



Masonic
Charitable Foundation

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Better Lives

**Empowering people
to seek help during
or before a crisis**



Encouraging opportunity,
promoting independence
and improving wellbeing.

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Opening up: empowering conversations in times of crisis

Discover how open communication can be a powerful tool during a crisis. In this introduction, Steve Warren explains the importance of starting conversations when you're struggling, offering practical tips to help you take that first step towards finding support.

Welcome to this edition of **Better Lives**, where we focus on empowering you to seek the support you need, whether you're facing a personal crisis or looking to prevent one. After reading this edition you will know about the resources available to you and be encouraged by stories of those who have turned their lives around with a little help.

According to research led by Mind, nearly 8 in 10 Britons surveyed say their mental health is affected by financial worries, with the impact being worse for those with existing mental health problems. Worryingly, nearly a fifth reported that financial worries are reducing the number of conversations they have about mental health. Almost half of respondents said that their reason for fewer conversations is that they don't want to burden others.

During a crisis, one of the most powerful tools we have is communication. It's easy to feel overwhelmed and isolated, but starting a conversation can be a crucial first step toward healing and resolution. Despite the common belief that seeking help is a sign of weakness, it is actually a profound act of courage.

When things start to go wrong and we find ourselves in a crisis, it can feel natural to withdraw and believe we have to solve the problem on our own. However, this usually leads to increased stress and feelings of isolation. Engaging in open conversations alleviates these feelings and also allows us to share our struggles and reveal sources of support we may not have considered.

The stigma surrounding asking for help is still a major barrier for many who need support. While seeking help does involve bringing other people into the conversation, it demonstrates great self-awareness and a desire for positive change. Being proactive in seeking support during times of distress can not only alleviate your own struggles but also help normalise these conversations and encourage others to reach out as well.

At the MCF, we are dedicated to fostering a community that promotes open communication about crises. We endeavour to listen actively and offer support in any way we can. We believe in the transformative power of speaking up and the profound impact of being heard.



Through our Advice, Support and Enquiries team, we aim to create safe and judgement-free spaces for open conversations, provide resources, and promote a culture where seeking help is celebrated as a sign of strength.

We know that reaching out can seem daunting, so we have some practical steps you can take to feel empowered to open up:

Acknowledge the problem:

Accept that there is an issue that needs addressing; denial can often delay recovery and exacerbate the problem.

Choose the right person to talk to:

Whether this is a trusted friend or family member, your Lodge Almoner, local PGA, or one of our Enquiry Officers, the right person will listen without judgement and offer constructive support.

Prepare your thoughts:

This doesn't mean you need to have a script, but it can help to have a clear idea of what you want to say beforehand to reduce any anxiety.

Be honest and open:

Authenticity is important. Being truthful and vulnerable can not only help you receive the help you need but also build deeper relationships with those around you.

Ask for specific help:

Only you can know how this crisis is affecting you, so make sure to identify specific ways others can support you, even if this simply means being a listening ear.

Together, we can break the silence and support each other through life's challenges.

Steve Warren

Enquiries Team Leader,
Designated Safeguarding Officer



Asking for help can be tough, but it is a vital part of overcoming challenges. This article explores the common barriers people face and explains that the MCF is here to offer confidential and compassionate support whenever you need it.

Asking for help can sometimes feel like an insurmountable challenge. Whether you're facing a personal crisis, dealing with mental health challenges, or just needing some advice, reaching out for support is a crucial step toward finding a solution. However, this can be easier said than done. Many of us encounter barriers that prevent us from seeking the help we need. Understanding and overcoming these barriers is essential, so we'd like to reassure you that help is always available, and there's no shame in reaching out.

One of the most basic, yet significant barriers is simply not knowing who to contact. With so many potential avenues, it can be overwhelming to know who the right person to ask is. The MCF Enquiries line is designed to address your concerns, and if we can't provide you with the practical help you need, our Enquiries team is always happy to point you in the right direction. You can contact us on **0800 035 60 90**.

We are proud of our team which comprises of compassionate staff members who understand the challenges you may be facing. They are equipped to provide support for specific issues, offer a listening ear, and direct you to other relevant sources of help.

We understand that not all barriers to asking for help are visible, and people often feel that admitting to needing help can feel like an admission of weakness. Our experience shows that this stigma exists within Freemasonry too, as many feel that it's important to be self-reliant and resilient. It's important to know that asking for help is not a sign of failure at any point in your life.

Mark's mental health swiftly declined following a period of physical illness and immobility where he felt trapped and isolated.



Mark: Supported by the MCF

"It took me to be at my lowest point before I decided to reach out. I realise now how important it is to ask for help. It's not an embarrassment, and it's not being weak. If it wasn't for the MCF, I would not be here today."

Privacy can also be a major concern for many people when considering reaching out for support. You may worry that your personal information will be shared without your consent, or that seeking help could impact your professional or personal life. It's important to know that confidentiality is a cornerstone of our support services, and we'd like to reassure you that we handle any conversations with the utmost discretion. Our goal is to provide you with the assistance you need while maintaining your trust and confidence.

There is sometimes the misconception that we should not ask for help because we do not believe our needs are as urgent or deserving as other people. It's crucial to know that by contacting us, you are not taking resources away from anyone. Our services are designed to assist everyone who reaches out and your well-being is just as important as anyone else's.

Regardless of your concerns about eligibility or the nature of your issue, we encourage you to contact our Enquiries line. It is always better to call us and ask, than to not call and be in need of help you are eligible for. Whether your need is big or small, immediate or ongoing, our goal is to assist you in finding the support you need.

Remember, seeking help is a positive and proactive step towards improving your situation. You are not alone, and support is available. We are happy to help or point you in the right direction, picking up the phone or sending a simple email is the first step.

1. I don't know who to ask for help

The MCF Enquiries line is designed to address your concerns, and if we can't provide you with the practical help you need, our Enquiries team is always happy to point you in the right direction.

2. I don't want to be viewed as being weak

It's important to know that asking for help is not a sign of failure at any point in your life.

3. I don't want my personal information to be shared with others

It's important to know that confidentiality is a cornerstone of our support services, and we'd like to reassure you that we handle any conversations with the utmost discretion.

4. I don't think I am eligible for support so I won't bother

It is always better to call us and ask, than to not call and never know.

5. I don't want to take help or time away from someone else

It's crucial to know that by contacting us, you are not taking resources away from anyone. Our services are designed to assist everyone who reaches out and your well-being is just as important as anyone else's.

**You can contact us on
0800 035 60 90**

Don't hesitate to call us on 0800 035 60 90

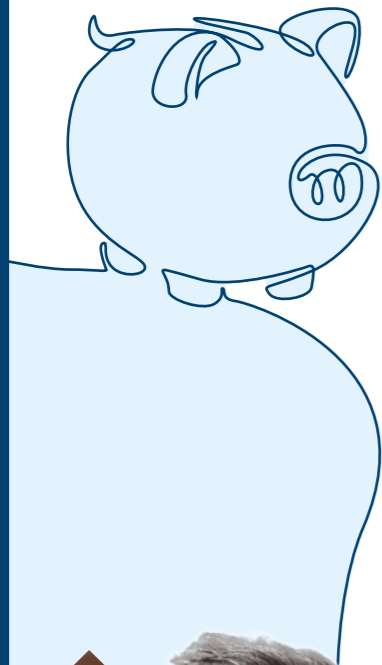


Or find out other ways you can contact us by visiting:

mcf.org.uk/ContactUs-BL14



This article highlights the importance of managing your finances before they become a crisis and describes how the MCF supported Andy, a Freemason with Cystic Fibrosis, through his financial challenges.

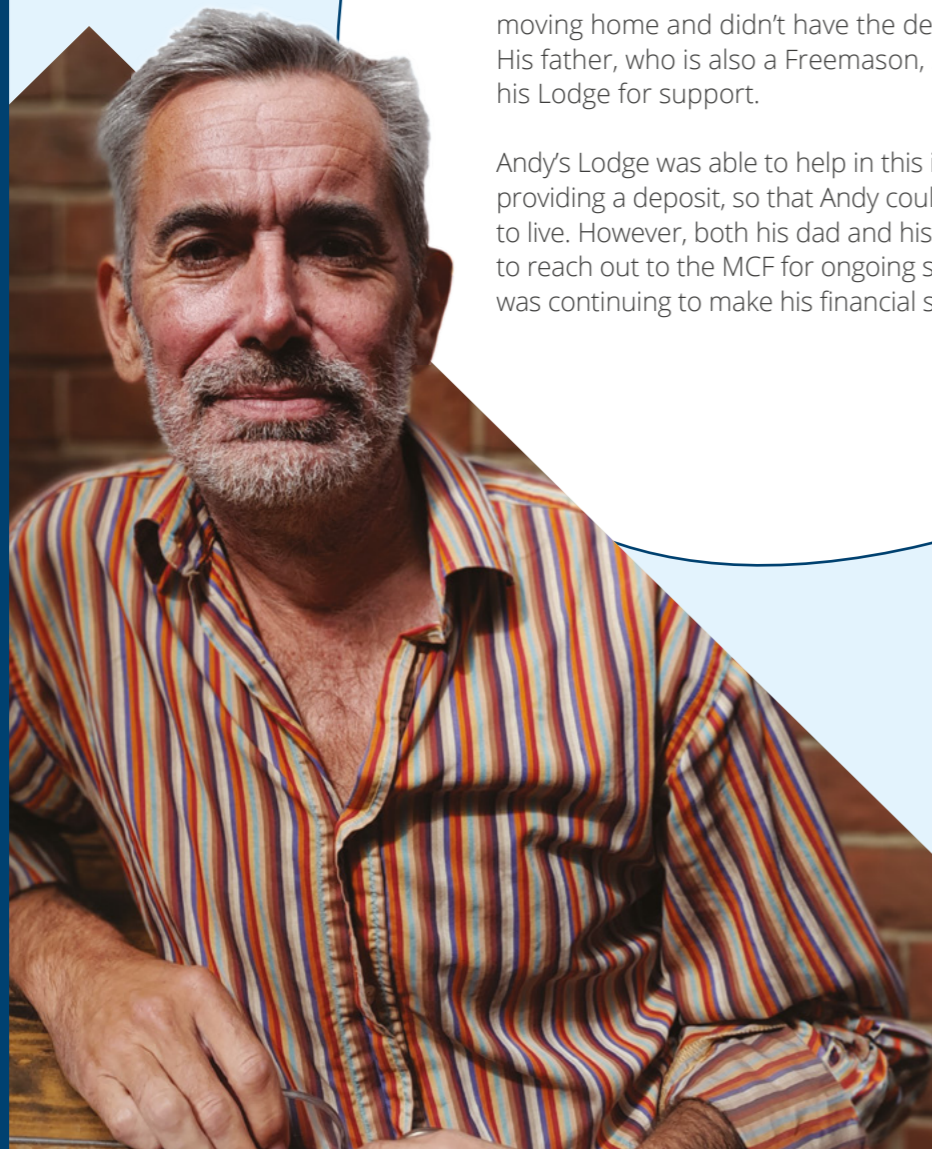


According to research, led by the University of Bristol and Cystic Fibrosis Trust, families with Cystic Fibrosis are more likely to be struggling with their finances than the general UK population. In fact, a quarter of adults with the condition and over a third of parents of children with Cystic Fibrosis report that paying their bills is a 'constant struggle'; double the rate of UK households overall.

Andy, a Freemason from Sussex, has been living with Cystic Fibrosis for his entire life. He has been able to manage for the most part, but when he was made redundant from his full-time job due to changes in his health, he was put in a difficult position.

Recently, Andy found that living with Cystic Fibrosis made working consistently difficult. He could only manage part-time hours working in a completely different, unfamiliar industry. This financial strain became more noticeable when he was moving home and didn't have the deposit to secure a flat. His father, who is also a Freemason, suggested that he ask his Lodge for support.

Andy's Lodge was able to help in this immediate situation by providing a deposit, so that Andy could secure a place to live. However, both his dad and his Lodge encouraged him to reach out to the MCF for ongoing support, as his condition was continuing to make his financial situation more difficult.



As a result of having Cystic Fibrosis, Andy needs to follow a specific diet which can make buying food more expensive; especially during times of financial hardship. Even though Andy is receiving state benefits, the amount received only amounted to £7 per day. Due to a lack of adequate nutrition, Andy would be in hospital very frequently and the nature of his condition means that he would need to go for treatment in London, leaving him more isolated from his support network; a situation which began to take a toll on his mental health.

When applying for support from the MCF, Andy was supported in his applications by a Visiting Volunteer, who helped him fill out the forms and apply for further state benefits of which he had not been aware. He found that his experience with the MCF was overwhelmingly positive, having received clear and timely communication regarding the status of his application.

Andy qualified for a Daily Living Cost grant from the MCF and this relieved a lot of the pressure that he was feeling. The financial support allowed Andy to follow his recommended diet, which reduced the symptoms of Cystic Fibrosis. Due to his improved health, his visits to the hospital are now less frequent and he is able to socialise more often, which has greatly improved his mental health.

'The help I receive from the MCF is fundamental to my physical and mental health. I'm extremely grateful to be receiving this support and it has allowed me to live with dignity' said Andy.

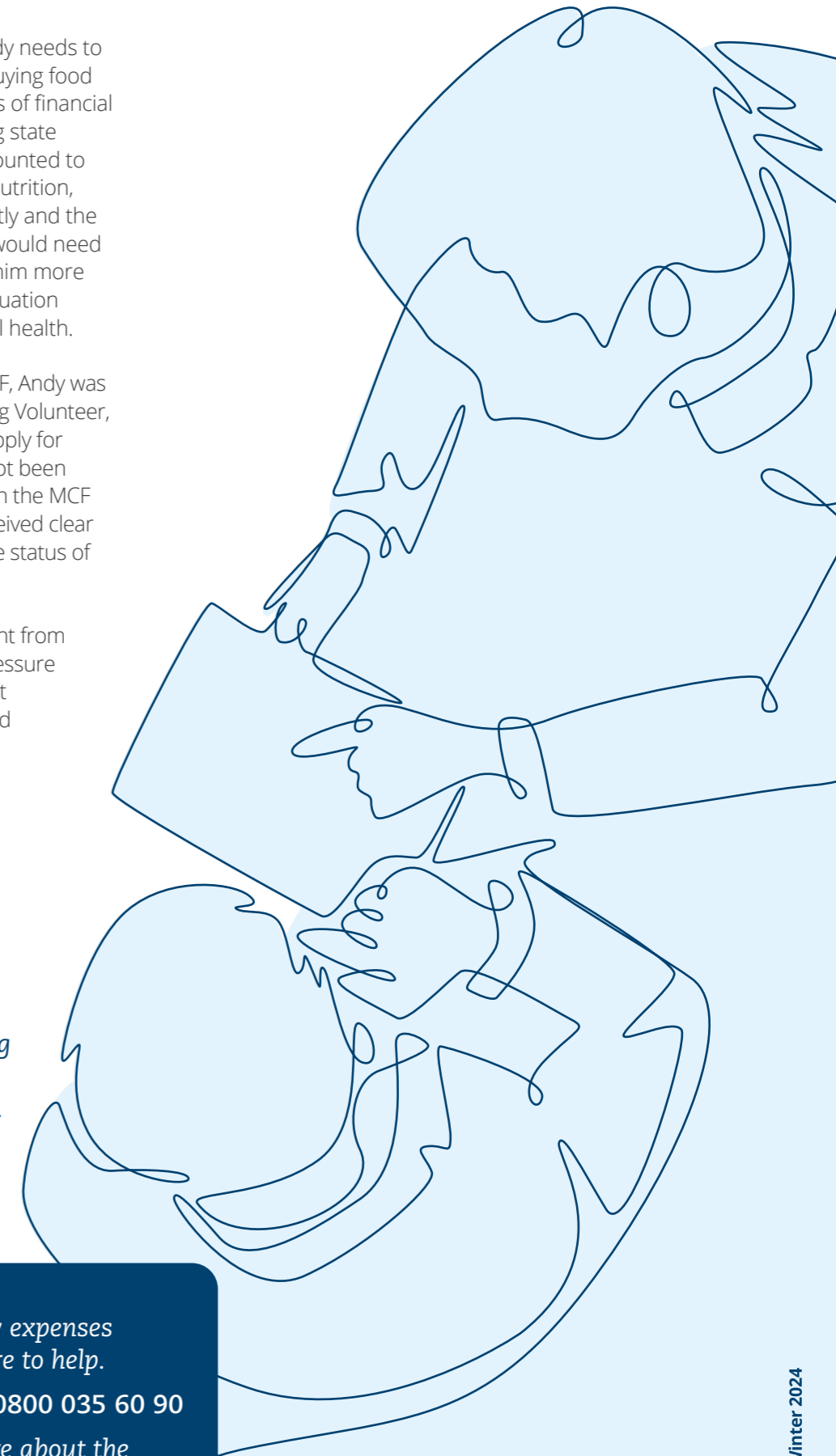
If you're struggling with daily expenses following a distress, we're here to help.

To access support, call us on 0800 035 60 90



To find out more about the support available, scan the QR code with your phone camera or visit:

mcf.org.uk/Financial-BL14





Step into a typical day with Kath Betts, an MCF Adviser, and see how she provides vital support to Freemasons and their families. From responding to urgent needs to offering ongoing guidance, Kath's work shows the real impact of connections and conversations.



Kath is an experienced Adviser who has worked with us at the MCF for over six years. Seeing the impact she has made on people's lives, whether large or small, is what makes her passionate about her job. We asked Kath to tell us about her routine and what working in the Advice and Support Team (AST) means to her.

My alarm goes off at...

6am, just before my husband leaves for work. Every morning he makes me a cuppa before leaving home.

I start my day by...

Switching on my computer and mobile phone, I scan through emails, messages, and voicemails and start prioritising the incoming tasks for the day or week. These can change several times throughout the day. If I am visiting applicants and beneficiaries, I check traffic and weather reports and call or text them to confirm before setting out for the day.

How I spend my days...

Organising, adapting, and responding to the needs of Freemasons and their families, I interact with Provincial Grand Almoners, Lodge Almoners, Visiting Volunteers, and the wider Freemasonry community within my three Provinces: Hampshire and Isle of Wight, Dorset, and Wiltshire. When I am out of the office visiting applicants and beneficiaries, I navigate roadworks, road closures, and diversions that often lead nowhere.

Who are the AST?

Our Advice & Support Team (AST) offers a free and confidential service for Freemasons and their families. The Advice & Support Team's services are available to anyone with a close connection to a Freemason. Those seeking Advice & Support Team support should contact our enquiries team for a referral. Advice & Support Team Advisers are based regionally throughout England and Wales. Once a referral has been made, a local team member will call to discuss the situation and offer advice on any support or services available. The AST can also arrange a home visit if required.

The best part of my role is...

Being able to make a personal connection so that people feel understood and, more importantly, listened to attentively. I know from years of experience when it is the right moment to just be quiet and listen and when to respond with information, support, guidance. I have condensed my working hours into a four-day week so I can play with my grandchildren every Friday. It's so much fun, and it also enables me to support my daughters by reducing their childcare costs.

The hardest part of my role is...

When we lose someone that we've been supporting for a long time. You build really positive relationships, sometimes with other family members, and you see the impact of the pain and grief on their wider family. I have a couple of ways of coping with loss within my role. First, I pull a memory of the person and listen and share in the family's grief by letting them know we cared and took time to get to know some part of who they were. Secondly, I always take the day to remember that person when they were alive, recalling the stories they shared with me, and then I am able to say a personal "goodbye." This enables me to be resilient and move forward in helping others.

When I am not working...

I am spending time with my beautiful family. I am married to Garry, and we have five grandchildren who keep us very busy, as do my three daughters. Since becoming a Nana to three girls, Eviee, Molly, and Sena, and two boys, Myles and Ronnie, we spend time playing, laughing, and having fun. My youngest daughter lives in Japan with her husband and my granddaughter Sena. I have not held Sena for eight months, but we spend lots of time together on video calls. We have a great time, she is just like her mummy was when she was little.



To find out more scan the QR code or visit:

mcf.org.uk/ASET-BL14

To access support, call us on 0800 035 60 90



The MCF's Advice and Support Team (AST) offers more than you might think. This article explains the full range of services available.

The Advice and Support Team (AST) is comprised of a group of Advisers who work regionally across England and Wales, offering face-to-face or telephone advice on a wide range of subjects. The Enquiries team, based in Freemasons' Hall in London, will respond to your enquiry, and then may make a referral to the AST. A local Adviser will then make contact with you to discuss your situation and offer advice on support or services available.

The Enquiries team cannot immediately make grant decisions, but we understand that some situations are urgent. That's why the AST is committed to providing interim support between the application and grant-giving stage, ensuring you're not left in the dark. Even if you are not eligible for a grant, our Advisers can offer valuable assistance in various ways.

The AST can assist you by discussing the best approach to meet care needs, exploring how home adaptations and mobility aids can help people maintain independence, offer practical advice on the education and well-being of children, and guiding people to state benefits and services available from local authorities and other charitable organisations.

In many cases, Advisers can make you aware of benefits you could be claiming, and signposting you to sources of expert guidance. The service the AST provides is confidential, and has proven to be life changing.



"We can visit you in your home and look at the bigger picture around the initial problem, and see that they might benefit from having home adaptations, mobility aids, and more. So we go in on one issue, but it's the tip of the iceberg; we look below the iceberg to identify what else we can help people with."

– MCF Adviser

To access support, call us on 0800 035 60 90

In times of crisis call the Samaritans on 116 123



Mental health challenges can be overwhelming, but you don't have to face them alone. This article explains how the MCF provides access to mental health support for Freemasons and their families, helping you regain stability in difficult times.

In times of emotional distress, talking to a professional can be a lifeline. We can help Freemasons and their families' access mental health support for symptoms of depression, anxiety, stress or other mental health concerns – this includes adults, as well as children and grandchildren of Freemasons.

The service is delivered through an experienced and independent provider. It gives access to fully trained and qualified mental health practitioners, ensuring that the highest quality of care is provided.

An initial assessment with a mental health clinician is the first step in the process and this will determine the type of mental health support which is appropriate – this could be counselling, Cognitive Behavioural Therapy (CBT) or other types of therapy. A financial assessment is not required to access mental health support but may be required to access specialist mental health support. Our Enquiries team will be able to offer more information regarding the financial assessment if it is needed.

Turn the page to read personal stories related to mental health support received through the MCF.



We are here to support you during difficult times, but the MCF is not an emergency service. If you are experiencing thoughts of self-harm or suicide, it is essential that you seek immediate assistance. Please contact the Samaritans (116 123) or Mind (0300 102 1234), who can provide you with the necessary support to ensure your safety.

Kate's story

As Kate became increasingly overwhelmed by the challenges of life, her husband, a Freemason, reached out to the MCF for support to see if we could help.



"I was struggling with day-to-day life, feeling the pressure to keep on top of everything – looking after our home, family, and making sure I continued working. I was also taking care of my husband, who has been left with multiple conditions after having COVID and has not been able to return to work since. I never thought we would be in this position – at least not until our old age. I have suffered from anxiety and depression for over 20 years now and have faced different battles, mainly in my own head. In January of this year, it all became too much. I was feeling so overwhelmed by everything: how quickly the time and days were passing, my son growing up so fast, and just the general feeling that life itself was too difficult."

After reaching out to her doctor, she was referred to a counselling service, but the long waiting list couldn't meet Kate's need for support.

"I needed help, so my husband got in touch with the MCF. He explained what had happened and how I had hit rock bottom. I received a phone call the next day, and within a few days had a telephone assessment with someone. It was so fast."

"I received 12 weeks of one-to-one Cognitive Behavioural Therapy (CBT) with a lovely lady. At first I was scared as I had not done anything like this before, but she was so kind and supportive that I was actually upset when it all finished. She listened to me and helped me to look at life differently, in ways I had never thought to do before."

Access to the MCF's mental health services has proven incredibly empowering for the people we support, providing them with the strategies they need to navigate difficult times and regain stability.

"I still have my battles in my head, I don't think that will ever go away, but I have a different outlook on things now, and I came away from the counselling with the tools to teach myself to continue the treatment when things get bad. I'm so very grateful to the MCF; they have helped in more ways than I ever imagined."



Louise's story

Louise's life was turned upside down when her husband, a Freemason, passed away 18 months after being diagnosed with terminal cancer.

"The first year after my husband died, I was in total shock even though we knew it was coming – it changed our whole life. I was so busy dealing with my three children and making sure that they were okay that I put myself on the backburner. I suffered from major flashbacks, so I contacted my doctor, who told me I have Post Traumatic Stress Disorder (PTSD)."

– Louise

After learning that the waiting list for support was over a year long, Louise remembered that, in addition to the mobility aids we provided for her late husband and assistance with daily living costs for her family, we could also help her access mental health support.

"It was quick and easy to apply, and within weeks I was receiving support. I had 12 sessions of CBT, and it gave me so many tools to deal with what I'm going through now and whatever happens in the future. My therapist retrained my brain, which has been through so much trauma; he said it's like I had thrown a load of laundry in the cupboard and shut the door, which really resonated with me. I left the door closed for so long, and now it is slowly opening, and I'm starting to deal with it."

"I'm an ordinary person with a family who have had their life turned upside down. The MCF continues to support me and my children, and the CBT I received has given me clarity and essential tools for the future."



We offer access to mental health support through trusted external organisations and can help you to find other services that may help.

To access support, call us on
0800 035 60 90

Find out more about our access to mental health support by visiting:

mcf.org.uk/MentalHealth-BL14



Be inspired by John's story of resilience. After facing homelessness and mental health challenges, short-term financial support from the MCF helped him turn his life around, leading him to start a charity that is making a difference in his community.

According to the Department of Housing, homelessness among military veterans has climbed by 14 per cent in the last year.

Changes in finances can come at any time and have a major impact on a person's life. For John, losing his job sent his life into a downward spiral, but support from the MCF gave him the confidence he needed to turn his life around.

John was working in a well-paying job, but he was dismissed due to his mental health struggles, which were connected to his military service. The difficulties from this experience meant that he struggled to find a new job and was reliant on government support.



The sudden financial downturn forced John to find a new place to live, leaving him vulnerable. He moved in with an ex-partner, but the situation quickly became untenable due to their abusive behaviour, leading John to make the difficult decision to leave and face homelessness. Without a permanent home, John lived in his car and stayed with friends when he could. As a military veteran, John reached out to the Royal British Legion for support. While they provided some assistance, his situation remained challenging. The circumstances took a significant toll on John's mental health, leading to feelings of despair and suicidal thoughts.

Thankfully, John was able to claim Universal Credit, which enabled him to secure a flat and get off the streets. However, he could afford little else including household essentials or furniture. John found out about the MCF by chance. During a visit to local supermarket, he ran into a fellow Freemason and while they were catching up, John was told about the MCF and the support available. His application for a Daily Living Costs grant was successful and lifted a weight from his shoulders. John was finally able to afford enough food and could purchase a bed for the first time.

"I feel lucky to have reached out to the MCF and the support provided has saved my life. It has reduced the financial anxiety that I felt and removed my fears of returning to homelessness." said John.



Recognising that many people face similar challenges, John has been actively giving back to his local community. He founded a charity called Bworkz, which aims to make beekeeping more accessible and supports those struggling with their mental health.

"Beekeeping has helped me stay focused and stabilise my mental health, so I want to share this pastime with others." said John.

John has secured National Lottery funding and a partnership with the Woodland Trust for Bworkz, enabling them to offer beekeeping lessons. Amid concerns about the decline in pollinators across the country, Bworkz is making a positive impact on the environment as well as on the lives of those supported by the charity.

John's journey from homelessness to charity founder is a testament to resilience and how even a little support can go a long way in rebuilding a life.

To access support, call us on 0800 035 60 90



Whether you are struggling to keep up with your daily expenses or are going through an emergency situation, we are here to help you. To find out more about the support available, scan the QR code with your phone camera or visit:

mcf.org.uk/Financial-BL14



Wayne's story is one of gratitude and giving back. After the MCF supported his daughter's surgery, Wayne was determined to raise money and help others receive the same life-changing support.

According to Scoliosis Support & Research, the condition can develop at any age. However, it most often begins in children between the ages of 10 and 15. In the UK, around three in every 1,000 children need treatment for scoliosis.

Scoliosis is a sideways curvature of the spine that most often is diagnosed in adolescents. While scoliosis can occur in people with conditions such as cerebral palsy and muscular dystrophy, the cause of most childhood scoliosis is not known. Most cases of scoliosis are mild, but some curves worsen as children grow.

When Wayne's daughter, Freya, was diagnosed with an aggressive form of scoliosis aged 12, the family were worried about her future.

Following his daughter's diagnosis, Wayne began to blame himself for not spotting the signs of her condition sooner. As a paramedic, he felt guilty that Freya's scoliosis had gotten so bad and gone unnoticed. Typically, when the curvature of the spine goes beyond 40 degrees, surgery is vital. At diagnosis, Freya's spine had a curvature of 74 degrees, meaning she was in dire need of intervention.

Like many people following a diagnosis, Freya faced a long wait for surgery. Since COVID, pressures on the NHS have led to increased waiting times for many.

That's when Wayne decided to reach out for help. He was approached by the Provincial Grand Charity Steward of Dorset who informed him about the support the MCF can provide. When we told him we would be able to cover the costs of his daughter's surgery reduce her wait, he felt the weight immediately lifted off his shoulders.



"Having the MCF pay for Freya's surgery was a massive relief, it took away all the uncertainty and waiting. We truly don't know what could have happened if she didn't have the surgery as soon as she did," Wayne told us.

Freya's six-hour surgery involved the insertion of two titanium rods against her spine in order to straighten it. She made a full recovery and was able to return to school after just two months. Wayne told us that,

"Freya lost out on a lot of important time at school, from lockdowns to recovery. But she is doing amazingly well now; she has passed all her exams in college and wants to become a marine biologist".



Thanks to his incredible fundraising efforts, Wayne has helped the MCF and Scoliosis Research to provide support to many others who may have been in his position.



Find out how you can support our work by scanning the QR code or by visiting

mcf.org.uk/Financial-BL14

As Wayne and his family rebuilt their lives following Freya's surgery, he had a growing desire to repay the MCF for the support his family had received and he became active fundraiser for the MCF.

Wayne himself had been medically discharged from the military on account of a lower-leg injury, which means walking can be very painful for him. In spite of this, he decided to embark on the challenge of walking backwards for 76.9 miles to raise money for the MCF and Scoliosis Research. Wayne told us that,

"the more difficult the fundraiser, the better for raising awareness and funds."

Together with a fellow officer, he walked the equivalent of nearly three marathons starting from where Freya was diagnosed in Portland, all the way to where she had her operation in Southampton.

Wayne was determined not only to show his gratitude to the MCF, but also to raise awareness for scoliosis,

"The most up to date statistics claim that only three in 1,000 children suffer from scoliosis, but that doesn't seem correct, because everyone you talk to seems to know someone who is affected. I really wanted to raise money for Scoliosis Research, they desperately need help with funding their resources and research."

The event took him five days to complete and Wayne was able to raise just short of £10,000 which was split between the two charities.

"Throughout the journey I met so many wonderful people, including masons", said Wayne.

"I really can't thank the MCF enough, I would encourage anyone to reach out for support. The MCF is there for you, it's proven that it does work so just ask. It may be a yes or a no, but it doesn't matter how big or small you may think your problem is, it is more likely that they will be able to help you."





Do you have questions about MCF support? This Q&A explains what qualifies as a drop in income, the application process, and who is eligible for support, ensuring you have the information you need to seek help.

I want to apply for support from the MCF. Where do I begin?

Your first step should be to talk to your Lodge Almoner and see what help they can provide you. Some Lodges are able to support their members in times of need, so it's always worth asking them. If the support you require is more extensive, then please call our Enquiries line on **0800 035 60 90**.

I have heard that to qualify for an MCF grant, my household must have experienced an unexpected drop in income. What can be considered a drop in income?

A drop in income is when someone in your household either loses their job or has to stop work due to ill health, bereavement, or taking on a caring role at home. There could be other circumstances where there has been an unexpected drop in income and our Enquiries team would be happy to answer any questions. Please call them on **0800 035 60 90**.

Will the MCF help me with my application for support?

Yes – The MCF can help you with your application. In most cases, one of our Visiting Volunteers will visit you at home and complete your application. This allows the MCF to obtain all of the information needed to complete the application and ensure that you can get the help that you need.

In some cases the Advice and Support Team (AST) can also support you by: discussing financial difficulties; reviewing the options for care needs, exploring how mobility aids can help you maintain independence, offering practical advice on education and well-being of children, and directing you to state and local authority benefits, as well as services from other charitable organisations.

My children's grandfather was a Freemason, are they eligible for MCF support?

In many cases, yes. You can apply for help from the MCF on behalf of a grandchild of a Freemason.

Our criteria for supporting family members of Freemasons is broadly defined as someone who has a strong family connection to a Freemason belonging to a Lodge under the United Grand Lodge of England. The Freemason does not need to be a currently subscribing member, but he must have joined before the need arose.

Please be aware that if the Freemason's membership is not active, there is a set period of time after the membership ended in which an application can be submitted.

We define those with a strong family connection as a Freemason's:

- married or life partner
- widow or surviving partner
- divorced or separated partner
- child or step-child (under 25) in full-time education
- grandchild or step-grandchild (under 25) in full-time education.

Other relations may also qualify for support if they can demonstrate that a Freemason has provided them with significant financial or physical support.

To access support, call us on **0800 035 60 90**



If you're unsure, please complete our eligibility checker on our site:

mcf.org.uk/Eligibility-BL14

Puzzles

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

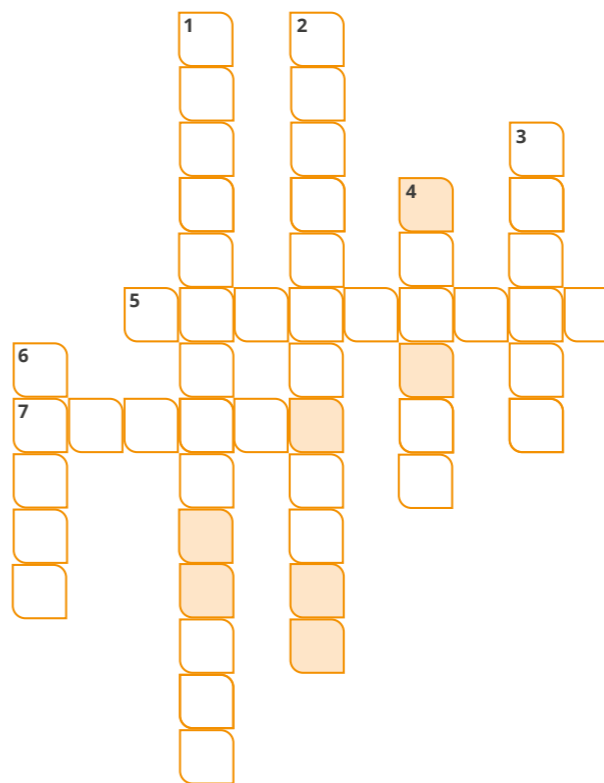
The answers to the crossword can be found in this issue of **Better Lives**. Once you have completed the crossword, unscramble the letters in the shaded squares to spell a word related to Freemasonry. All entrants who submit the correct answer will be entered into a draw to win a £50 John Lewis voucher.

Across

5. The condition Wayne's daughter was diagnosed with (9)
7. The ____ and Support Team assists applicants (6)

Down

1. The condition Andy is living with (6, 8)
2. Type of support Mark received (6, 6)
3. Daily ____ Costs The type of grant John applied for (6)
4. Name of the charity John set up (6)
6. Where Kath's youngest daughter lives (5)



Congratulations to Cheryl Ball

Who correctly identified the word 'Mason' in last issue's crossword – a £50 John Lewis voucher is in the post.

Well done to Hannah Thraxton

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

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

Pictured below is Claire, who featured in this issue of **Better Lives**. To be in with a chance of winning a £25 John Lewis voucher, simply spot the five differences between the two photos.



Write your crossword answer here:

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.





Tear me here

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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 ☐ Widow of Freemason
☐ None of these

Are you:

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

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The MCF recently launched its new WhatsApp Channel.



Scan the QR code to follow us and receive all MCF updates before anyone else!

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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