

ALMONER'S HANDBOOK



Acknowledgements

Following visits to Regions by representatives of the Grand Charity in 2007/08 it became clear that Almoners required a user-friendly and easily accessible manual to support the work that they do.

A Working Group of Provincial Grand Almoners, all willing volunteers, was formed to produce a manual. I am grateful to those who gave me the necessary support and encouragement to bring the task to fruition.

The Group included:

Alan Jackson, Yorkshire, West Riding
Ashley Green, Bedford
Paul Cohen, Essex
Peter Carey, Buckinghamshire
Tony McCluskey, Oxfordshire

I am also grateful to those Provincial Almoners who made their own Provincial Handbooks freely available to the Group and readily agreed for material to be used in this Handbook.

The production of the Handbook would not have been possible without the support from the Chief Executive Officers and Representatives of the Masonic Charities.

John Winston, Somerset
Chairman



Foreword

The Almoner plays a vital part in the life of every Lodge and Province.

The role has in recent times been recognised and acknowledged by Grand Lodge and Provincial Grand Lodges to be of great importance. With people now living longer, and typically remaining in their own homes, the work of the Almoner will expand.

The purpose of this handbook is to assist and support the Almoner in carrying out his role, to enable him to be pro-active in seeking assistance for those who are in need and to point him in the right direction for assistance. The Handbook is designed as a model of best practice and it is intended that Provinces will adapt it to fit individual Provincial circumstances.

The handbook cannot provide examples to fit each and every case. Further guidance can be sought from the Provincial Grand Almoner or the Masonic Charities.

Much thought and effort has been given to this handbook by the Provincial Grand Almoners who wrote it and for this I thank them. I am sure that you will find it useful.

A handwritten signature in black ink that reads "Nigel Brown".

Grand Secretary

| CONTENTS | | <i>Page</i> |
|-----------------|---|-------------|
| 1 | Introduction | 4 |
| 2 | The Role of the Lodge Almoner | 5 |
| | – Role and responsibilities | 5 |
| | – Identifying cases of need | 7 |
| | – <i>Checklist: Discussions with potential applicants</i> | 8 |
| | – Keeping records | 9 |
| 3 | Support available: State benefits | 10 |
| | – State benefits | 10 |
| | – Considerations for Almoners | 12 |
| 4 | Support available: The Masonic Charities | 13 |
| | – Freemasonry Cares | 14 |
| | – The Freemasons' Grand Charity | 15 |
| | • Support for Freemasons and their dependants | 15 |
| | • Eligibility | 15 |
| | • The application process | 16 |
| | – <i>Checklist: Grand Charity Application Process</i> | 16 |
| | – Royal Masonic Benevolent Institution (RMBI) | 20 |
| | • Services to Freemasons and their dependants | 20 |
| | – <i>Checklist: RMBI Services</i> | 20 |
| | • Care Homes | 21 |
| | – <i>Checklist: RMBI Homes</i> | 23 |
| | • Other RMBI services | 24 |
| | – Masonic Samaritan Fund (MSF) | 26 |
| | • Services available | 26 |
| | • Eligibility | 28 |
| | • The application process | 29 |
| | – <i>Checklist: MSF Application Process</i> | 29 |
| | – Royal Masonic Trust for Girls and Boys (RMTGB) | 31 |
| | • Eligibility | 31 |
| | • Application procedure | 32 |
| | – <i>Checklist: RMTGB Application Process</i> | 32 |
| | • Safeguarding children policy | 34 |
| | • Other support available | 35 |
| | • Schools | 36 |
| 5 | Support available: Other charities | 37 |
| | – Armed Services charities | 37 |
| | – Other agencies | 39 |
| 6 | Contact information | 42 |
| | – Masonic Charities | 42 |
| | – Other useful organisations and websites | 43 |

1 INTRODUCTION

This handbook is published for the information and assistance of Lodge Almoners. It is hoped that it will be of particular use to newly appointed Almoners, as well as serving as a continuing reference source for experienced Almoners.

The office of Almoner is often underestimated by the Brethren, and the full extent and importance of the duties attached to the appointment are not always appreciated or understood. In the past the Almoner was seen largely as a figurehead, a representative of a fraternity that cares for its members and their dependants during times of need. The position was, and perhaps often still is, perceived as mainly reactive.

In reality, though, the role can be a very demanding one, concerned as it is with ensuring the welfare of Lodge members and their widows and dependants. A good Almoner needs to maintain contact with Lodge members, including those who are not regular attendees, and with widows and dependants of former members. He needs to be alert to problems they may face, and aware of the range of support that can be called upon to address them. At the same time, he needs to be discreet in carrying out his role, with the result that its significance may not always be fully appreciated.

People are now living longer, and the problems of old age, both medical and financial, are becoming more prevalent, so that the demands on Almoners are even greater than before. This makes it even more important that the Almoner should have access to appropriate support resources. The first point of contact for advice or help should be the Provincial Grand Almoner (or Group or Area Almoner if they exist in the Province), but there is no reason why assistance should not also be sought from other Lodge brethren or Chapter companions if required.

This handbook is one of a number of resources to support Almoners in their important role. It will be updated or replaced from time to time as necessary, and is also available on the website. Feedback on the handbook and suggestions on how to improve it would be greatly appreciated; please send them to:

Chief Executive
The Freemasons' Grand Charity
60 Great Queen Street
London WC2B 5AZ

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Fax: 020 7395 9295
Email: info@the-grand-charity.org

2 THE ROLE OF THE LODGE ALMONER

Role and responsibilities

The core role of the Almoner is to be the “eyes and ears” of the Lodge, ensuring the welfare of its members and of their widows and dependants. Specific responsibilities include:

Keeping in touch

- Maintaining regular contact with sick or distressed Lodge members.
- Maintaining regular contact with Lodge widows.
- Making contact with families of recently deceased brethren.
- Being alert to the needs and problems of Lodge members and their dependants.

Keeping informed

- Being aware of the aims and activities of the four main Masonic Charities (The Freemasons' Grand Charity; The Royal Masonic Benevolent Institution; The Royal Masonic Trust for Girls and Boys; The Masonic Samaritan Fund) and how to access the support they offer.
- Having a basic knowledge of the range of support available from the state and from non-Masonic charities (eg armed services charities) and how potential applicants can obtain specific advice.
- Attending training and other events to keep up to date with developments affecting his responsibilities or the Masonic Charities.

Providing support

- Making new members welcome, in conjunction with the Proposer, Seconder and Lodge Mentor.
- Ensuring that members, partners and dependants are aware of what support may be available, particularly Masonic support.
- Conducting visits and discussions with members who may need support.
- Assisting the Provincial Grand Almoner when required, eg with a request for visiting a Brother, widow or dependant from another Province.

Record-keeping and reporting

- Maintaining accurate records of all receipts and payments made.
- Maintaining records of all visits to brethren, widows or other dependants.
- Maintaining a record of the names and contact details of brethren, widows and dependants, including as far as possible the details of widows and dependants of resigned or excluded brethren.
- Reporting on the above to the members at each Lodge meeting, while preserving due confidentiality.

In addition to the above, a good Almoner will make himself aware of happier events such as birthdays, births and special wedding anniversaries so that the Lodge can send appropriate greetings.

To perform this role the Almoner will need to possess considerable tact, courtesy, discretion, patience and humour, together with a sympathetic disposition, a commitment to helping people, and time and energy to devote to the benefit of Lodge members and their dependants. Poverty is not an easy thing to admit to. Health worries are often kept hidden. It is often painful to admit to others what may seem to be a failure and an inability to cope. Confidentiality and a caring approach can be the key to relieving those worries.

The office is one that benefits from continuity and it is suggested that a term of five years is generally appropriate.

Identifying cases of need

Awareness

The Almoner should be constantly looking out for cases of need or difficulty among Lodge members or their dependants. In many cases he may be approached directly by a member of the Lodge or Chapter; other cases may be brought to his notice by a Masonic friend of the brother or dependant concerned.

Absence from meetings may be another indication that a brother is in difficulties, for example as a result of physical disabilities, financial pressure or illness in the family. In such cases, the Almoner may seek the help of someone who is in regular contact with the absentee or knows him best to investigate the reason for absence.

Possible needs

The range of possible needs which an Almoner should look out for is wide, but most will fall within three main categories:

- Financial:** This covers all sorts of money worries: inability to meet household expenses; difficulty in paying for home repairs and maintenance; emergency costs, eg arising from illness; meeting costs involved in children's education; dealing with debt and its attendant problems.
- Health-related:** Healthcare problems also involve costs, which people may find it hard to meet. Individuals may be suffering from all sorts of conditions which affect their well-being and quality of life, whether physical or mental, including depression and various forms of trauma.
- Family:** Other needs may relate to family and friends, including the effects of bereavement.

The Almoner should be alert for signs of problems like these, and should know what advice and support are available to help deal with them.

Discussions with potential applicants

Once it has been established that a need exists, it will be necessary to arrange a discussion in a place where the person seeking help feels comfortable. This will usually be at home, but in some cases a different venue may be preferred. The initial approach obviously requires a good measure of sensitivity, combined with tact and diplomacy; all information obtained must be treated in the strictest confidence. The checklist below may be helpful in preparing for and conducting these discussions.

In some cases problems can be resolved easily and effectively just as a result of talking about them. In any event, any action should always be based on what the person in need has decided to do, not on what the Almoner thinks may be best for them.

Before an approach is made to any of the Masonic charities, it is important to be sure that all available benefits are received from the state. If this does not appear to be the case, help may be needed to make an application to the Department for Work and Pensions or other applicable public body. No approach should be made to any public body or agency concerning state benefits, however tentative, without the agreement and written permission of the brother or dependant concerned. Wherever possible, they should be encouraged to make the approach themselves.

Checklist – Discussions with Potential Applicants

Before

- Agree a firm date, time and place convenient to all parties.
- Agree who will attend the discussion:
 - Ask the potential applicant if they have a relative or friend they would like to be present.
 - Inform them of anyone who will be accompanying you (eg when visiting ladies it may be a good idea to take your wife or partner or another Lodge member).
- Leave a contact number in case arrangements need to be changed, and ensure you have relevant contact details for the potential applicant.
- Let the potential applicant know what information you may need from them during the discussion.
- Obtain as much background information as possible beforehand.
- Prepare any necessary paperwork or forms that may be needed.

During

- Arrive on time.
- Show some suitable form of identification if the potential applicant doesn't know you.
- Start the discussion with general pleasantries to create the right atmosphere.
- Emphasise that the information provided will be **confidential** to yourself and the relevant Masonic Charity or Charities.
- Go through the questions you wish to ask in a logical and sensitive manner.
- Obtain evidence as needed or available to verify answers (eg Awards of Benefits / Notices of Assessment from the Department for Work and Pensions; bank statements; electricity and gas bills; Council Tax, rent, mortgage and water rate demands).
- Be observant: look out for signs of financial or other distress (eg worn furniture, cold rooms, drawn features, poor mobility). In the case of older brethren or their dependants, establish if they have family and what they are doing, or are prepared to do, to help.
- Before leaving:
 - Go through what you intend to do to help, and check that the potential applicant is happy with this.
 - Confirm any actions they need to take themselves.
 - Tell them what will happen next, and when you will be in contact again.
 - Give them a *Freemasonry Cares* card, if they do not already have one, in case they may wish to contact the Masonic Charities directly through this scheme.

After

- Keep a record of the discussion and of the main points agreed and actions planned.

Keeping records

Good records are essential, covering not only Lodge members but also widows and dependants. Such records should include:

- Details of all brethren, including those who have resigned or have been excluded, giving name, address, age, telephone number and e-mail address (where available). As much other information as possible should be included that could be helpful in the future.
- Names, addresses and telephone numbers of all Lodge widows or other Lodge dependants – again, with as much extra information as possible.
- Details of brethren or dependants who are living in residential or nursing homes.
- The dates and details of all visits to widows, sick brethren and non-attendees.
- Financial records are essential and care must be taken to ensure that all payments and receipts are carefully recorded together with any supporting vouchers.
- Particular care should be taken in keeping full records of payments to applicants when grants have been paid to the Lodge from one of the Masonic charities. Although the details will remain confidential between the Almoner, the petitioner and the charity, the Almoner is responsible to his Lodge for the control and recording of the funds.

3 SUPPORT AVAILABLE: STATE BENEFITS

Most of all, the Almoner needs to be aware of the range of support available from the four central Masonic Charities, and when and how it can be called upon. But the Masonic Charities can only help in situations where state benefits are not available. So the Almoner will need to have some knowledge of the range of state assistance and where to find advice on obtaining it, in order to be sure that this route has been exhausted before any application is made to the Masonic Charities.

This section briefly lists the main types of state benefit. A Lodge Almoner is not expected to be an expert on benefits, but he should always be able to find someone who is. Much information is available on the government's Directgov website, www.direct.gov.uk. Welfare Rights Offices, Law Centres and the Citizens Advice Bureau play an important role in helping to resolve claims. Information on how to contact these bodies is in the *Contact information* section at the end of this handbook.

Pension Credit

An applicant **aged 60 or over** and living in Great Britain may be entitled to the Pension Credit, which guarantees a minimum income.

Additional Pension Credit may be paid if the applicant has caring responsibilities, is severely disabled or has certain housing costs.

If an applicant or partner is **aged 65 or over** there may be an entitlement to the Savings Credit (part of Pension Credit).

More details are available from the Pension Credit helpline on 0800 99 1234 or textphone 0800 169 0133, open 8.00 am to 8.00 pm Monday to Friday.

Attendance Allowance

This is tax-free and paid on top of other state benefits. It is for people over 65 who are out of hospital and are so severely disabled, physically or mentally, that they require frequent attention in connection with bodily functions by day or night, or continual supervision in order to avoid substantial danger to themselves or others.

There are two rates, the lower for those who need the help or supervision during **either** the day or the night and the higher for those who need day **and** night help or supervision. There are special rules for some kidney dialysis patients. The claimant must have needed the relevant level of care for six months before the benefit can commence. The claim can be made after four months.

Disability Living Allowance

This is for people under 65 years of age and has two components. The care component is similar to Attendance Allowance, but has three rates, higher, middle and lower. The first two correspond to those of Attendance Allowance, while the lower rate is aimed at those requiring only part-day care. There is also a mobility component, with two rates, which is intended to provide financial help to persons who are physically unable (or virtually unable) to walk, or where the act of walking endangers their life.

Terminal illness

The six-month rule does not apply where a person is terminally ill: a claim for Attendance Allowance or Disability Living Allowance can be made immediately the condition is known, providing they are not in an NHS hospital or hospice. Terminal illness is where the life expectancy is six months or less. The person who is terminally ill does not have to complete or sign the claim form. Another person can claim on their behalf, if they are not up to filling in the form or have not been told how serious their condition is.

A claim pack can be obtained from the health centre, surgery or hospital. A successful claim under the terminal illness rules is always paid at the higher rate. If the claimant lives longer than six months they are **not** required to repay the benefit.

Income Support

This benefit depends on the claimant's income and capital levels and is designed to top up other benefits. It is also a passport to help with housing costs, as well as prescription, dental and optical charges. The levels of benefit are laid down by Parliament each year and take into account age, dependent children, whether there is a partner and the level of disability. It cannot be paid if the claimant is working more than 16 hours a week (or 24 hours for a partner) or if they have more than £16,000 savings between them (as at April 2010).

Council Tax and Housing Benefit

These are means-tested, but they can be paid to people in low-paid work and those with less than £16,000 in joint capital. Entitlement to Income Support usually triggers either or both of these benefits. Where there is no entitlement to Income Support there may still be some help available with housing costs; the forms for Housing Benefit or Council Tax Benefit should be obtained from the local council.

Tax Credits

Child Tax Credit and Working Tax Credit are income-related allowances, administered and paid by HM Revenue & Customs to people who are responsible for children and to certain categories of workers. Child Tax Credit is likely to be paid to most families in cases involving the Royal Masonic Trust for Girls and Boys.

Employment and Support Allowance

Since October 2008, all new applicants (aged under 60 years) who are unable to work due to sickness or disability claim Employment and Support Allowance. This has replaced Income Support and Incapacity Benefit for these cases.

There are many other state benefits, as detailed in the *Money, tax and benefits* section of the Directgov website. The rules are complicated and it is only by applying and letting the Decision Maker consider the case that entitlement can be determined and benefit awarded. As a protection there is a right of appeal against the Decision Maker's decision.

Considerations for Almoners

Due to the continual changes being made to state benefits, advice should always be sought from bodies such as Jobcentre Plus, the Post Office or the local Citizens Advice Bureau. Directgov (www.direct.gov.uk) is an excellent source of information on all government services and will either give you the information you need or direct you to the right place to find it.

Social security and social services

Many people are confused by the terms "social security" and "social services". Social security relates to the collection of National Insurance contributions and provision of cash benefits on a national basis by a central government department. Social services are provided by the local authority and in the main are aimed at providing care in the community. Social security benefits are usually claimed by post, initially through the local Department for Work and Pensions office or Pension Service by telephone. Claims for Housing Benefit and Council Tax Benefit are made by post through the District Council. Applications for help from social care should be made by letter to the relevant Area Office of your county social care department or local authority.

4 SUPPORT AVAILABLE: THE MASONIC CHARITIES

The four main central Masonic Charities are:

- **The Freemasons' Grand Charity:** providing general financial help for Freemasons and their dependants in need.
- **The Royal Masonic Benevolent Institution (RMBI):** offering residential and nursing care, and other services, for older Freemasons and their dependants.
- **The Masonic Samaritan Fund (MSF):** providing financial help in support of medical and dental care and treatment where there would otherwise be either a long wait or no access to state-funded treatment; also offering support for applicants requiring respite care and help with mobility equipment and home adaptations (eg stair lifts, mobility scooters).
- **The Royal Masonic Trust for Girls and Boys (RMTGB):** dealing with the maintenance and educational needs of Freemasons' children.

The information below is designed to help Almoners understand what support each of the Charities can offer and to whom, in what circumstances, on what terms, and how to apply for it. Further information is available from the Charities themselves or their websites.

Freemasonry Cares

In autumn 2009 the central Masonic Charities launched an initiative, *Freemasonry Cares*, to raise awareness of the charitable assistance available to Masons and their dependants. It is *not* a separate Charity. Following a pilot phase, it is planned that *Freemasonry Cares* will be rolled out to every Province by the end of 2011.

The initiative supports the work of Almoners through its primary aims of:

- Making more Freemasons and their dependants aware of the financial, healthcare and family help available to them from the central Masonic Charities.
- Providing an additional route for individuals to access the support of the charities and make contact with their Almoner.

Freemasonry Cares cards and leaflets are available free of charge by calling 0800 035 60 90. It is recommended that one of these cards be issued to every Lodge member and/or their dependants (including widows) for their own help and peace of mind. The card and leaflet can be presented alone or with information about how to contact the Lodge or Provincial Almoner for further assistance.

The *Freemasonry Cares* freephone number (0800 035 60 90), website (www.freemasonrycares.org) and email address (help@freemasonrycares.org) are permanent services, staffed by expert grants staff. This is particularly advantageous when leaving information with someone who does not currently require help, as you can be assured that they will be able to make contact at any point in the future if their circumstances change, even if a new Provincial or Lodge Almoner has been appointed. The staff who deal with enquiries are also able to assist individuals who are reluctant or unable to speak with their Lodge or Provincial Almoner.

Almoners who are considering an application are requested to continue contacting the relevant Masonic Charity directly using the numbers listed elsewhere in this Handbook.



**THE FREEMASONS'
GRAND CHARITY**

The Freemasons' Grand Charity

**60 Great Queen Street
London WC2B 5AZ**

Tel: 020 7395 9261

Fax: 020 7395 9295

Email: info@the-grand-charity.org

Website: www.grandcharity.org

Registered Charity No 281942

The Freemasons' Grand Charity is a grant-making charity, working on behalf of Freemasons under the English Constitution. It was registered in 1981 and continues a commitment to charitable support that began nearly 300 years ago in the earliest days of organised Freemasonry.

The Freemasons' Grand Charity supports:

- Freemasons and their dependants who are experiencing hardship (Masonic Relief Grants).
- Non-Masonic charities (national charities serving England and Wales and for emergency relief work worldwide).
- Other Masonic charities.

Support for Freemasons and their dependants

This is the aspect of the Grand Charity's activities of most direct importance to Lodge Almoners. The Grand Charity supports Freemasons and their dependants in need in two main ways:

- Providing funds to assist in meeting daily living costs.
- Making capital grants for repairs, renewals and property modifications.

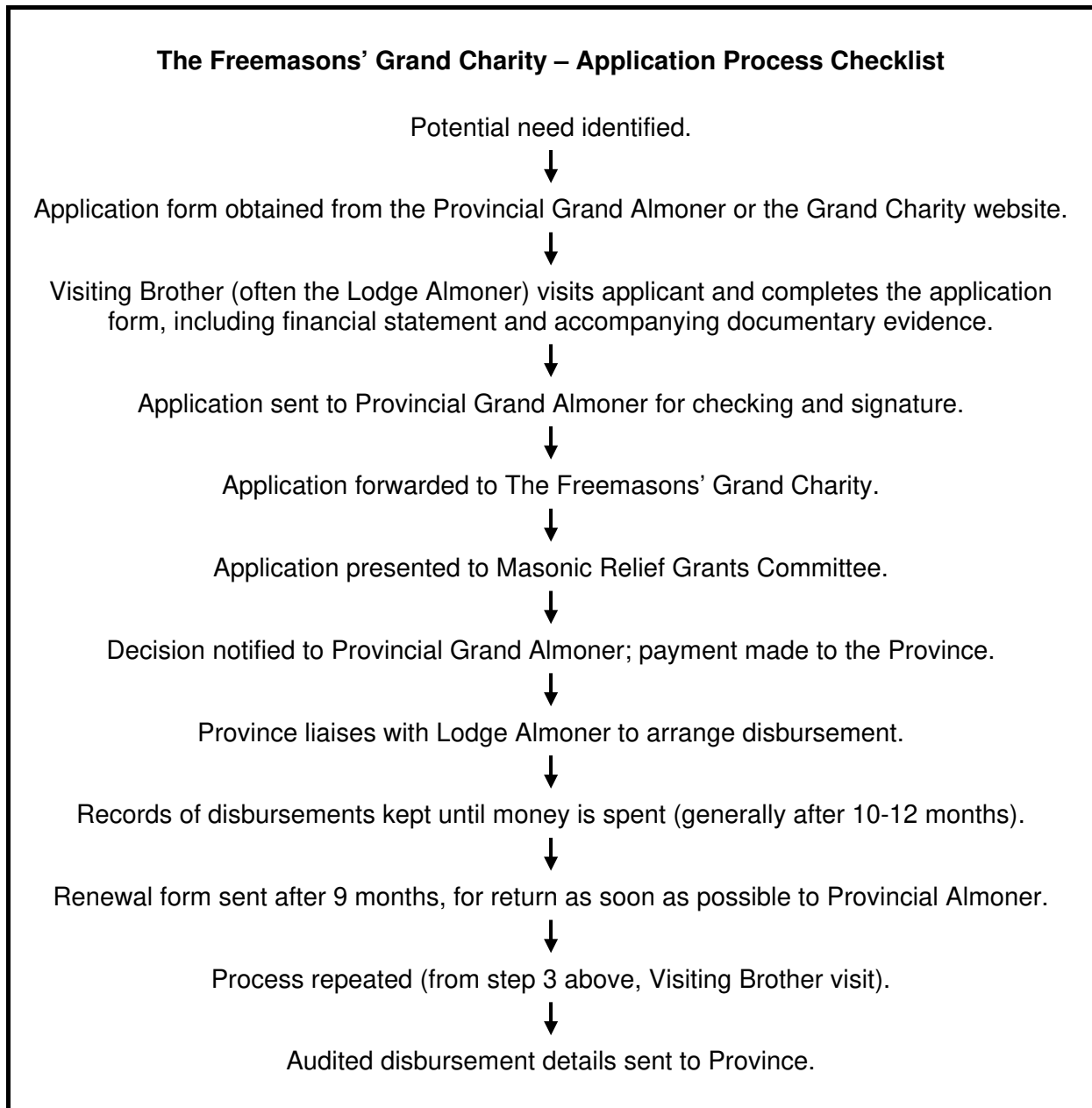
Money cannot normally be given for debt relief. This underlines the importance of early identification by an Almoner of potential causes of debt such as sickness, unemployment or family distress, so as to prevent greater hardship at a later date. Grants need to be distributed in such a way as to avoid being regarded as regular income by the state benefits system.

Eligibility

- Any Freemason (a member of the United Grand Lodge of England) who is experiencing genuine hardship, whether he is a presently subscribing member or no longer belongs to a Lodge (for whatever reason), may apply.
- The widows and certain other immediate dependants of the above may also apply, including others who were dependent on him before his death, eg partners, daughters or sisters (if incapacitated or over 60) and certain other family connections who might be considered dependent. Advice should be sought on the specific circumstances.

The application process

Applications for individual financial relief must be made using the Grand Charity's application form. The form is available on the Grand Charity's web-site or from the Provincial Almoner. The application process is summarised in the Checklist below, with further details in the text which follows.



Application

In order to decide on the correct grant for each petitioner the Grants Committee needs to have a clear idea of an applicant's personal and financial circumstances. This information is provided by completion of the Application Form by a "Visiting Brother". Often this will be the Lodge Almoner, but alternatively it could be a Brother with a long-standing relationship with the applicant (but not a relative) who may be asked to become the "Case Almoner" for a particular applicant. Any member of the Craft may be asked or may volunteer to do the job.

Application forms should **not** be completed by the applicant, as financial details will need to be verified (ie documents, statements, etc actually seen) by the Almoner or Visiting Brother.

The application form should be fully and carefully completed, together with all other documents and evidence required. Detailed instructions on how to complete the form are included as part of the application package. Completed application forms should be sent to the Provincial Almoner (or Group Almoner) for processing. Applications sent direct to the Grand Charity will be returned to the Province concerned.

The first stage of the review process is for the Masonic Relief Grants Committee to ensure that the maximum benefits under Pension Credit and any other state allowances are being claimed and received, as the Grand Charity will not be able to substitute for them in any grant calculations. If full state or local benefits to which an applicant is entitled have not been claimed, the Committee may delay its decision until it can be confirmed that the case has been properly assessed by the appropriate authority.

It is, therefore, vital to support the application with copies of information from the Pension Service, Benefits Agency or local authority, to show both that they have reviewed the case and how they have worked out the entitlement. The Grand Charity draws particular attention to the need to provide detailed assessments of Pension Credits which are provided to recipients by the Department for Work and Pensions. Applicants can contact the DWP to check their entitlement by ringing Freephone 0800 99 1234.

People who have been assessed but do not have a breakdown of the assistance given to them (perhaps because they have simply lost it) can obtain an Assessment Notice from their local Pension Centre by telephoning 0845 606 0265. Visiting Almoners or Brethren can assist in obtaining this for applicants, but it should be noted that details will only be supplied to the person to whom the information relates.

In the case of applicants seeking assistance with **care home fees**, additional information may be requested and the Grand Charity office will contact the Provincial Grand Almoner on individual cases. It is particularly important when reporting on income levels to identify how much of the petitioner's income is used as a contribution to the fees. Each resident is entitled to a small personal allowance from their state benefit. The Grand Charity will only consider supporting applicants who have financial difficulties in meeting their Care Home top-up fees (ie the difference between the amount a local authority is prepared to pay for care and the fees charged by the assessed care establishment).

Decision

Applications for relief are considered by the Masonic Relief Grants Committee every month; in an emergency, the Chief Executive or the Secretary of the Grand Charity can consider an application, provided it complies with the Committee's guidelines. The amount of grant is set as follows:

- After confirming that the maximum benefits are being claimed, the Committee will total expected income over the coming year. All forms of income will need to be shown including private pensions, dividends, etc. Items for specific disabilities (eg Attendance Allowance and Mobility Allowance) will then be disregarded.
- From the amount remaining, the amount actually paid for rent or mortgage interest, Council Tax and water rates will be deducted. Further expenses may also be taken into account if supporting information shows this to be appropriate.
- The Committee will determine a grant amount to increase the remaining balance to a level they feel will provide reasonable resources for the year.
- Items of capital expenditure for repairs and renewals will then be added, so long as quotations for items claimed accompany the petition.

Payment

All monies from the Masonic Charities, including Provincial benefits, are for the exclusive benefit of a named beneficiary. Some monies are sent direct to the beneficiary as in the case of annuities from the Transferred Beneficiaries Fund which were formerly administered by RMBI.

Grand Charity grants are disbursed by the Lodge Almoner or Case Almoner (or in some instances by the Provincial Grand Almoner) on behalf of the Charity to beneficiaries to be used as directed. The money is never the Lodge's to control and must not be held in the Lodge Charity or General Account but in a dedicated account set up for that purpose.

In most cases the Lodge Almoner will act as the Case Almoner. There are occasions when the Lodge Almoner retires from the office, but continues to act as the Case Almoner. This maintains the personal contact, trust and continuity with the petitioner which may have been built up over a long period of time. In cases where distance is a problem it is possible for the Provincial Grand Almoner to contact the PGA of another Province to seek co-operation in identifying a Visiting Brother who will administer any grants made.

It is important that funds are not distributed in a regular manner in fixed amounts, as this will lead the State authorities to believe this is part of a regular income – which it is not. One method of distributing grant money is to make payments against receipts. That part of any grant made for specific capital or repair items should only be used for that purpose and can be given as one lump sum. Receipts should be obtained.

Should the occasion arise that funds are not required for their intended purpose, they should be returned to the Grand Charity via the Provincial Grand Almoner. **Monies should not be sent directly to the Grand Charity, nor should any outstanding balance be credited to Lodge funds.**

The Grand Charity will not expect a grant to be used and a repeat application made in less than a twelve-month period. It will, however, have no objection to the money lasting a little longer if the trustee of the grant feels it necessary, particularly if funds from other sources are made available.

Although Grand Charity awards are made for a twelve-month period the onus for applying for a renewal grant lies with the Case Almoner. However a reminder that a case is coming up for renewal will be sent by the Grand Charity after nine months. This will allow the renewal forms to be completed and submitted before the annual renewal date. Failure to comply with this time schedule will result in the renewal date being put back. For example, a grant made in July will receive renewal forms in April/May of the following year so that a new grant can be implemented that July. If there is a delay in submission of the renewal form until July it is likely that the case will not be considered until August or September. That will then become the renewal date and the beneficiary will have lost two or three months of grant funding as there is no back-payment facility.

Royal Masonic Benevolent Institution

**60 Great Queen Street
London WC2B 5AZ**

Tel: 020 7596 2400
Fax: 020 7404 0724
Email: enquiries@rmbi.org.uk
Website: www.rmbi.org.uk



Registered Charity No 207360

The RMBI has been caring for older Freemasons and their dependants for over 160 years. It operates 17 care homes across England and Wales offering a range of high-quality care. Many of its Homes are registered for both residential and nursing care and a number offer specialist dementia care.

Limited sheltered accommodation is offered for those people who prefer to live more independently, but with support nearby in an emergency.

At the RMBI, treating everyone as an individual is an essential part of the service. Every potential resident is assessed to find out what type of care package would best meet their needs and a tailor-made care plan is put together.

Services to Freemasons and their dependants

The RMBI offers a range of services and support to Lodge Almoners to enable them to advise and support Lodge members or their dependants who may benefit from its services. The Checklist below summarises the range of services available; it is followed by a fuller description of each service.

Checklist – RMBI Services for Freemasons and their dependants

- Care homes – 17 throughout England and Wales, 6 offering specialist dementia support units.
- All RMBI Homes can offer places for people with dementia, following an assessment of the individual's needs.
- Limited sheltered accommodation is available for rent and sale.
- Short breaks and respite care available in some Homes depending on availability of beds.
- A team of care advice visitors to offer help and advice on health and welfare rights and benefits for older people. They are also available to give talks at Lodge meetings.
- Holidays in the UK and Malta to RMBI annuitants and recipients of Grand Charity Masonic Relief Grants.
- Loans for home repairs and improvements.
- Specialist accommodation for adults with learning disabilities.
- Guest speakers for Lodge meetings, widows groups, etc and a wide choice of resources and materials.

Care Homes

The RMBI is a major provider of high-quality services for older people throughout England and Wales, with accommodation for over 1,000 Freemasons and their dependants.

The whole premise of the RMBI is to create a home rather than an “institutional” environment, both inside and out. All rooms are fully furnished, centrally heated with points for TV and telephone. Residents may furnish their own rooms, if they wish, with small items of furniture, provided that the furniture meets the required safety standards.

Residents may invite family, relatives and friends as they wish and entertain them in the privacy of their own accommodation. In the event of a resident receiving a large number of visitors at one time (eg on a special birthday), the resident and their visitors will be able to make use of one of the lounges in the Home, by prior arrangement with the Home Manager.

RMBI Homes offer a wide range of recreational facilities including a fully stocked library. Social and other activities are an important aspect of the care at the Homes. Residents are encouraged to remain active for as long as they are able. A full programme of activities is organised to include arts and crafts, quizzes and visits to places of interest.

All Homes have their own hairdressing salon where residents can enjoy haircuts and pampering from a professional hairdresser.

People who choose an RMBI Home have the security of knowing that they have a home for life regardless of any changes to their financial circumstances, as long as the RMBI can continue to meet their care needs.

Those considering applying to an RMBI Home are encouraged to contact their preferred Home direct and arrange a visit to the Home. All applicants will be assessed to determine their individual care needs. Admission is based on need rather than on a first-come first-served basis.

Sheltered accommodation

As well as providing nursing, residential and dementia care, the RMBI also offers limited sheltered accommodation for people preferring to live more independently, but with support nearby in the event of an emergency. Sheltered accommodation is available to purchase on a leasehold basis and rental accommodation is also available.

Short breaks / respite care

The RMBI can also offer short breaks, including respite care. These are invaluable for both those living alone and for families seeking a much-needed respite from the demands of caring for an older relative. In certain circumstances it may be that a “short break” may assist those considering a more permanent stay in a specific Home.

Who should consider residing in a Home

Many people choose to remain in their own homes with support from family or home care services. There may come a time, however, when their needs are such that infrequent home care visits and respite care are not enough, or that they are no longer able to manage at home, or perhaps a little lonely. Care homes can offer a positive choice.

Care homes provide the opportunity for people to continue to live a full life in spite of any limitations they may have because of health problems. They offer personalised care around the clock, seven days a week, with staff trained and experienced to provide support and care.

When looking for a care home there are many different considerations and so it is important for the person to feel comfortable with the decision to move into care.

Staff at the RMBI including the Care Advice Team will be able to discuss the options available to individuals and help them to make the right choices for their particular needs. In addition, the RMBI produces a range of information factsheets that are a useful resource.

Qualifications for admission to the Homes

The RMBI has well-defined eligibility criteria for those interested in applying to its Homes. These can be obtained from the RMBI's website or by contacting the Care Operations Department at Great Queen Street.

Cost to residents

RMBI services are available to people with either private or public funding. All applicants to an RMBI Home are assessed on an individual basis and advised of their weekly fee before moving into the Home. The weekly fee covers provision of accommodation, meals and care, and may change as care needs change.

Cost to the RMBI

Fee income from residents who are able to contribute financially, and Local Authority contributions, where appropriate, offset the cost of running the Homes. However, the RMBI needs to raise around £5 million every year to support its charitable activities. This means that the RMBI is increasingly dependent on donations from the Craft and other Orders, as well as the valuable income it receives via the Festival system.

Application process

For initial information about an RMBI Home the contact is the Home Manager of the preferred Home. The Home Manager will send an information pack about the Home which will include a brochure explaining the types of care provided, the services at the Home and the Home's contact details. For general enquiries about RMBI Homes contact the Care Operations Team at Great Queen Street.

It is highly recommended that the applicant or a member of the family makes an appointment to visit the Home, and if there is an available room an overnight stay may be arranged.

The RMBI produces a number of useful information leaflets and these are freely available either by post or to download from the RMBI's website at www.rmbi.org.uk.

RMBI Homes

| | |
|--|---------------|
| ALBERT EDWARD PRINCE OF WALES COURT, Mid Glamorgan | 01656 785311 |
| BARFORD COURT, Hove | 01273 777736 |
| CADOGAN COURT, Exeter | 01392 251436 |
| CONNAUGHT COURT, York | 01904 626238 |
| CORNWALLIS COURT, Suffolk | 01284 768028 |
| DEVONSHIRE COURT, Leicester (including sheltered accommodation) | 0116 271 4171 |
| ECCLESHOLME, Manchester | 0161 788 9517 |
| JAMES TERRY COURT, Croydon | 020 8688 1745 |
| LORD HARRIS COURT, Berkshire | 0118 978 7496 |
| PRINCE EDWARD, DUKE OF KENT COURT, Essex | 01376 345534 |
| PRINCE GEORGE, DUKE OF KENT COURT, Kent (including sheltered accommodation) | 020 8467 0081 |
| PRINCE MICHAEL OF KENT COURT, Watford | 01923 234780 |
| QUEEN ELIZABETH COURT, Llandudno | 01492 877276 |
| SCARBROUGH COURT, Northumberland | 01670 712215 |
| SHANNON COURT, Surrey | 01428 604833 |
| THE TITHEBARN, Liverpool | 0151 924 3683 |
| ZETLAND COURT, Bournemouth | 01202 769169 |
| <hr/> | |
| HAREWOOD COURT, Hove (sheltered accommodation) | 01273 739515 |
| HARRY PRIESTLEY HOUSE, Doncaster (adults with learning disabilities) | 01405 814777 |

Other RMBI Services

Masonic Care Limited

Managed by the RMBI on behalf of Masonic Care Limited, Harry Priestley House in Yorkshire offers pleasant accommodation and residential care for up to 12 people with learning disabilities. The Home promotes independence and encourages residents to remain as independent as they wish. The staff, however, are always there to provide help when it is needed. The Home aims to create a warm, caring, comfortable atmosphere where residents can make friends and relax.

Care Advice Team

The Care Advice Team offers an advice and advocacy service for people still living at home. The Team are very knowledgeable about health and welfare rights and benefits. They can also provide advice on all aspects of the services offered by the RMBI and other Masonic charities, and by statutory and voluntary agencies.

The Care Advice Team writes automatically to new recipients of the Grand Charity's Masonic Relief Grants to introduce themselves and their services. The Team is also able to undertake home visits with or on behalf of Lodge Almoners or at the request of others who may be worried about the welfare of someone they know.

The Care Advice Team can be contacted at the RMBI's office on:

Tel: 020 7596 2400
Fax: 020 7404 0724
Email: enquiries@rmbi.org.uk

Holidays

A limited number of two-week holidays are available to recipients of a Grand Charity Masonic Relief Grant or a payment from the Transferred Beneficiaries Fund (formerly an RMBI annuity). It would be expected that those interested have not had a holiday for four years and are able to manage on their own. There are four UK seaside locations available each year, Llandudno, Eastbourne, Bournemouth and Westcliff-on-Sea. On these holidays local Brethren organise trips to places of interest, pub lunches, cream teas and evening entertainment and are on hand to iron out any problems.

There is also a winter holiday to Malta available for those who would benefit from some sunshine. The winter holiday is sponsored by the Province, although organisation and assessment for eligibility is carried out by the RMBI.

Those interested in a holiday should contact the Care Advice Team.

Loans for home repairs and improvements

A substantial fund exists to lend money to recipients of Masonic Relief Grants or payments from the Transferred Beneficiaries Fund (formerly RMBI annuitants) who are owner-occupiers, to enable them to carry out essential repairs or improvements to their homes, thereby enhancing their quality of life.

Recipients of Masonic Relief Grants or Transferred Beneficiaries Fund payments who are aged over 65 years may be eligible for a loan. The loan is repaid with interest either when the property is sold or on the death of the recipient. Loans have previously been awarded for rewiring, replacement of roofs, installation of stair-lifts and many other items of expenditure.

Again, further information concerning eligibility can be obtained from the Care Advice Team of the RMBI.

Compass Housing Limited

Compass Housing Limited has developed a leasehold sheltered scheme, Robert Eliot Court, at St Austell in Cornwall comprising 37 one and two-bedroom flats and maisonettes. These properties are managed by Devon and Cornwall Leasehold Solutions on behalf of Compass Housing Limited.

The properties are leasehold and privately marketed. Any enquiries regarding current or prospective availability should be addressed to the RMBI Chief Executive, RMBI, 60 Great Queen Street, London WC2B 5AZ.

Guest speakers

The RMBI is always delighted to be asked to provide a speaker on its aims, achievements and needs for Lodge or other meetings, as well as supplying materials for open days or other events. Freemasons who wish to learn more about fundraising activities or take advantage of support services are invited to contact the Head of External Affairs.



Registered Charity No 1130424

The Masonic Samaritan Fund

**60 Great Queen Street
London WC2B 5AZ**

Tel: 020 7404 1550
Fax: 020 7404 1544
Email: mail@msfund.org.uk
Website: www.msfund.org.uk

The Masonic Samaritan Fund (MSF) was established in 1990 to fund the provision of medical care and support. Its role has continued to evolve over the years in accordance with the changing needs of its beneficiaries. As a result grants are now also available for dental treatment, respite care, mobility aids and home adaptations.

The Masonic Samaritan Fund helps those who:

- Have an identified medical, dental, respite care or mobility need
 - Are waiting for, or are unable to get, treatment or support via the NHS or their local authority
- and**
- Are unable to afford their own private treatment.

The role of the Almoner is vital to the work of the Fund. The Fund can only provide help when it knows help is needed. The Fund relies on Almoners to identify those in need and to advise all Lodge members, and their dependants, of the help and support that is available.

Services available

Medical

The MSF was established to help meet the medical needs of eligible applicants. Support is available to meet a wide variety of medical needs. As a guide, if a treatment or procedure is licensed for provision by the NHS, an application to the MSF for financial support is likely to be appropriate. The latest information, including any exceptions to this general rule, can be obtained direct from the Fund's staff, who are willing and able to offer confidential advice in response to telephone, email or written requests.

Respite care

The MSF also makes grants in support of those requiring respite care. These are available to applicants who wish to spend a period of time within a residential care home in order to give their carer a break, and also for the provision of short breaks within an individual's own home.

Dental care

In recognition of the difficulties involved in gaining access to NHS dental treatment at NHS charging levels, the Fund will also consider applications for grants in support of dental treatment. This support is not available where the proposed treatment is purely cosmetic, nor is it available to those who would simply prefer to receive private treatment. It is intended to assist where applicants are either genuinely unable to get treatment on the NHS or are faced with charges in excess of NHS charging rates.

Mobility equipment

MSF grants are available for the provision of mobility equipment (eg a stair-lift, motorised scooter or recliner chair) and home adaptations to assist with disability and mobility needs.

Eligibility

Support is available to:

- Freemasons.
- Their wives, partners, widows and surviving partners.
- Their dependants.

There are no age limits – to date funding has been provided in support of applicants aged from 6 months to 104 years!

Potential applicants are welcome to make early contact with the Fund for further details and the latest information. The following definitions may help to answer some questions:

Freemason: Anyone who at any time has been initiated into or joined a Lodge under the English Constitution. There is no qualifying period of membership and no requirement for the Freemason still to be active in the Craft.

Partner: Someone who is living with a Freemason 'as if married' or was doing so at the time of his death. This applies equally to same-sex partnerships.

Dependant: Someone who is physically or financially dependent on a Freemason or his estate. This is straightforward in the case of school-age children living at home, but can extend beyond this immediate family. The mother of a Freemason, for example, who lives with her son, may be eligible to apply.

Waiting for treatment: A wait of three months or more (two months or more for cardiac surgery) is considered by the Fund to be 'a long wait'. In some specific areas of medical need even a two-month wait is too long. An early enquiry to the Fund will determine whether or not an application is appropriate.

Financial need: Applicants do not need to be destitute to qualify for assistance. In establishing the financial need, account will be taken of both income and capital (of both husband and wife if appropriate), but will **not** include the value of the main residence. Account will be taken of the value of any additional properties owned. Allowances are made for reasonable living expenses and for modest savings. The likely cost of the proposed treatment is also deducted from any capital. An early enquiry to the Fund will determine whether or not an application is appropriate.

Identified medical need: Applicants need to have seen a consultant who has made a diagnosis and identified a course of treatment, medical aid or surgery. An early enquiry to the Fund will determine whether or not an application is appropriate.

The application process

Masonic Samaritan Fund – Application Process Checklist

Criteria for support met:

- Medical, dental, respite care or mobility need exists.
- Applicant waiting for (or unable to get) NHS treatment.
- Applicant has been referred by GP to NHS consultant.
- Private treatment not affordable.



Application pack requested / obtained.



Almoner / Visiting Brother completes application:

- Home visit to applicant.
- Part 1 of application completed by Visiting Brother and returned to MSF.
- Part 2 sent to NHS consultant for completion / return to MSF.



MSF decision:

Yes: Appropriate treatment arranged; MSF pays directly.

No: MSF writes to applicant.

The application process is straightforward and confidential. A Visiting Brother will be appointed to help complete the application forms and to confirm the financial details of the applicant. This will usually be the Almoner of the member's Lodge; however, where the applicant prefers not to disclose personal information to a member of their own Lodge a Visiting Brother can be appointed from another Group, Lodge or Province.

Application forms are only issued in response to specific requests. Although initial enquiries are welcome from potential applicants, the application forms will only be issued to the nominated Visiting Brother.

All applications for support are handled by the Grants Department at MSF. This small team is headed by the Grants Director, assisted by three very knowledgeable and experienced staff who understand about health matters and are efficient, compassionate and reassuring. Great importance is placed on the confidentiality of personal records. It is this department that receives the Application Form which, although in two parts, is relatively straightforward:

Part 1 – Applicant's Details:

Establishes the Masonic link.

Details the financial status of the applicant.

Gives the Almoner's / Visiting Brother's Report.

Includes the opinion of the Almoner / Visiting Brother on the merits of the case.

Part 2 – GP / Consultant's Report:

Provides the medical / dental / respite case history.

A full set of guidance notes is issued with each application form, but members of the Grants department are happy to respond to queries and questions at any stage and welcome direct contact from Visiting Brothers, Almoners or applicants.

Straightforward applications are referred to a duty doctor/consultant who will verify the medical aspects on completion of which a decision can be made and the applicant informed. The more complicated cases are referred to the Grants Committee which meets monthly. This Committee is made up of lay members and doctors eminent in their respective fields. The Committee decides the amount of relief – currently in about 90% of cases funding is provided to meet the cost of the entire treatment. In others the applicant may be assessed as capable of making a contribution.

It is the responsibility of the applicant to identify an appropriate provider capable of meeting their health or care needs. MSF staff are not able to recommend hospitals, consultants or care providers.

Once an application has been approved the applicant needs to arrange a convenient date for admission or treatment. The MSF will make arrangements to meet the agreed cost of the surgery, treatment or care via direct payment to the provider. Payment is not made to the applicant.

Only in exceptional circumstances will the Fund support applications made after treatment has been booked or taken place. Early contact, by phone, letter or email, is therefore essential.

The Fund has a variety of publicity material available and is very happy to provide a speaker to talk about the work of the Fund in the hope that all eligible applicants are made aware of what may be available.

Royal Masonic Trust for Girls and Boys

**60 Great Queen Street
London WC2B 5AZ**

Tel: 020 7405 2644
Fax: 020 7831 4094
Email: info@rmtgb.org
Website: www.rmtgb.org



Registered Charity No 285836

In 1982 The Royal Masonic Institution for Girls (formed in 1788) and The Royal Masonic Institution for Boys (formed in 1798) were combined to form the Masonic Trust for Girls and Boys to continue nearly two hundred years of care for the children of poor families. By gracious permission of Her Majesty the Queen, the Trust adopted the name Royal Masonic Trust for Girls and Boys (RMTGB) on 1 May 2003.

The RMTGB is a poverty charity. Its mission is to relieve poverty and advance the education of children of Masonic families and, where funds permit, support other children in need.

The primary objective is to support the children of distressed or deceased Freemasons ("Petition beneficiaries"), the aim being to give them the start in life they would have received had distress not befallen their families.

In addition the RMTGB runs the TalentAid scheme which supports children and young people gifted in dance, drama, music and sport, and a Choral Bursary scheme which supports choristers in many cathedrals throughout England and Wales.

The RMTGB also administers about 20 smaller charities supporting children and young people. These 'Subsidiary Funds' help young people study abroad, provide for the needs of disabled children and give help which is not always available under the terms and conditions of the main funds.

When funds are available the RMTGB also supports children with no Masonic connection but it does this through donations to other charities rather than to individuals.

Eligibility

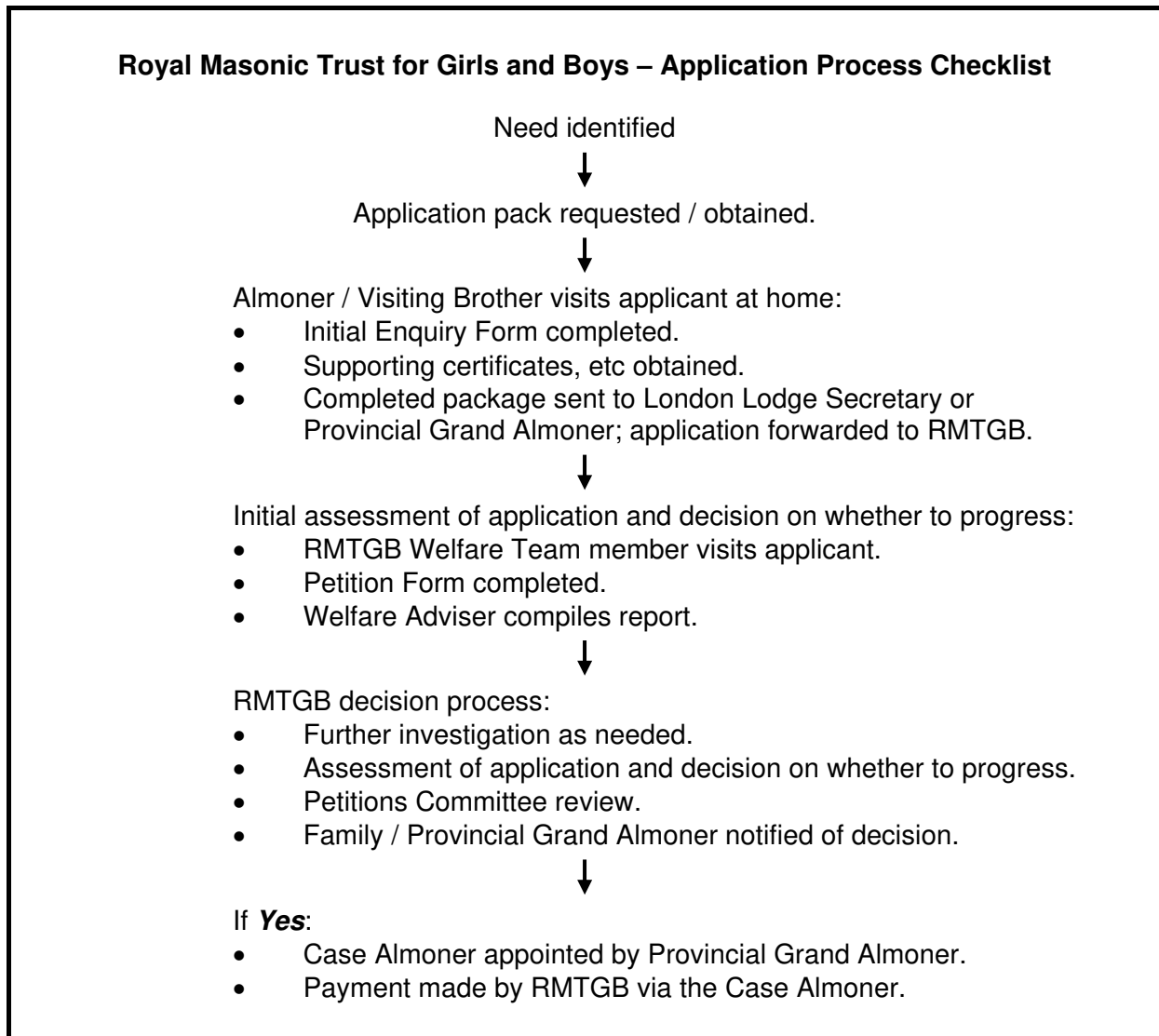
Eligibility varies across the funds and schemes that the RMTGB administers. The main funds of the RMTGB are used to support Petition beneficiaries – the children, step-children and grandchildren of Freemasons. In certain exceptional circumstances the RMTGB can also consider helping children where a Freemason, who does not have to be a relative, has provided financial support for the child.

The RMTGB helps those families who have suffered some distress to their home life which has resulted in financial hardship. This could be following the death of a parent or parents, or when a parent is unable to work because of illness or when parents have separated or divorced, or when a parent has been made redundant or their business has failed. The RMTGB can also consider assisting where a child has severe special needs.

Grants are means-tested and it is expected that families are taking full advantage of state support.

Application Procedure

The application process is summarised in the checklist below, with further details in the text which follows.



Application pack

For Provincial Lodges, the Almoner should apply to the Provincial Grand Almoner for an Initial Enquiry Form. For London Lodges he should apply direct to RMTGB.

Almoner's visit

It is important that the Almoner should visit the family home to assist the petitioner in completing the Initial Enquiry Form, making sure that the information given properly answers the questions asked, and that the various certificates (birth, marriage, death, divorce, etc as appropriate) are available to accompany the form.

The Almoner's report should give as much background information about the family and their circumstances as possible, and enlarge on any significant matters not fully covered when answering the questions on the Initial Enquiry Form. This background information is of great value when deciding whether there is a potential case for support.

RMTGB visit

If the Initial Enquiry Form and Almoner's report show there is a case for support the RMTGB will arrange a visit to the family by a member of its welfare team. This visit will normally take place soon after a first enquiry is received and the formal Petition Form will be completed and signed during the visit. Visits are always made with the knowledge of the Provincial Grand Almoner concerned.

Lodge Certificate

The Petition Form will be sent to the Provincial Grand Almoner for the Provincial Certificate to be completed and signed, indicating whether the Petition has the support of the Province. The form should be returned as soon as possible. All applications are confidential and should not be discussed with other Lodge members, particularly in open Lodge.

RMTGB decision

Once the RMTGB accepts a case, a child could potentially be supported for around 20 years, with varied and substantial financial support. Because of the long-term nature of this support, the RMTGB investigates the background to each case in greater detail than the other central Masonic Charities and reviews each accepted case thoroughly on an annual basis.

The Petition is considered by the Petitions Committee and the decision is conveyed direct to the family and the Province, or the Lodge for Metropolitan cases. Although the Committee meets at intervals throughout the year, it can take time to gather all the necessary information for a case to be heard. In cases of extreme hardship or where there is likely to be a delay, the RMTGB will pay emergency grants to assist the family until a decision can be made.

Case Almoner

In the event of a successful application the Trust will ask the Provincial Grand Almoner to nominate a Case Almoner. This need not be the Lodge Almoner. The role of Case Almoner represents a long-term commitment to act as a constant and regular link with the family and to disburse funds as required from a dedicated bank account. RMTGB welfare staff may also occasionally visit the family to provide ongoing support and guidance.

Safeguarding Children Policy

A number of Almoners have raised the issue of child protection. The RMTGB, in consultation with other agencies, has developed a policy for Safeguarding Children. A full copy of the policy document is available from the Provincial Grand Almoner.

In recent years safeguarding children has featured highly on the agenda of many statutory bodies and other organisations concerned with child welfare. The RMTGB's Council recognised that there was a clear need to address these concerns and became increasingly aware of the need for a policy to mitigate any risks. Good practice demanded that the Trust created and adopted a robust policy to safeguard the welfare of its beneficiaries, Case Almoners and the RMTGB.

The Policy aims to create a safe and positive environment for children and those adults who carry out duties on behalf of the RMTGB. It does this by raising awareness, by promoting behaviour that encourages prevention of abuse, and by appointing a designated person to listen to concerns, give advice and respond as appropriate. The Policy consists of a Statement, a Code of Conduct, and a new declaration to be made by all RMTGB Case Almoners. The declaration should be returned to the RMTGB via the Provincial Grand Almoner and will be kept confidentially by a designated person at the RMTGB.

If you have any questions or issues concerning the Safeguarding Children policy contact your Provincial Grand Almoner or the RMTGB direct.

Other support available

Petition beneficiaries

The majority of families are supported by granting either a termly Maintenance Allowance for school-age children or an annual scholarship for older students. Help can also be provided towards a broad range of additional costs such as music lessons, school trips, uniform costs, computer equipment and, if deemed essential, specialist tuition. School fees are not normally considered unless there are exceptional reasons why the child needs to be in fee-paying education (orphaned children, for example).

TalentAid

TalentAid provides support for children and young people gifted in dance, drama, music and sport, through either recurring or non-recurring grants:

- A **Recurring Grant** will generally cover the cost of school or college fees (subject to a parental contribution based on income and less any support from other sources such as school scholarships). Once a Recurring Grant has been awarded, the recipient will have the 'guarantee' of the grant being available for each year of the course, subject to an annual review of family finances and the child's performance at school or college. Recurring Grants can also be paid for ongoing tuition or training in the beneficiary's specialist field.
- **Non-Recurring Grants** are awarded on a one-off or on a yearly renewable basis and are generally paid for short courses, competition expenses, lessons or to buy musical instruments or sports equipment.

For TalentAid applications the Lodge does not have to be involved and applications are accepted direct from members. Information and forms are available on the RMTGB website.

Subsidiary Funds

The RMTGB has a large number of Subsidiary Funds and Designated Gifts which can be used to provide grants covering a wide range of opportunities. These funds may be used to fund educational travel overseas or to help young people who wish to undertake some form of charitable work abroad. One Subsidiary Fund helps with the cost of medical training. However, this is only available to young men, in line with the donor's wishes.

Choral Bursaries

Established in 1995, the RMTGB's Choral Bursary Scheme awards bursaries to choristers at cathedrals and other choral foundations. The bursaries enable children to join a choir and attend the choir school when their families are unable to meet the fees. Bursaries are means-tested and are paid for the duration of a child's stay at the school; they may also include support towards music lessons. Recipients do not have to come from a Masonic family. Normally only one bursary at a time is awarded at each cathedral and the child is usually nominated by the cathedral or choir school.

London accommodation

Ruspini House, near Covent Garden, is available to enable young people to move to London to take advantage of student opportunities in the capital.

Schools

The Royal Masonic School for Boys was closed and sold in 1977.

The Royal Masonic School for Girls (RMS) has very close ties with the RMTGB. Both organisations originate from the Royal Cumberland Freemasons' School for Little Children founded in 1788 by Chevalier Ruspini. Today, although the RMS is an independent school, operating freely in the private sector, these ties remain strong.

RMS provides an excellent education in an environment that fosters achievement and enables pupils to realise their potential. Each year the RMTGB supports a number of beneficiaries who attend RMS. Means-tested foundation scholarships are also available from the school for the daughters of Freemasons.

5 SUPPORT AVAILABLE: OTHER CHARITIES

In addition to state benefits and help available from the Masonic Charities, Masons and their dependants may be eligible for support from other charities. These include armed services charities, benevolent charities working on behalf of other occupational groups and charities supporting people with specific conditions or disabilities, as well as organisations offering more generic assistance to people in need or poverty.

This section provides information on selected charities that are likely to be of greatest relevance to Almoners. A number of other organisations are listed in the next section, along with their contact details. The Turn2us website (www.turn2us.org.uk), run by Elizabeth Finn Care, is a valuable resource to find out what help may be available, covering both state benefits and grants from other organisations.

Armed Services charities

Masonic Charity beneficiaries who are aged 67 and over may also be eligible for support from the armed service charities. Only a few of these are described below, but there is a single, integrated application process for all of them, making it relatively simple and straightforward to apply for grants. The application form will soon be web-based. All volunteer caseworkers are trained and CRB-cleared.

The question all Lodge and Case Almoners should ask when assistance is required is 'Are you or were you (or was your husband, in the case of a widow) a member of the armed forces?' If the answer is 'yes', then support from the armed forces charities should be available. The telephone number of the nearest SSAFA point of contact should be in the local telephone directory.

Caseworkers visit clients to assist with the application process and ensure that each potential applicant is in receipt of the state benefits to which he or she is entitled.

The Royal British Legion

Support is available to serving and former members of the armed forces, their widows and dependants. To be eligible the serving member must have completed 7 days' service.

Care available includes:

- Individual grants, eg for immediate financial needs, mobility equipment or home equipment, including brown and white goods.
- Home improvement loans.
- Business grants.
- Remembrance travel.
- Care homes, holidays and respite care: three homes have dementia support units.

Soldiers, Sailors, Airmen and Families Association (SSAFA) Forces Help

SSAFA Forces Help helps and supports those who serve or have served in the Armed Forces – even if it was only for a single day (for one year in the Reserve Forces if this was non-operational). It also supports dependants, ie anybody, regardless of age, who is clearly dependent on the eligible person.

ABF The Soldiers' Charity (formerly the Army Benevolent Fund)

ABF The Soldiers' Charity provides support to soldiers, former soldiers and their families in time of need. The Charity works in partnership with Regimental and Corps Benevolent Funds and in cooperation with the other Service Charities.

Support is given both to individuals and charities. Individual needs can range from an electric wheelchair or stair-lift for an injured former soldier to care home fees for a Second World War veteran or a much-needed holiday for a war widow and her young children.

As with all armed forces charities the initial contact is the local branch of SSAFA Forces Help or the County Field Officer of the Royal British Legion.

Other agencies

Age UK

Age UK is a new organisation combining Age Concern and Help the Aged. It provides a range of products and services to help people enjoy a better later life, as well as acting as a powerful voice of age in the UK.

Alzheimer's Society

Alzheimer's Society is a membership organisation which works to improve the quality of life of people affected by dementia in England, Wales and Northern Ireland.

Barchester Healthcare Foundation

The Barchester Healthcare Foundation makes grants to older people and other adults (18+) with a physical or mental disability whose health and/or social care needs cannot be met by the statutory public sector or by the individual.

Benevolent funds

There are numerous benevolent funds offering support for people who have worked in specific fields or professions. An example is the Civil Service Benevolent Fund, for which all current and former civil servants and their families are eligible. Services provided include:

- Financial assistance – grants, repayable loans and other allowances.
- Residential and respite care advice.

Citizens Advice Bureau (CAB)

There are currently over 3,000 CAB outlets offering advice to the general public. All volunteers are encouraged to undertake continuing training to keep up with changes in law, legislation and procedures. Advice is available via the Internet at www.adviceguide.org.uk. Advice is also available face-to-face, by telephone or via e-mail.

Volunteers handle numerous debt-related enquiries. They will contact creditors and will assist clients to prepare a controllable budget. There is a partnership arrangement with Macmillan to bring state benefits and financial advice to people living with cancer, and an arrangement with the Royal British Legion and RAF Benevolent Fund to provide benefits and debt advice to veterans.

Contact a Family

Contact a Family provides support, advice and information for families with disabled children, no matter what their condition or disability.

Counsel and Care

Counsel and Care is the national charity working with older people, their families and carers to get the best care and support. Counsel and Care's Advice Service provides help and guidance for older people on many different issues, particularly relating to care and support services, either in the community or in residential care. The charity provides personalised, in-depth advice and information and has some invaluable factsheets.

Crossroads Care

Crossroads Care is Britain's leading provider of support for carers and the people they care for. It is a national network of local charities providing flexible services to people of all ages and with a range of disabilities and health conditions.

Disabled Living Foundation (DLF)

DLF is a national charity providing independent advice on mobility aids, disability aids and daily living equipment.

Elizabeth Finn Care

This charity was founded in 1897 and addresses problems relating to recession in the economy and the impact it has on individuals. The objectives are to provide for needs and relieve distress among those with a professional or similar background. Help will normally be available where there is less than £12,000 of regular savings. Each applicant is seen by a Help Visitor who assesses their individual needs. There are currently over 3,000 beneficiaries. Elizabeth Finn Care also runs the *Turn2us* website.

FirstStop Advice

FirstStop is a one-stop advice service for older people, their families and carers seeking advice on care, housing and finance. The Advice Line is staffed by trained Advisors in each of the four partner organisations: Counsel and Care, Elderly Accommodation Counsel, Age UK and NHFA.

Friends of the Elderly

Friends of the Elderly provides one-off grants for essential items such as mobility aids, basic furniture, household white goods and appliances, property repairs and adaptations or regular allowances, paid monthly or twice a year, to support older people living at home who are on a low income.

Independent Age

Independent Age provides older people with practical support and financial help, through emergency grants, help with equipment to aid independence and new bedding and clothing for hospital stays.

Macmillan

Macmillan Cancer Support improves the lives of people affected by cancer, by providing practical, medical and financial support and pushing for better cancer care.

MS Society

The MS Society is the UK's largest charity for people affected by multiple sclerosis (MS). The Society funds MS research, runs respite care centres, and provides financial assistance, education and training on MS. It produces numerous publications on MS and runs a freephone specialist Helpline.

Parkinson's Disease Society

The UK's Parkinson's support and research charity, providing information, research, friendship and support and campaigning.

Princess Royal Trust for Carers

The Princess Royal Trust for Carers is the largest provider of comprehensive carers support services in the UK. Through its network of 144 independently managed Carers' Centres, 85 young carers services and interactive websites, the Trust currently provides quality information, advice and support services to over 400,000 carers, including approximately 25,000 young carers.

RABI

The Royal Agricultural Benevolent Institution is a grant-making charity that supports members of the farming community. RABI helps those in need who are currently working full-time in agriculture, or have previously done so for at least ten years and are now retired or have had to give up work due to chronic illness or disability. It can also help dependants of those who are working or have worked in agriculture.

React

React – Rapid Effective Assistance for Children with potentially Terminal illness is a dynamic charity working to improve the quality of life for financially disadvantaged children with life-limiting illnesses living in the UK.

RNIB

Royal National Institute of Blind People (RNIB) is the UK's leading charity offering information, support and advice to people with sight loss. Grants are available for essential household equipment, computer equipment and other purposes including debt incurred for essential services.

6 CONTACT INFORMATION

Masonic Charities

The Freemasons' Grand Charity

Supporting people in need

60 Great Queen Street, London WC2B 5AZ

Tel: 020 7395 9261 Email: info@the-grand-charity.org

Fax: 020 7395 9295 Web: www.grandcharity.org

Royal Masonic Benevolent Institution (RMBI)

Meeting the needs of older Freemasons and their dependants

60 Great Queen Street, London WC2B 5AZ

Tel: 020 7596 2400 Email: enquiries@rmbi.org.uk

Fax: 020 7404 0724 Web: www.rmbi.org.uk

The Masonic Samaritan Fund (MSF)

For Freemasons and their dependants

60 Great Queen Street, London WC2B 5AZ

Tel: 020 7404 1550 Email: mail@msfund.org.uk

Fax: 020 7404 1544 Web: www.msfund.org.uk

Royal Masonic Trust for Girls and Boys (RMTGB)

Relieving poverty, advancing education

60 Great Queen Street, London WC2B 5AZ

Tel: 020 7405 2644 Email: info@rmtgb.org

Fax: 020 7831 4094 Web: www.rmtgb.org

Other useful organisations and websites

| Organisation | Website | Telephone |
|---|--|---|
| ABF The Soldiers' Charity | <i>www.soldierscharity.org</i> | 0845 241 4820 |
| Age UK (combining Age Concern and Help the Aged) | <i>www.ageuk.org.uk</i> <i>www.ageconcern.org.uk</i> <i>www.helptheaged.org.uk</i> | 0800 169 65 65 0800 00 99 66 020 7278 1114 |
| Alzheimer's Society | <i>www.alzheimers.org.uk</i> | 0845 300 0336 |
| Barchester Healthcare Foundation | <i>www.bhcfoundation.org.uk</i> | 0800 328 3328 |
| Citizens Advice Bureau | <i>www.citizensadvice.org.uk /</i> <i>www.adviceguide.org.uk</i> | (Via local bureaux) |
| Civil Service Benevolent Fund | <i>www.csbf.org.uk</i> | 020 8240 2400 |
| Contact a Family | <i>www.cafamily.org.uk</i> | 0808 808 3555 (helpline) |
| Counsel and Care | <i>www.counselandcare.org.uk</i> | 0845 300 7585 (advice line) |
| Crossroads Care | <i>www.crossroads.org.uk</i> | 0845 450 0350 |
| Department for Work & Pensions (DWP) Pension Service | <i>www.dwp.gov.uk</i> | (Via local offices) 0800 99 1234 or 0845 606 0265 |
| Directgov | <i>www.direct.gov.uk</i> | N/A |
| Disabled Living Foundation (DLF) | <i>www.dlf.org.uk</i> | 0845 130 9177 (helpline) |
| Elizabeth Finn Care | <i>www.elizabethfinncare.org.uk</i> | 0800 413 220 |
| Turn2us | <i>www.turn2us.org.uk</i> | 0808 802 2000 |
| FirstStop Advice | <i>www.firststopcareadvice.org.uk</i> | 0800 377 7070 (advice line) |
| Friends of the Elderly | <i>www.fote.org.uk</i> | 020 7730 8263 |

| Organisation | Website | Telephone |
|--|--|---|
| Independent Age | <i>www.independentage.org.uk</i> | 020 7605 4200 |
| Law Centres Community Legal Advice | <i>www.lawcentres.org.uk</i> <i>www.communitylegaladvice.org.uk</i> | 020 7842 0720 0845 345 4 345 |
| Macmillan Cancer Support | <i>www.macmillan.org.uk</i> | 0808 808 00 00 |
| MS (Multiple Sclerosis) Society | <i>www.mssociety.org.uk</i> | 0808 800 8000 (helpline) |
| Parkinson's Disease Society | <i>www.parkinsons.org.uk</i> | 0808 800 0303 |
| Princess Royal Trust for Carers | <i>www.carers.org</i> | 0844 800 4361 <i>or</i> <i>via regional offices</i> |
| RABI (Royal Agricultural Benevolent Institution) | <i>www.rabi.org.uk</i> | 01865 727888 (helpline) |
| REACT (Rapid Effective Assistance for Children with potentially Terminal illness) | <i>www.reactcharity.org</i> | 020 8940 2575 |
| RNIB (Royal National Institute of Blind People) | <i>www.rnib.org.uk</i> | 0303 123 9999 (helpline) |
| Royal Air Force Benevolent Fund | <i>www.rafbf.org</i> | 0800 169 2942 (support line) |
| Royal British Legion | <i>www.britishlegion.org.uk</i> | 020 3207 2100 08457 725 725 (Legionline) |
| Royal Naval Benevolent Trust | <i>www.rnbt.org.uk</i> | 023 9269 0112 |
| SSAFA Forces Help | <i>www.ssafa.org.uk</i> | 0845 1300 975 0800 731 4880 (confidential support line) |