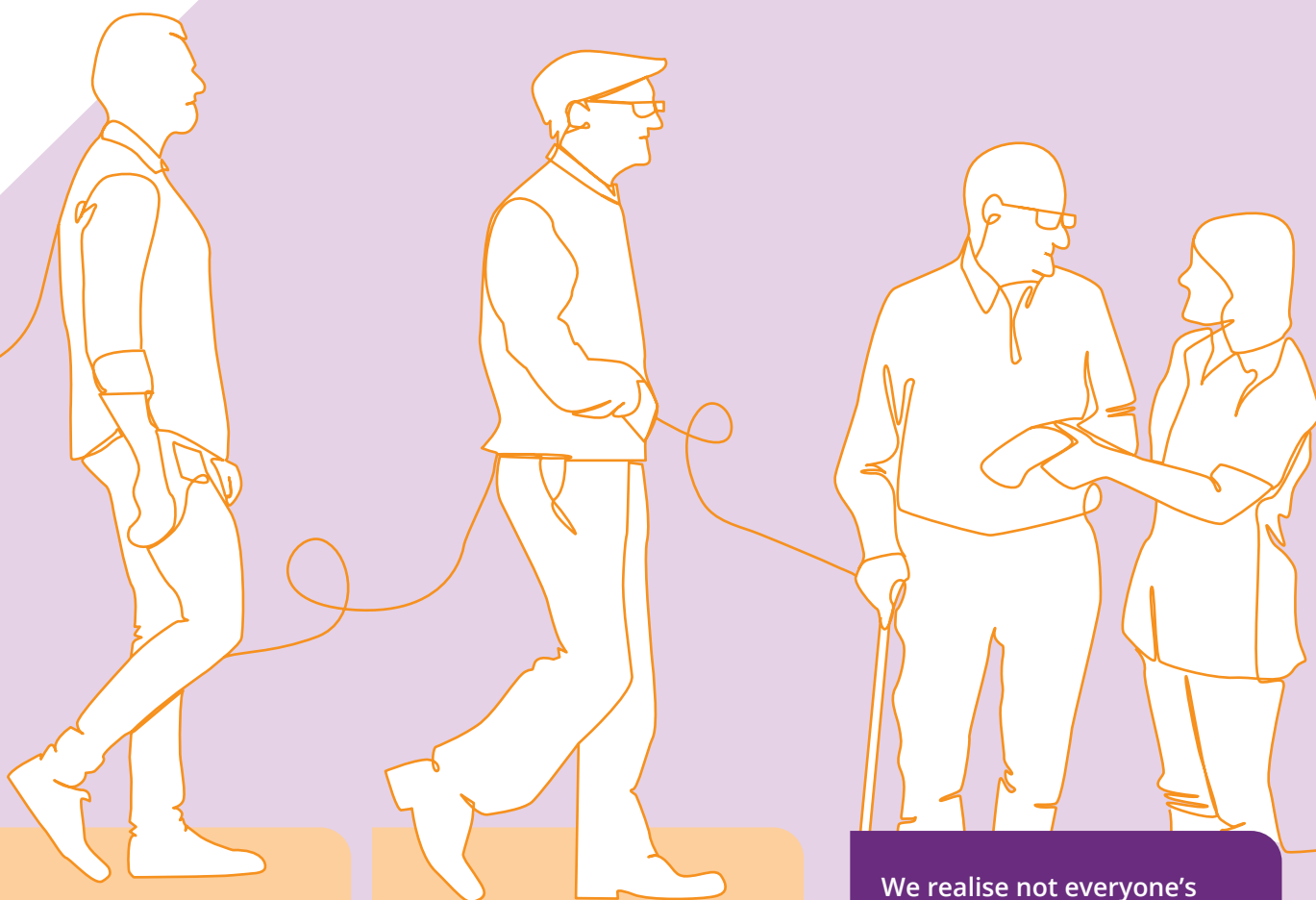
To access our support: speak to your Almoner, give us a call, or send us an email.



☎ 0800 035 60 90

@ help@mcf.org.uk

🌐 mcf.org.uk/eligibility-BL10



## Retraining

None of us know what life has in store for us around the corner. If you find yourself facing redundancy or in need of retraining, we could help with grants to help you cover the bills whilst you look for work or do the training you need to secure employment.

## Retirement

Retirement might mean the end of your working life, but it's by no means the end of our support for you. You might find yourself struggling with a reduced income, or maybe health and mobility issues. Don't worry though, our grants can help you adjust to your new financial situation and help you access the healthcare you need.

We realise not everyone's experience of the working world reflects the story we've told so far. Maybe you cannot work due to illness or disability, or maybe your caring responsibilities prevent you from finding employment – either way, we're still here for you. Our support could come in the form of short breaks for carers, home adaptations, mobility equipment, counselling, or grants to cover everyday living costs.

# Redundancy and resilience: Pete's story



*Last year, after celebrating his 46th birthday, Freemason and plumber Pete, suddenly found himself redundant as his company struggled to make it through the pandemic. As a single father to Sophie, nine, and Kye, 12, his family was completely reliant on his income. When the bad news broke, their future suddenly seemed insecure.*

"Like a lot of small businesses, the one I worked for was really struggling after the pandemic. When they said they were going to have to let me go, it wasn't a shock, but even so it did make me panic. Having two kids certainly isn't cheap, so money was already tight, but finding myself without an income suddenly added so much more stress and I was facing a real crisis."

**UK unemployment reached almost five per cent in 2021, with many of the hardest-hit being single-parent households.**

"I got down to the last £19 in my bank account and had absolutely no idea how I was going to pay the rent or feed my kids. My friends at my lodge didn't know exactly how hard redundancy had hit me, but they could see I was stressed. John, my Almoner, sat me down and the floodgates opened. I told him everything while he listened and nodded. Together, we came up with an action plan, and started the ball rolling that night."

Pete and John checked our online 24-hour eligibility checker to see what help he could get. Having confirmed that he and his family were likely to qualify for our support, he called our enquiries line the next morning.

"They were absolutely great. I was a mess but they were incredibly patient and helped me feel so much calmer about the situation. In fact, they were able to make a payment to my landlord less than 24 hours after I originally got in touch, so my immediate worries about the rent just disappeared!"

After the short-term threat of eviction was lifted, Pete spent more time talking with our Enquiries team to find out other ways we could support his family.

"Kye is a football fanatic, and loves his after-school football club. It's these little luxuries that are the first to go when things get tough, so he was devastated when I told him it would have to stop. Sacrifices like that are really sad because things like clubs are what you remember about your childhood and give you skills for life.

Thankfully, the MCF gave us a grant so he could continue with that, and that same grant meant that Sophie could still go ahead with her school trip to London that she'd been looking forward to."

**"I can't actually describe how much pressure these grants lifted, while I picked up the pieces after my redundancy. Getting made jobless is so demoralising anyway, so having someone hold your hand while you get back up again helps no end."**

Thankfully, Pete was able to find a new role at a different company, and he is now three months into his job.

"I was able to use the time the MCF bought me to apply, apply, apply instead of worrying about keeping a roof over our heads and food on the table. I'm loving my new job, and the kids are absolutely thriving too.

"I'm so grateful to the MCF for their support – without it, a stressful time would have become unbearable, and I honestly don't know how we would have gotten through it. I wish I had thought to turn to them at the first sign of trouble! Hopefully I won't need to again, but I know they'll be there for me if I do."



To learn more about our grants towards daily living costs for those facing redundancy, scan the QR code below with your phone camera or visit:



[mcf.org.uk/get-support/financial-BL10](https://mcf.org.uk/get-support/financial-BL10)





## Have you ever noticed that young people ask the question "What will I do?" rather than, "Will anyone employ me?" For the majority of us, having a career is something we take for granted.

Unfortunately, not everybody has an equal opportunity to find employment – and for those with learning disabilities, finding an employer that is willing to make reasonable adjustments in the workplace to help them to do their job can be an uphill battle.

**Did you know, just six per cent of adults with learning disabilities in England are able to find employment?** That's something that our friends at the Oxfordshire-based charity, Yellow Submarine, say needs to change.

"We believe people with disabilities deserve to live life to the full," explains Yellow Submarine's Activity Manager, Jack Barnett. "One of the main challenges people with disabilities face when it comes to employment is a lack of understanding. Businesses don't think they know how to support someone with additional needs, so they shy away from it. That can leave people with disabilities feeling unwanted."

*"I remember a young woman say to me 'I'm looking for employment, but employment isn't looking for me'."*

To help overcome these hurdles, Yellow Submarine has adopted an innovative approach to supporting people with disabilities. For those looking for a taste of the workplace – and some delicious cakes – the charity runs two cafés and encourages the people they support to work in them. For most, this is their first experience of the working world and immersing themselves in it can help to build confidence and ease any doubts.

For those not quite ready to *don an apron* and face customers, Yellow Submarine use its one-to-one approach to give them the chance to create something they can be proud of. Whether they are making items to be sold in the cafés or building up confidence and life skills through workplace training, Yellow Submarine is meeting everyone's needs.

"We empathise with people with disabilities and help them build the confidence to tackle the issues they face," says Jack. "This can help young people feel more included in society, which makes going out and earning money, gaining independence and finding a place in the world a more achievable goal."

We awarded **Yellow Submarine** a **£60,000 grant** to help young people with disabilities to **find employment.**

Last year, we awarded more than **£1.6 million** to charities that are helping to give children and young people the best start in life. To learn more about our grants to charities, scan the QR



code below with your phone camera or visit:

[mcf.org.uk/community-BL10](https://mcf.org.uk/community-BL10)

# Head space in the work place



**Working can provide many benefits, such as a routine, a stable income, and improved self-esteem. For some, however, career difficulties can have a serious effect on mental health, wellbeing and finances.**

In fact, two thirds of people living with mental health problems believe that workplace stress contributes to their illness.

If an employee experiences poor mental health – short-term or long-term – it's important that their workplace takes this seriously and offers the appropriate support as a duty of care. This includes making sure their work environment is safe, protecting their employees from any discrimination and carrying out a workplace risk assessment. Although many employers offer free counselling through their benefits package, there is no law to say they must.

*For Nathan, a young Freemason and police officer, it was a workplace grievance that caused a decline in his mental health.*

"A few years ago, I was transferring between two police forces and during the leaving party there was a malicious and unfair complaint made against me and some colleagues by a security guard. These complaints are taken very seriously, and whilst the investigation took place my recruitment into the Greater Manchester Police was frozen – leaving me without a job.

"Although I was eventually cleared of any misconduct, this two-year period of unemployment was incredibly challenging, both mentally and financially. I had a house, a car on finance, I was experiencing a relationship breakdown, and my mum was unwell.

"Dave, a care officer from the lodge I attend, met with me and spoke about the help that was available from the MCF. He encouraged me to get in touch and ask for help.

"My financial situation was difficult – I'd started living off credit cards and loans – but luckily the MCF was able to help cover my daily living expenses which took away a massive financial burden. I was even able to keep my car, which was important to me because my

mum was ill and lived far away, so I needed to be able to drive over and see her.

"As well as the financial support, I was provided with counselling sessions for ten weeks which were really beneficial."

*"Having that time away from the police made me realise that I hadn't processed many of the difficult situations I had to deal with during work, among other personal issues. I was diagnosed with PTSD and panic disorder and the counselling really supported me through that."*

"I've managed to get back into work and I'm in a much different place now. I have pushed mental health campaigns and courses to colleagues in the police, and I do a lot of work with the charity Mind through campaigns and fundraising. I actually raised £150 for them today!

"It's hard to say how bad it could have got. It's like in the police; you see situations that have the potential to get so bad, but the MCF came through at the right time for

me to make sure it didn't reach that point."

*"There is quite a common, self-reliant mind set among Freemasons as we tend to be givers, and givers tend to be the most apprehensive about seeking help. But it is important to encourage people to access the help they need. I'm so glad I did – it has helped me immeasurably."*

*If you are struggling with your mental health, get in touch to find out more about our free and confidential counselling service.*

*You can also talk to our Enquiries team about support for more complex mental health issues.*

@ [help@mcf.org.uk](mailto:help@mcf.org.uk)

☎ 0800 035 60 90





## Test your mental health knowledge

Have a go at our quiz to see how much you know about mental health! Find the answers at the bottom of this page.

1. What percentage of adults and young people said their mental health has become much worse since March 2020?  
A. 33 per cent ☐  
B. 15 per cent ☐  
C. 46 per cent ☐
2. In the UK, how many sickness absence days from work can be attributed to mental health conditions?  
A. 12.7 per cent ☐  
B. 15.3 per cent ☐  
C. 5.5 per cent ☐
3. Depression is one of the leading causes of disability – how many people are affected globally?  
A. 900,000 ☐  
B. 24 million ☐  
C. 264 million ☐
4. How much money could better mental health support in the workplace save UK businesses per year?  
A. £15 billion ☐  
B. £8 billion ☐  
C. £900 million ☐
5. Which Academy Award winning actor has Obsessive Compulsive Disorder (OCD)?  
A. Anthony Hopkins ☐  
B. Leonardo DiCaprio ☐  
C. Matthew McConaughey ☐
6. Which country's Prime Minister was re-elected in 2001 after publicly taking time off for depression?  
A. Poland ☐  
B. Norway ☐  
C. Mexico ☐

Answers:  
1. A, 2. A, 3. C, 4. B, 5. B, 6. B



## Have you ever dreamed of a career in the spotlight – perhaps as a rock star – but a stint on a karaoke machine meant those dreams came quickly crashing down? Us too.

For some gifted young people it's not a lack of talent standing in their way; it's a lack of means, opportunity, or the right encouragement.

It may seem that young people have more choices than ever before, but many schools encourage certain career paths over others. Arts and sport are often undervalued compared to more 'academic' subjects. In fact, in a survey of 1,000 participants, around half of 16–25-year-olds said they wanted to pursue creative careers, but nearly two thirds did not feel they received proper guidance to do so by teachers or career advisers.

Here at the MCF, we recognise that exceptional talent in music, sport or the performing arts can lead to a fulfilling career. That's why we can support children or grandchildren of Freemasons who are exceptionally talented but whose families are unable to pay for the ongoing costs such as advanced music lessons, sports coaching, or travel.

We are proud to be able to help children like Chloe and Mila so they can access the opportunities they need to progress in their chosen careers.



**Mila**

**Talent: Chorister**

**Career highlight: Runner up in the 'BBC Chorister of the Year 2021'**

Fourteen-year-old Mila discovered a passion for singing at a young age and began performing as a chorister at Manchester Cathedral at the age of ten. As her talent became apparent, her parents realised that extra support would be essential in order to allow her to pursue her career in singing, as their family relies on only one income. Thankfully, Mila's step-grandad, a Freemason, had heard about the MCF and recommended they got in touch to see if we could help.

"I study full time, therefore my husband alone cannot support the cost that comes with performing at Mila's standard; it would include costs of travel, training, and fees for a specialist school, which is financially impossible for us", says Emma, Mila's mum. "It was really important for us that Mila could invest in this talent at a specialist school, as her dyslexia means that academic subjects are especially difficult for her."

Our ongoing support has meant that Mila can attend Wells Cathedral School in Somerset: "This couldn't be a better education for her; it has been

a great grounding for her career, with all of the support and opportunities available", tells Emma.

Mila is continuing to develop her solo skills and becoming more confident, bringing her closer to her goal of becoming an opera singer. Her education at Wells has improved her musical skills to the point where she has recorded with the Philharmonic Orchestra, and entered a BBC competition in which she came second, competing against children across the country, most of whom were older than her.

"She also won a 'Chorister of the Year' award!", says Emma. "My husband and I feel a massive weight lifted off our shoulders, financially and emotionally. We're so pleased that the MCF has recognised Mila's talent; the interest in her progress and the fact that people care and want to support her is great. There is so little help out there for young singers – once they get past a certain age there aren't many places you can turn to for help, and it's lovely that the MCF wants to."





*"The support has lifted an enormous weight off my shoulders and takes away some financial pressure. The fact that Chloe is able to continue her dream means more to me than anything."*

*"For anyone considering reaching out for support, I would say absolutely do it – there are so many talented young people out there who, with some extra support, could really achieve a lot. The Freemasons have been hugely supportive. We are so proud of Mila and look forward to her bright future, thanks to the MCF."*



 **Chloe**

**Talent: Karate**

**Career highlight: Ranked 26th in the world**

Fifteen-year-old Chloe has been practicing karate since she was six years old. After her parents' divorce, Greg, Chloe's father and Essex Freemason, began to struggle to keep up with the costs that came with Chloe's training. As an Almoner himself, Greg knew about the support of the MCF so decided to reach out. We were able to help cover the costs for training, as well as helping Chloe to attend national and international competitions.

"With karate, it can come down to how much money you have in order to provide opportunities for your child; if you can't afford to take them to important competitions abroad, they are limited in gaining the valuable experience to fulfil their potential," says Greg. "My circumstances mean that she wouldn't be able to train at the level she does or live her dream without the MCF's support."

At the age of ten, Chloe competed in Malta, achieving a silver medal in her first international competition. She then went to Hungary to the Club European championships where she competed against children two years older than her, and came home a European champion, with one gold medal and three silvers.

*"Although this was a huge achievement, and it massively improved her self-belief, I couldn't help but worry about the costs that come with progressing in karate at such a level. But how can you say no to someone with such a talent?"*

Chloe has continued with great success on the national circuit, becoming champion and gold medallist in various competitions over recent years – she is now ranked 26th in the world.

"During COVID-19 she continued to train full time at home for five to six days a week. I'm so glad she has found a discipline and talent that she is really determined to achieve in."

*Does your child or grandchild have an exceptional talent in the performing arts, music or sport, but struggles to meet the costs? To find out more about the support available for the 2023–2024 academic year, scan the QR code with your phone camera or visit:*



 [mcf.org.uk/talentaidd-BL10](https://mcf.org.uk/talentaidd-BL10)

 0800 035 60 90

# Creating better carers



**Making sure that staff are up to the important job of caring is one of RMBI Care Co.'s biggest priorities. But running an effective care home isn't just about hiring great people, it's also about helping people to grow and develop in their careers and making sure that carers remain fulfilled – because happy carers make happy residents.**

## Meet Emily

*RMBI Care Co. attracts carers at all stages of their careers, from experienced nurses to those newly qualified. Emily first joined as a carer at Lord Harris Court in Berkshire in 2010, before deciding that she wanted to train as a nurse. Alongside her day job as a carer she studied at the University of West London, qualifying with First Class Honours in Mental Health Nursing in 2018. She is now a Clinical Lead at Lord Harris Court.*

"When I first qualified, the help I got from Lord Harris Court and RMBI Care Co. was fantastic. The training courses we receive really help to develop your skills, especially when you're new to the job.

"The opportunities I've been offered are endless: training to drive the mini bus to take residents to trips, all my clinical and mandatory training, a leadership and management programme, and a mental health first aid course that enables me to support my colleagues."

Emily has come a long way since she first joined; and although much of her time is now spent managing the nursing team, she still spends plenty of time with residents to make sure that they are receiving the highest standard of care.

"The staff, residents and relatives have such a close bond that it really does feel like a second family. This gives me the daily encouragement to support the team to provide the best care for our residents."



# Three steps to creating better care

## Create knowledgeable carers

With advances in health care happening all the time, making sure that carers are up to date with their clinical skills and best practice is essential. Staff receive regular refresher training and initiatives such as the 'Dementia Bus' – a unit which tours the country simulating the sensory experience of a person living with dementia – also improve empathy, a key ingredient in delivering the best care.

## Create resilient carers

'Compassion Fatigue' is happening across the care sector – a phenomenon which sees carers burn out due to stress and anxiety – but for the last five years, RMBI Care Co. has been offering counselling and training in stress management to improve the wellbeing of staff so that they can continue with the career that they love.

## Create committed carers

For the residents, continuity and the ability to build meaningful relationships with staff have a high impact on quality of life. Thanks to the opportunities available for staff to develop their careers through skills or leadership and management training, RMBI Care Co. prides itself on a turnover rate that is lower than the industry average and as a result, residents feel happier and more secure.



*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](https://www.rmbi.org.uk)*





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

**I have been made redundant during COVID-19 and have been struggling to find a job. I found a course which would give me the skills needed to be hired locally, would you be able to help with the course fees?**

Yes! The MCF can help with funding for some courses that are able to help you regain employment. The MCF cannot help with the costs towards a complete career change if you are currently employed, but its goal is to assist with essential costs necessary to help a person back into work.

**My family are going through a financial hardship and I am scared I won't be able to support my children once they start university. Can the MCF help?**

Yes! The MCF can consider financial support for children or grandchildren, including step children and step grandchildren, of Freemasons under the age of 25 who have been impacted by a drop of income in their household. The MCF can consider a grant to help with maintenance-related fees.

**My HGV licence has expired, I don't have the money to renew it and can't work without it. Can you help?**

Yes! The MCF can help with funding different types of licence renewals, if it helps you get back to work. It can also help with funding other sector-specific certifications, if it will help you to find or continue work.



Send your questions for the Better Lives Almoner to:

@ communications@mcf.org.uk

0800 035 60 90

## You've spoken!

*"Reading Better Lives makes one proud to be a Freemason."*

– Jeremy, via email

*"This publication is a fabulous way of helping us know some of the excellent causes we provide support for, and feel proud to see the difference our charitable giving makes. I love the way it's laid out and the diverse range of articles it covers. The 'Ask the Almoner' section is always informative and educational for which I am grateful and keen to share with my other lodge members. Thanks for such a super publication."*

– Keith, via email

*"Thank you so much for sending me the latest edition of the MCF magazine. I must tell you that I read it cover to cover this evening and it made me proud to be a Freemason's widow."*

– Barbara, via email

## Congratulations to Neeta Haria

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

## Well done to John Stockdale

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

# Puzzles

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

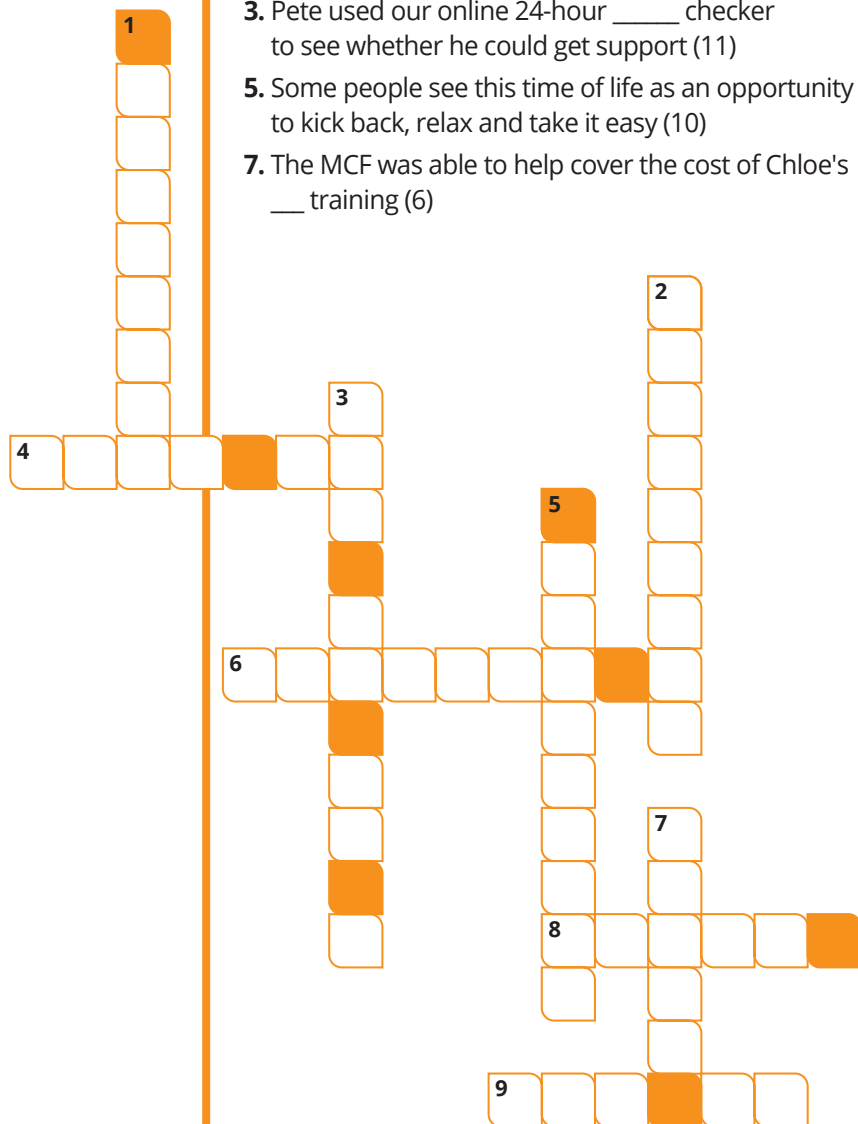
The answers to the crossword can all be found in this issue of *Better Lives*. Once you have completed the crossword, unscramble the letters in the shaded squares to spell a word related to Freemasonry. All entrants who submit the correct answer will be entered into a draw to win a £50 John Lewis voucher.

## Across

4. What can the MCF help you do, mid-career? (7)
6. Oxfordshire-based charity, Yellow \_\_\_\_\_ is helping people with disabilities to find employment (9)
8. The Prime Minister of \_\_\_\_\_ took time off to support his mental health (6)
9. 'Happy \_\_\_\_\_ make happy residents' (6)

## Down

1. The MCF can support students in higher education to pay for essential materials like \_\_\_\_\_ (9)
2. Norman became a Visiting \_\_\_\_\_ when he retired (9)
3. Pete used our online 24-hour \_\_\_\_\_ checker to see whether he could get support (11)
5. Some people see this time of life as an opportunity to kick back, relax and take it easy (10)
7. The MCF was able to help cover the cost of Chloe's \_\_\_\_\_ training (6)



**Write your crossword  
answer here:**

## Spot the difference and win

**a £25 John Lewis voucher!**

Pictured below is Chloe 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!



## How to enter:

Write your crossword answer and/or circle the five differences you spot in the photos clearly. Fill in your details on the back of this magazine, tear it off 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.



Tear me here

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## What we do

We are here to support Freemasons and their families when life takes an unexpected turn for the worse. We offer a wide range of grants and support services for financial, health, family and care-related needs.



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### Building better lives

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