



Almoner's Handbook

v.1.3 (updated 2014)

Acknowledgements

The Almoners Handbook has been in use for a number of years and it was clear in 2013 that some significant sections were well out of date.

A Working Group of Provincial Grand Almoners was formed to manage the production of a revised version and the 2014 issue is a result of their efforts. I am grateful to all members of the Group for their unstinting efforts in ensuring the Handbook remains a vital working tool for Lodge Almoners.

The Group comprised

Bill Clark, Warwickshire
Bob Jenkinson, Surrey
Charles Gwynn, Worcestershire
Jim Wheeler, Monmouthshire
Mark Smith, Gloucestershire
Paul Cohen, Essex

I am particularly grateful to Natasha Ward of Freemasonry Cares for her thoughtful input and significant support in many aspects of our work.

We are also most grateful for the help given by the Chief Executive Officers and Representatives of the central Masonic Charities.

A handwritten signature in cursive script that reads "Alan Jackson". The signature is written in black ink and has a fluid, connected style.

Alan Jackson, Yorkshire West Riding
Chairman



Foreword to the first edition of the Almoner's Handbook

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 central 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.

Grand Secretary

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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/Metropolitan Grand Almoner (or Group or Area Almoner if they exist), 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 Freemasonry Cares website (http://www.freemasonrycares.org/pages/information_for_almoners.html). Feedback on the Handbook and suggestions on how to improve it would be greatly appreciated; please send them to:

Freemasonry Cares
60 Great Queen Street
London WC2B 5AZ

Tel: 020 7395 9261
Fax: 020 7395 9295
Email: help@freemasonrycares.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/widowers/single members.
- Making contact with families of recently deceased brethren.
- Being alert to the needs and problems of Lodge members and their dependants.
- Making contact with members not attending Lodge meetings.
- Being involved if issues of exclusion of members arise.

Keeping informed

- Being aware of the aims and activities of the four central Masonic Charities (The Freemasons’ Grand Charity; The Royal Masonic Benevolent Institution; The Royal Masonic Trust for Girls and Boys; The Masonic Samaritan Fund) and any local Masonic Charities and how to access the support they offer.
- Having a basic knowledge of the range of support available from the state (see Section 3) and from non-Masonic charities (see Section 5).
- Attending training and other events to keep up to date with developments affecting his responsibilities or the central Masonic Charities.

Providing support

- Making new members welcome, in conjunction with the Proposer, Secunder and Lodge Mentor.
- Ensuring that members, partners and dependants are aware of what support may be available, particularly Masonic support (see Section 4 on Freemasonry Cares).
- Conducting visits and discussions with members who may need support.
- Assisting the Provincial/Metropolitan Grand Almoner when required, e.g. with a request for visiting a Brother, widow or dependant from another area.
- Providing support to members in financial difficulty particularly through the process of making applications for help to the central Masonic Charities. Provinces have differing and specific areas of devolved responsibility and Almoners should check first with their Provincial Grand Almoner before completing an application form.

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** (only sharing personal information with Lodge members when approved by the member concerned).

- Details of support being provided or personal health and financial information **must not be shared with the Lodge or Lodge committees** under any circumstances. If required to report to a Lodge committee then the **information should be generalised**, i.e. “ x amount of members have been supported by the central Masonic Charities in the last twelve months” is more than adequate.
- Approaches may be made by a number of members about the same person. **It is suitable to say that the person in question is already on the “radar” without divulging details.** The skill of a good Almoner is in being able to share information with the wider membership without causing embarrassment by giving details of a personal or health related matter. I.e. “x has been admitted to hospital and is making good progress” would be a good example.
- **Almoners should make themselves aware of their legal obligations** associated with the data protection requirements (See Data protection and the Almoner on page 10)

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. He will need a sympathetic disposition, a commitment to helping people, and time and energy to devote to the benefit of Lodge members and their dependants. He will also need a proactive approach to identifying and following up potential difficulties amongst the Lodge members.

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.

Increasingly Almoners will benefit from being IT competent.

The office is one that benefits from continuity and it is suggested that a term of five years is generally appropriate. It may well be helpful to recruit and develop Assistant Almoners, both to assist in the work involved and to train as potential successors.

Please use this section in conjunction with:

- Appendix 2: Keeping in Touch - page 63
- Appendix 3: Example Almoner’s Record Card (Craft) – page 69
- Appendix 4: Example Almoner’s Record Card (Chapter) – page 71

Identifying cases of need

Awareness

The Almoner should be constantly looking out for cases of need or difficulty among Lodge members or their dependants. Absence from meetings may be an indication that a brother is in difficulties, for example as a result of physical disabilities, financial pressure or illness in the family. It is the Almoner’s responsibility to regularly liaise with the Secretary and Treasurer to ensure that he is aware when a member misses two consecutive meetings so that he can follow up with the member directly. This is particularly important in cases where the Lodge is considering exclusion. If the Almoner is in any doubt about how to proceed he should approach the Provincial/Metropolitan Grand Almoner for guidance.

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, e.g. arising from illness; meeting costs involved in children's education; dealing with debt and its attendant problems. The Masonic Charities do not fund debt repayments, but the Metropolitan/Provincial Grand Almoner will be able to signpost to organisations that assist people with debt problems and ways of resolving them.

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 children and family, including the effects of bereavement, or care for older family members.

The Almoner should be alert for signs of problems like these, and should know what advice and support is 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. In presenting a case to the Masonic Charities, the Almoner should present the facts, with any personal recommendations clearly identified as such. The Charities will make a judgement based on this information.

Before an approach is made to any of the Masonic Charities, it is important to be sure that all available benefits are received or applied for 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 (For more information see Support available: State benefits at page 13.) *The role of the Almoner in this case is to point the way and not approach the agencies themselves.*

Checklist – Discussions with potential applicants

Note: Where a Provincial/Metropolitan Grand Almoner has a second tier of support i.e. Group Almoners, Assistant Provincial Almoners or Panels, cases should in the first instance be discussed with the relevant officer for assistance in completing the application paperwork

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 (e.g. 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. i.e. mortgage & bank statements, water bills, council tax notices etc.
- 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 (e.g. Awards of Benefits / Notices of Assessment from the Department for Work and Pensions / Job Centre; bank statements; electricity and gas bills; Council Tax, rent, mortgage and water rate demands).
- If appropriate, obtain documents required to complete an application. See Section 4 for more detailed information.
- Be observant: look out for signs of financial or other distress (e.g. 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 central 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, telephone number, e-mail address (where available) and any other relevant information.
- Names, addresses and telephone numbers of all Lodge widows or other Lodge dependants with any other important relevant information.
- 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 central Masonic Charities. Although the details will remain confidential between those involved in administering the grant, the Almoner is responsible to his Lodge for the control and recording of the funds.
- To help with record keeping, example Almoners Record Cards can be found at pages 69 and 71.

Data protection and the Almoner

As part of their role, Almoners will regularly obtain, hold, store and make use of personal information relating to individuals and these actions are regulated by The Data Protection Act 1998. Almoners need to be aware of the requirements of the legislation as failure to comply may be a criminal offence and can result in potentially unlimited financial penalties.

Although data protection may feel daunting at first sight, many of the measures are simply common sense and good record keeping practice which the Almoner will already be following.

This Handbook provides general guidance to assist Almoners with their wide ranging duties. It is strongly recommended that Almoners also read [Appendix 1: The Data Protection Act 1998: An overview for Almoners](#) at page 52.

Important terms

It is helpful to understand what is meant by a number of the terms used in connection with data protection.

| | |
|------------------------|--|
| Data Controller | The entity that determines how and why personal data will be used. |
| Data subject | An individual who is the subject of personal data. |
| Personal data | Data which relates to any living individual who can be identified either from this data or from this data and other information which is in the possession of the data controller or is likely to come into the possession of the data controller. |

| | |
|--|--|
| Processing | Any use to which personal data are put, including: <ul style="list-style-type: none"> • Obtaining and retrieving • Holding and storing • Making available to others within or outside the organisation (including sending by email) • Printing, storing, matching, comparing, destroying |
| Sensitive personal data | Defined by The Data Protection Act as information of a sensitive nature relating to a data subject's political opinions, religious belief, race or ethnic origin, physical or mental health, sexual life, membership of a Trade Union and the commission, or alleged commission, of a criminal offence. |
| The Information Commissioner's Office (ICO) | The UK's independent public authority set up to uphold information rights. It is responsible for data protection in England, Scotland, Wales and Northern Ireland and enforces and oversees legislation including the Data Protection Act. |

The eight principles of data protection

The Data Protection Act requires any organisation or individual processing information relating to a living individual to comply with eight key principles. The Act applies to data held in both paper and electronic files.

Personal data shall be:

1. Fairly and lawfully processed

The first two principles are very closely linked and there is some crossover between them.

You are allowed to process personal and sensitive personal data if you meet one of a number of 'conditions'. In most cases this can be achieved by obtaining the explicit consent of the individual concerned.

2. Obtained and processed for specified and limited purposes

You should be clear, open and transparent about why you are collecting personal data and how you intend to use it. The data subject must be told who is collecting the data, what is being collected and how it will be used. This explanation can be provided orally or as a written statement. If, at a later date, you want to do something different with the information then you will need to ask the individual for their permission.

3. Adequate, relevant and not excessive

You should only collect the data you need for your purpose (see principle 2). You must not ask for information just because it might be useful in the future. You may need different pieces of information for different people and you should tailor what you gather accordingly.

4. Accurate and up to date

Any personal data held should be accurate and up to date. This can very easily be achieved by regularly checking with the person concerned and making amendments and deletions as appropriate.

5. Not kept for longer than is necessary

There are no set minimum or maximum periods for holding data and the right amount of time will vary depending on the data concerned. As a general guide, if you no longer need the information for the purpose for which it was obtained then it should probably be securely destroyed. It can be helpful to establish a schedule for reviewing records and/or deleting

information. Enter a review / destruction date prominently in or on the individual record papers, and/or digital records, to aid you and your successor.

6. Processed in line with the rights of the data subject

Individuals have a number of different rights relating to the processing of their personal data. You should be particularly conscious of the right for an individual to see data relating to them, which will include emails and expressions of opinion. A request for such information is known as a 'subject access request'.

There are detailed rules governing how to respond to a subject access request and you are strongly advised to consult the ICO's guidance if a request is received. In summary, the data must be provided within 40 days of receipt of a written request; all of the personal data held must be provided, the data must be provided in a form the subject can understand and a nominal fee may be charged. Care should be taken to establish and verify the identity of the person making the request to ensure that they are who they claim to be.

7. Securely kept

The aim of this principle is to ensure that personal data is treated with appropriate care. The steps you take should reflect the nature of the data involved, what damage might occur if it was disclosed or destroyed and the costs of implementing various measures. Some examples of simple steps include locking away files when not in use, password protecting documents, making sure antivirus software is up to date and shredding paper files before disposal. Further guidance is provided in [Appendix 1: The Data Protection Act 1998: An overview for Almoners](#) at page 52. The ICO recommends that mobile devices like laptops and USB sticks should always be encrypted and that sensitive personal data should never be sent via ordinary post.

8. Not transferred to other countries without adequate protection

This is unlikely to affect most Lodge Almoners as it relates to the transfer of data outside of the European Economic Area.

New European Data Protection Regulation

A new European Data Protection Regulation is currently being developed. No date has yet been set for the implementation of the Regulation, although it is likely to be within the next two years.

The precise content of the Regulation is subject to ongoing negotiations. Almoners may be affected by some of the proposed measures such as the rules regarding the obtaining of consent and the reporting of data breaches. Appropriate guidance will be provided once details of the Regulation and the timing of its implementation are confirmed.

Further information

Further information on data protection can also be obtained by contacting The Information Commissioner's Officer at ico.org.uk or on 0303 123 1113.

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 central 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 central 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 website, www.gov.uk and 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 'Other useful organisations and websites' at page 49.

Attendance Allowance

Attendance Allowance is a benefit that many over 65s can claim if they need help with their personal care because of an illness or disability. It does not matter if the applicant is getting outside help as the claim is assessed on their needs. Other benefits can increase if someone is in receipt of Attendance Allowance.

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 or who are terminally ill. Attendance Allowance can be backdated to the date of your claim.

For more information contact the Attendance Allowance helpline on 0345 605 6055 or textphone 0845 604 5312.

Carer's Allowance

This is payable to people who spend more than 35 hours a week caring for others who are in receipt of Attendance Allowance, or some types of Disability Living Allowance / Personal Independence Payment or some other types of disablement benefit. Applicants cannot get it if they are in full time education or earn more than £100 a week.

The applicant does not have to be related to, or live with, the person they care for. If they receive other means-tested benefits then the amount they get will be reduced by the same amount they get from Carer's Allowance. Carer's Allowance may also affect the benefits of the person who is being cared for.

See <https://www.gov.uk/carers-allowance/overview> for more information.

Council Tax Reduction/Support

Council Tax Reduction/Support replaces Council Tax Benefit. The amount of Council Tax Reduction available and who is eligible varies depending on where an individual lives. Applicants should contact their local council for full details of their local scheme.

The Government has said people of, or over, pension credit age must be given the same level of support under Council Tax Reduction/Support as when they were assessed under Council Tax Benefit rules.

Disability Living Allowance (DLA)

DLA is now closed to new claimants over 16 years old and existing claimants began being transferred to Personal Independence Payments in April 2013.

DLA 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 require guidance or supervision outdoors or have any other, more severe, walking difficulties. People in receipt of the higher rate mobility component may be eligible to join the Motability scheme where these payments are used to hire a vehicle adapted for their needs.

Employment and Support Allowance (ESA)

ESA offers financial support for people of working age who are unable to work more than 16 hours per week due to illness or disability and help to work if they are able to do so.

As part of an application a work capability assessment will be carried out to identify ability to work. The amount of ESA paid will depend on the applicant's income and savings, which type of ESA they qualify for and where they are in the assessment process. Depending on the type of ESA awarded and the outcome of the workplace capability assessment payments may stop after one year. Reductions may be made to the level of benefit paid if certain work-related activities are not carried out.

For more information on ESA call 0800 055 6688 or textphone 0800 023 4888.

Housing Benefit

Housing Benefit can pay for part or all of an individual's rent. The benefit is means-tested and can be paid to applicants with capital below a certain level and who are not working or are working and earning a low wage. Claiming benefits like Carers Allowances, Attendance Allowance and Disability Living Allowance may help to increase the level of Housing Benefit paid.

Housing Benefit for private tenants may be referred to as Local Housing Allowance which is the name of the rules used to calculate the amount of benefit payable.

If no other benefits are already being claimed, the forms for Housing Benefit should be obtained from the local council.

Income Support

Income support is designed to top up other benefits. The level of benefit paid depends on the claimant's circumstances, income and capital levels. To qualify an applicant must be:

- Between 16 and Pension Credit qualifying age
- Pregnant, or a carer, or a lone parent with a child under 5 or, in some cases, unable to work because they are sick or disabled
- Have no income or a low income and work less than 16 hours a week (and their partner works no more than 24 hours a week)
- Living in England, Scotland or Wales.

For further information contact Jobcentre Plus on 0800 055 6688 or textphone 0800 023 4888.

Job Seeker's Allowance (JSA)

This is paid to working age adults who are out of work. Contribution-based JSA is only available for six months. After that income-based JSA may be payable depending on the income of the claimant's household or how much savings they have.

Pension Credit

Pension Credit is made up of two different parts, Guarantee Credit and Savings Credit.

An applicant **aged 60 or over** and living in Great Britain may be entitled to the Guarantee Credit, which guarantees a minimum income. The qualifying age for this benefit is gradually increasing to 66 in line with the increase in the State pension age.

Additional Guarantee 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.

More details are available from the Pension Credit helpline on 0800 99 1234 or textphone 0800 169 0133.

Personal Independence Payments (PIP)

PIP is for people aged 16 to 64 and is to help with some of the extra costs caused by long-term ill health or a disability. PIP can be applied for once difficulties with activities have existed for three months. Like DLA, PIP is made up of two components, one for daily care and one for mobility. Both components have two rates. Unlike DLA, claimants are required to undergo a medical assessment which may include a face-to-face consultation. The award is regularly reassessed.

More details are available from the PIP helpline on 0845 850 3322 or textphone 0845 601 6677.

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/or working and on a low income. Child Tax Credit is likely to be paid to most families in cases involving the Royal Masonic Trust for Girls and Boys (except where the beneficiaries are students).

Terminal illness

Where a person is terminally ill, a claim for Attendance Allowance, Disability Living Allowance or PIP can be made immediately the condition is known, providing the person is 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.

Universal Credit

Universal Credit is an integrated working age credit that will provide a basic allowance with additional elements for children, disability, housing and caring. It will support people both in and out of work, replacing Working Tax Credit, Child Tax Credit, Housing Benefit, Income Support, Income-Based Job Seeker's Allowance and Income-related Employment and Support Allowance. Universal Credit is paid monthly as a single payment.

Universal Credit has been introduced for newly unemployed claimants in selected postcode areas all over England and Scotland. A full list is available at <https://www.gov.uk/universal-credit/eligibility>. A nationwide rollout that includes claimants of all six benefits Universal Credit is replacing is currently scheduled for completion by 2017.

Considerations for Almoners

There are many other state benefits, as detailed at <https://www.gov.uk/browse/benefits>. The rules are often complicated and it is only by applying that a case can be considered and the benefit awarded. As a protection there is a right of appeal against unsuccessful applications.

Due to the continual changes being made to state benefits, advice should always be sought from bodies such as Jobcentre Plus, Turn2Us or the local Citizens Advice Bureau. www.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.

The Advice & Support Team (see page 18) can also direct individuals to benefits and services available from the government.

Social security and social services

Many people are confused by the terms "social security" and "social services". Put simply social security means cash benefits and social services is the local government provider of a range of care services. Many local authorities now use slightly different names for their social services departments including, but not limited to,:

- Social Care for Adults
- Children's Social Care Services
- Children and Family Services
- Education and Young People
- Health and Social Care Services

4. Support available: The central 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 Trust for Girls and Boys (RMTGB):** dealing with the maintenance and educational needs of Freemasons' children.
- **The Royal Masonic Benevolent Institution (RMBI):** offering residential, nursing and dementia 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 (e.g. stair lifts, mobility scooters).

Additional cross-Charity support is provided by the Advice & Support Team and through Freemasonry Cares.

The information in this section 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.

Advice & Support Team

The Advice & Support Team offers advice, guidance and support on a range of issues that can affect those within the Masonic community.

Operating across England and Wales, the Team provides a free, independent and confidential service on behalf of all four central Masonic Charities. No problem is too big or too small.

The Team can be contacted by anyone with a Masonic connection – Freemasons, their wives, partners and families, including children and grandchildren. Speaking to individuals by phone, email or home visits, the Team listens, understands need, discusses potential solutions and directs to organisations and services that can help. The advice and support available includes:

- Discussing the extensive range of financial, healthcare and family help available from the central Masonic Charities
- Supporting Almoners who are dealing with complex and difficult cases
- Assisting with completing applications for charitable support
- Talking about financial difficulties
- Recommending the best approach to meet care needs
- Helping to plan and access effective medical and dental treatment
- Supporting children with practical advice and guidance on education and wellbeing
- Signposting to benefits and services available from the government and other organisations

The Advice & Support Team was launched following the merger of the RMBI Care Advice Team and the RMTGB Welfare Team.

Contact details:

Advice & Support Team
Central Masonic Charities
60 Great Queen Street
London
WC2B 5AZ

Contact your local team member via Freemasonry Cares on 0800 035 60 90 or help@freemasonrycares.org

Freemasonry Cares

Freemasonry Cares was launched in Autumn 2009 by the four central Masonic Charities. Delivered in partnership with Provincial and Metropolitan Grand Lodges the initiative supports the work of Almoners by:

- Promoting awareness of the wide range of support available from Masonic Charities, using the simple message that financial, healthcare and family support is available to Freemasons and their dependants. This message is considered easier to remember than details of four separate Charities and the various types of assistance they offer.
- Providing an additional route for individuals to make contact with their Almoner, initiate a request for support and obtain information about the central Craft Charities.

Anyone can contact *Freemasonry Cares* on freephone 0800 035 60 90 or help@freemasonrycares.org. The service is confidential, free and staffed by expert staff from the Charities.

Freemasonry Cares leaflets giving a short and simple summary of the range of support available from Masonic Charities, who qualifies and how to apply are available free of charge by calling 0800 035 60 90. It is suggested that one of these leaflets be issued to every Lodge member and/or their dependant(s) (including widows) for their own help and peace of mind. A range of other resources which can be used to help explain and remind individuals of the help available from Masonic Charities can also be found on the Freemasonry Cares website (www.freemasonrycares.org).

Freemasonry Cares is not a separate charity or organisation. The assistance it advises on is the extensive range provided by the central Masonic Charities. Applications initiated following contact with *Freemasonry Cares* will follow the standard Charity procedures and eligibility criteria outlined in this Handbook.

Contact details:

Freemasonry Cares
60 Great Queen Street
London
WC2B 5AZ

Tel: 0800 035 60 90 or 020 7395 9294

Email: help@freemasonrycares.org

Web: www.freemasonrycares.org

Joint Application Form

Applications to the three grant-making charities (The Freemasons' Grand Charity, Masonic Samaritan Fund and Royal Masonic Trust for Girls and Boys) are made using the Joint Application Form. Copies of the form are available from the Provincial Grand Almoner. London Lodges can obtain a form by contacting the Charities directly.

Anyone considering applying to an RMBI home should continue to contact the relevant home directly or the RMBI Care Operations Team.

About the Joint Application Form

The Joint Application Form asks for core information about the applicant and their finances. It includes questions specific to each Charity's assessment needs. Space is given for comments from both the applicant and the visiting brother ("VB").

The Joint Application Form is accompanied by Data Protection Guidance. Anyone who assists an applicant in the completion and submission of the form must read the Guidance and sign to confirm they have understood their responsibilities.

The Joint Application Form means:

- The process of applying for support from the three grant-making Charities is more straightforward;
- Applicants with multiple needs only complete a single form;
- Every applicant has the opportunity to be considered for support by all Charities relevant to their needs.

Completing and submitting the Joint Application Form: Lodges outside London

If any element of the request is for assistance with a medical need then the Masonic Samaritan Fund should be contacted prior to requesting a form. Please refer to the Masonic Samaritan Fund section of this Handbook for guidance on the application process.

1. Need identified and Joint Application Form and Guide obtained from Provincial Grand Almoner.
2. VB visits applicant and completes the Joint Application Form and obtains relevant supporting documentation. Applicant is advised the form will be considered by all Charities unless different instructions are given.
3. Form and supporting documentation returned to Provincial Grand Almoner to check, sign and return to **Charities Reception**. In the interests of urgency, applications with solely a health or care need should be returned directly to **Charities Reception**.
4. Receipt of Joint Application Form is confirmed to the Provincial Grand Almoner and applicant, specifying which Charities will consider the application and giving contact details for further information.
5. Application considered by all relevant Charities simultaneously in accordance with their individual processes. Refer to the relevant section within this Handbook.

Completing and submitting the Joint Application Form: London Lodges

If any element of the request is for assistance with a medical need then the Masonic Samaritan Fund should be contacted prior to requesting a form. Please refer to the Masonic Samaritan Fund section of this Handbook for guidance on the application process.

1. Need identified and Joint Application Form and Guide obtained directly from relevant Charity.
2. VB visits applicant and completes the Joint Application Form and obtains relevant supporting documentation. Applicant is advised the form will be considered by all Charities unless different instructions are given.
3. Form and supporting documentation checked, signed by Lodge representative and returned to **Charities Reception**.
4. Receipt of Joint Application Form is confirmed to the Lodge Representative and applicant, specifying which Charities will consider the application and giving contact details for further information.
5. Application considered by all relevant Charities simultaneously in accordance with their individual processes. Refer to the relevant section within this Handbook.

Eligibility

It is important to remember that the individual Charities do *not* share common eligibility criteria. Each is bound by rules governing those it can support. A successful application to one Charity does not mean that support will be provided by the other central Masonic Charities. The individual Charity sections provide more information on the basic eligibility criteria for each Charity.

The Freemasons' Grand Charity

Registered Charity No 281942

60 Great Queen Street
London WC2B 5AZ

Tel: 020 7395 9261

Fax: 020 7395 9295

Email: info@the-grand-charity.org

Web: www.grandcharity.org



**THE FREEMASONS'
GRAND CHARITY**

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

The Grand Charity's activities supporting Freemasons and their dependants are of most relevance to Lodge Almoners. The Grand Charity offers support in the following ways:

- Providing funds to assist in meeting essential daily living costs.
- Assisting with exceptional one-off costs.
- Making repayable loans for repairs, renewals and property improvements.

Money cannot normally be given for debt relief, however, due to the distress it can cause assistance may be given with utility arrears. 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.

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 widow or bereaved Partner of the above
- The Charity may also consider estranged wives and partners who the Freemason has left in financial difficulty.
- Brethren who have been expelled are not entitled to apply, but consideration may be given to their widows.
- In very exceptional circumstances other immediate dependants of the Freemason may also be considered. Advice should be sought if such a situation arises.

The application process

Applications for individual financial relief must be made using the Joint Application Form. The application process is summarised in the checklist below, with further details in the text which follows.

Checklist - Application process for The Freemasons' Grand Charity

1. Potential need identified.
2. Application pack requested / obtained from Provincial Grand Almoner. (London Lodges should contact the Charity directly)
3. Visiting Brother (often the Lodge Almoner) visits applicant and completes the application form, including financial statement and accompanying documentary evidence.
4. Application sent to Provincial Grand Almoner or London Lodge Secretary for checking and signature.
5. Application forwarded to Charities Reception.
6. Application presented to Masonic Relief Grants Committee. Further information may be requested.
7. Decision notified to Provincial Grand Almoner or London Lodge representative; If yes, payment made to the Province or London Lodge.
8. Province liaises with Lodge Almoner to arrange disbursement.
9. Records of disbursements kept until money is spent (generally after 10-12 months).
10. After 9 months a reminder of the need to review the case is sent to the Provincial Grand Almoner (or London Lodge representative), to prompt an application for a further grant if the need continues.
11. Process repeated (from step 3 above, Visiting Brother visit).

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 Joint Application Form by a Visiting Brother. Often the Visiting Brother 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 Visiting Brother for a particular applicant. Any member of the Craft may be asked or may volunteer to do the job. The Visiting Brother does not have to be a member of the Applicant's Lodge.

Completed application forms together with all other supporting documents and evidence should be sent to the Provincial Grand Almoner (or Group Almoner) for processing. In the case of London Lodges the form should be sent to the Lodge Secretary, who should countersign it and then forward it on to the Charities Reception.

The first stage of the consideration process is for the Masonic Relief Grants Committee to ensure that all available State benefits are being claimed. The Grand Charity assumes all entitlements are being claimed when making any grant calculations. If all available benefits

have not been claimed, the Committee may delay its decision until the case has been properly assessed by the appropriate authority.

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. For further information refer to Section 3 of this Handbook.

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 a copy of their Assessment Notice 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.

Decision

Applications for relief are considered at monthly meetings of the Masonic Relief Grants Committee. In a true emergency it may be possible to make arrangements for a grant to be made within a few days. To discuss whether the application would warrant an interim grant please contact the Office.

The amount of grant is set as follows:

- After confirming that all available benefits are being claimed, the Committee will total expected income over the coming year. All forms of income are considered including private pensions, dividends, etc. Certain benefits and grants awarded by other Masonic organisations are disregarded.
- From the amount remaining, the amount actually paid for rent or mortgage interest, Council Tax and water rates is deducted. Further expenses may also be taken into account if supporting information shows this to be appropriate.
- Based on the Joseph Rowntree Foundation's Minimum Income Standard, the Committee will determine a grant amount to bring the remaining income balance to a level providing reasonable resources for the year.

Payment

All monies from the central Masonic Charities, including Provincial benefits, are for the exclusive benefit of a named beneficiary. 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 applicant 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/Metropolitan Grand Almoner to contact his equivalent office in another area to seek co-operation in identifying a Visiting Brother.

Current benefits regulations ignore all income from charitable grants but The Grand Charity strongly advises against paying grants in a single lump sum. One method of distributing grant money is to make payments against receipts. Any part of a 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 or whoever was originally appointed Trustee. **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 for a further application to be 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.

Grand Charity grants are calculated to cover a twelve-month period. A reminder to review the case is sent to the Provincial Grand Almoner (or London Lodge representative) after nine months. The application for a further grant should be submitted in advance of the anniversary of the current grant to ensure there is no break in funding should a further grant be approved. If there is a delay in the submission of a further application beyond the conclusion of the initial grant period then no back payments will be made and the review date will be based on the submission date for the most recent application.

Transferred Beneficiaries Fund

The Grand Charity also manages funds transferred from the Royal Masonic Benevolent Institution in 2002. The Transferred Beneficiaries Fund makes regular payments towards daily living expenses directly to former beneficiaries of the RMBI Annuity Fund. The Fund is closed to new applicants and no applications can be accepted. Existing beneficiaries are required to complete a review form on an annual basis to confirm their current circumstances. If an individual is in receipt of a payment from the Transferred Beneficiaries Fund and a Masonic Relief Grant then one review form can be completed to cover both grants.

Publicity materials

The Freemasons' Grand Charity welcomes invitations to speak about its work and, subject to availability, the Charity can arrange for a representative to speak at Lodge meetings and other events. Leaflets, posters and display stands are also available, free of charge. To arrange a speaker or a free delivery of leaflets please contact 020 7395 9388 or info@the-grand-charity.org

Royal Masonic Trust for Girls and Boys

Registered Charity No 285836

60 Great Queen Street
London WC2B 5AZ
Tel: 020 7405 2644
Fax: 020 7831 4094
Email: info@rmtgb.org
Web: www.rmtgb.org



The RMTGB is a poverty charity. Its mission is to relieve poverty and advance the education of children of a Masonic family 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.

The RMTGB also administers a small number of minor 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. It does this through its Stepping Stones scheme, which provides grants to other charities that help children.

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 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 Freemason must have been initiated into or joined a Lodge under the English constitution. Where he is the father or step-father of the child, he does not need to be currently subscribing and can have been excluded or expelled. However, different rules apply where the Masonic connection is the grandfather. In these cases, he must have been a subscribing Freemason when the candidate was born, or have been initiated or re-joined Freemasonry after the candidate was born but before the distress occurred in the family’s life.

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

Grants are income-assessed and it is expected that families have accessed all state support for which they are eligible.

Application procedure

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

Checklist – Application process for Royal Masonic Trust for Girls and Boys

1. Need identified
 2. Application pack requested / obtained.
 3. Almoner / Visiting Brother visits applicant at home:
 - Joint Application Form completed.
 - Supporting certificates etc obtained.
 - Completed package sent to London Lodge Secretary or Provincial Grand Almoner; application forwarded to **Charities Reception**.
 4. Initial assessment of application and decision on whether to progress:
 - Visit from one of the Advice and Support Team.
 - Full details of applicant's situation obtained.
 - Adviser compiles report.
 5. RMTGB decision process:
 - Further investigation as needed.
 - Assessment of application and decision on whether to progress.
 - Application considered
 - Family / Provincial Grand Almoner notified of decision.
- If **Yes**:
- Case Almoner appointed by Provincial Grand Almoner.
 - Payment made by RMTGB direct to the family, or to the beneficiary if they are in higher education.

Application pack

For Provincial Lodges, the Almoner should apply to the Provincial Grand Almoner for a Joint Application Form. For London Lodges he should apply direct to RMTGB.

Almoner's visit

The Almoner should visit the family home to assist the applicant in completing the Joint Application 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, wherever possible.

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 Joint Application Form. This background information is of great value when deciding whether there is a potential case for support and in responding to a family's specific needs.

RMTGB visit

If the Joint Application 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 the Advice and Support team. This visit will normally take place soon after a first enquiry is received and is always made with the knowledge of the relevant Provincial Grand Almoner.

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. The Petitions Department aims to process new applications as quickly as possible and straight-forward cases are considered by the Chairman of the Petitions Committee and the CEO on a monthly basis. More complex cases are presented to the full Committee which meets at intervals throughout the year. In cases of extreme hardship or where there is likely to be a delay, the RMTGB can pay emergency grants to assist the family until a decision can be made.

Case Almoner

In the event of a successful application the RMTGB will ask the Provincial Grand Almoner or London Lodge Secretary 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. The Advice and Support team may also occasionally visit the family to provide ongoing support and guidance.

Petition beneficiaries

The majority of families are supported by granting either a termly Maintenance Allowance for pre-school age children and those at school, grants for those undertaking training on apprenticeships, or an annual scholarship for 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 essential, specialist tuition. School fees are not normally considered unless there are exceptional reasons why the child needs to be in fee paying education (a supportive environment or pastoral support is required, for example).

TalentAid

TalentAid helps to support children and young people who are exceptionally gifted in music, sport or the performing arts. The scheme was established in response to growing awareness that some families were making huge financial sacrifices, or were simply unable to support their child's career ambitions in these fields.

Eligibility

Applications can be considered on behalf of children and grandchildren of Freemasons. All applications are income-assessed. Candidates must intend to pursue their talent as a career and must be able to demonstrate their ability by passing recognised examinations, gaining entry to highly competitive schemes, groups or courses, or by performing at regional and national levels. Grants are not available to fund a hobby or so that an academically gifted child can attend a better school.

Support available

Grants may be awarded to assist with ongoing costs such as sports coaching, advanced music lessons and the purchase of one-off items such as a musical instrument or sports equipment.

In appropriate cases, assistance with school or college fees will be considered. Fees will only be supported for those attending specialist institutions or schools that have a national reputation in a particular field. In most cases where fees are agreed as part of our support, parents will be expected to make a contribution. Support is agreed for a set period of time and subject to an annual financial review, as well as confirmation that the candidate's talent continues to develop.

Applications

The TalentAid application forms are available to download on the TalentAid webpage www.rmtgb.org/ourwork/talentaid from November until April each year and should be submitted direct to the RMTGB.

The deadline for applications for support for each academic year is 30 April with a decision being reached in July. For example if a family wished to apply for support from September 2015 they would need to ensure that they had submitted their application by 30 April 2015.

Subsidiary funds

The RMTGB has a small 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.

Choral bursaries

The RMTGB's Choral Bursary Scheme was closed to new applicants in 2013. Bursaries continue to support existing choristers at cathedrals and other choral foundations and their support will remain in place until they leave their cathedral schools. These bursaries are income-assessed and may also include support towards music lessons. Recipients do not have to come from a Masonic family.

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. RMTGB beneficiaries have precedence over available places but applications are invited from any Masonic child.

Safeguarding Children Policy

For a number of years now, the RMTGB has had in place a policy for safeguarding children and all those who might be involved in the charity's work. The policy was developed in consultation with other agencies and is subjected to regular reviews to remain up-to-date with changing legislation and best practice. A full copy of the policy document is available from the Provincial Grand Almoner or from 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, or in the case of London Lodges directly to the Charity, and will be kept confidentially at the RMTGB.

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

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. Each year the RMTGB supports a number of beneficiaries who attend RMS. Income-assessed foundation scholarships are also available from the school for the daughters of Freemasons.

Publicity materials

The RMTGB has a range of promotional materials such as leaflets and posters which can be used to illustrate its work, as well as a number of professional banner stands which can be loaned. The Charity can also arrange for a speaker to attend Lodge meetings to talk about the work of the Charity. In addition, the RMTGB has a fully branded gazebo which can be used for promotional purposes at suitable outdoor events. Please contact 020 7504 2644 or info@rmtgb.org

Royal Masonic Benevolent Institution

Registered Charity No 207360

60 Great Queen Street
London WC2B 5AZ
Tel: 020 7596 2400
Fax: 020 7404 0724
Email: enquiries@rmbi.org.uk
Web: www.rmbi.org.uk



The RMBI cares for older Freemasons and their families as well as some people in the community. Caring has been their way of life since 1842 and they provide a home for over 1,000 people across England and Wales – while supporting many more.

Our approach to care

Whatever services people need, the RMBI cares for them professionally and kindly. They treat people as individuals – and work together with everyone to design a care plan that meets their needs and allows them to experience wellbeing and meaningfulness.

The RMBI offers:

- Residential care.
- Nursing care.
- Specialist dementia support.
- Limited sheltered accommodation for people who prefer to live independently.
- Short-stay breaks for people who are cared for in their own homes so that families can have a rest from taking care of a loved one.
- Day services for people who live at home.

Care homes

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

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 (e.g. 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.

Those members of the Masonic community who choose an RMBI Home have the security of knowing that they have a home for life, even if their financial circumstances change – as long as the RMBI can still support their needs.

To apply to an RMBI Home, please get in touch with the Home Manager of your chosen Home who will be more than happy to help with any enquiries. For general enquiries, please contact 020 7596 2400.

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 or for rental.

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 Advice and Support 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. You can download the factsheets from the RMBI website by visiting www.rmbi.org.uk

Eligibility / qualifications for admission to the homes

The RMBI has well-defined eligibility criteria for those interested in applying to its Homes. The most recent information can be obtained from <https://www.rmbi.org.uk/pages/information-sheets.html> 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

Every year the RMBI needs charitable support to the value of £5 million in order to carry out their work. The RMBI helps around 400 older Freemasons and their families who are unable to pay the full cost of their care. They rely on your support to continue their work. Every donation, no matter how big or small, makes a real difference to peoples' lives.

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

Barford Court Day Service

The Day Service at Barford Court, Hove, offers a service where people who need some support but are not yet ready to move into 24-hour residential care can come for day support – and then return to their own home and family.

The service is open seven days a week and individuals can attend for part days or whole days, on individual days or any combination of days. By offering such flexibility, families can get a break from the responsibility of caring and supporting an older relative at home.

The service is different to that offered by most day care providers because it is located within a care home setting and so service users benefit from all of the care home's facilities.

The current service is a pilot scheme but the RMBI will be considering whether the model of care can be replicated elsewhere – not just in its existing RMBI Homes but in the heart of Masonic communities, where there are under-used Masonic centres.

RMBI homes

| | |
|---|---------------|
| Albert Edward Prince of Wales Court, Mid Glamorgan | 01656 785311 |
| Barford Court, Hove (also operates a Day service) | 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 (also operates Farnfield Court, Independent Living Accommodation) | 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 | 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/> | |
| Barford Court Day Service, Hove | 01273 777736 |
| Farnfield Court at James Terry Court, Croydon (Independent living apartments) | 020 8688 4155 |
| Harewood Court, Hove (sheltered accommodation) | 01273 739515 |
| Harry Priestley House, Doncaster (adults with learning disabilities) | 01405 814777 |
| Robert Eliot Court, Cornwall (sheltered accommodation) | 01726 75349 |

Other RMBI services

Masonic Care Limited

A small Home for people with learning disabilities was opened by Masonic Care Limited, an organisation created by the RMBI in 1999. Harry Priestley House in Doncaster, Yorkshire was set up with grants from The Freemasons' Grand Charity and the Provincial Grand Lodge of Yorkshire, West Riding.

Holidays

The RMBI organises four annual holidays to Bournemouth, Eastbourne, Llandudno and Westcliff-on-Sea. The holidays are held for anyone receiving financial support from the Masonic Charities. For example, a Masonic Relief Grant.

The summer holidays are funded by the Good Neighbour Fund, which benefits from the fundraising activities of the 'Friends of the RMBI' and various Masonic charity organisations around the country.

For anyone prone to illness due to the damp British weather, the winter holiday to the picturesque seaside resort of Sliema in Malta is a good opportunity to enjoy the sunshine, warmth and company of others.

For more information about RMBI holidays please contact 020 7596 2400.

Loans for home repairs and improvements

The RMBI understands the challenges that many home owners face when money is low and essential repairs are required to their homes. A fund is available to RMBI Annuitants or people receiving Masonic Relief Grants that lends money to carry out home repairs.

Those who borrow money through this fund, will not be expected to pay capital or interest during their lifetime unless the property is sold. However, these loans are only offered after all other avenues of assistance, including government grants, have been explored.

Further information concerning eligibility can be obtained by contacting the Advice and Support Team via Freemasonry Cares on 0800 035 60 90.

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

A member of the Advice and Support Team is always happy to provide talks about RMBI services at Lodge meetings or other events. We can also supply you with promotional materials and banners for open days. Please contact our head office for more information.

Masonic Samaritan Fund
Registered Charity No 1130424
Company Number 6876310

60 Great Queen Street
London WC2B 5AZ

Tel: 020 7404 1550

Fax: 020 7404 1544

Email: info@msfund.org.uk

Web: www.msfund.org.uk



The Masonic Samaritan Fund (MSF) supports eligible applicants who have an identified health, care or counselling need and, unable to afford the cost of private provision, are unable to access the required treatment or care via the NHS or local authority without a long delay. The MSF is able to support a wide range of health and care needs but only when it knows help is required. Almoners have a vital role to play in identifying individuals who need help. The following notes are intended to provide sufficient detail to enable Almoners to carry out their role effectively and with confidence. However, Almoners are invited to make direct contact, by phone or email, with the Fund at any stage for advice and the latest information.

The MSF seeks to alleviate pain as quickly as possible and retain independence for as long as possible. The sooner that dialogue is initiated between Almoner and the Fund the sooner the support can be provided.

The MSF Eligibility Calculator (www.msfund.org.uk) offers a useful and confidential first step in assessing whether or not an approach to the Fund may be appropriate. Almoners are encouraged to advertise the availability of this resource as extensively as possible as an integral part of encouraging potential applicants to consider asking for support. Applicants should be informed that this is only an indicator of financial eligibility and should not commit to any expense in relation to their health or care need until the result of a full application, including a declaration of their financial circumstances, has been assessed by the MSF and the applicant formally advised by the Grants Team.

Who is eligible?

Support is available to:

- Freemasons.
- Their wives, partners, widows and unmarried and single surviving partners.
- Their financial or physical dependants.

who:

- Have an identified health, care or counselling 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, equipment or adaptation.

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 encouraged 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. Brethren who have been expelled are not entitled to apply, but consideration may be given to former dependants.

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. 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 and some eye 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 or in receipt of state benefits to qualify for assistance. In establishing the financial need, account will be taken of both income, savings and other 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 or complete the online MSF Eligibility Calculator.

Identified need: Applicants need to have seen a consultant or appropriate professional in order to receive a diagnosis and confirm what support is being requested. In some circumstances it may be appropriate for a member of the central Masonic Charities Advice and Support Team to visit an applicant to assist with obtaining an appropriate diagnosis.

If an applicant is faced with a long wait (currently eight weeks or more) to see a consultant or an occupational therapist the MSF may be able to cover the cost of a private consultation or assessment. Direct contact with the MSF will confirm whether this is appropriate in a specific case.

What support is available?

Medical

Support is available to meet a wide variety of medical needs. 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.

Applicants are encouraged to call the Fund for confidential advice before making an application or committing to any private treatment.

With minor exceptions support can be considered for most treatments licensed for provision by the NHS.

Previous grants have included:

- Orthopaedic surgery
- Cardiac surgery
- Gynaecological treatment or surgery
- Cancer treatment
- IVF Treatment in some instances
- Prostate treatment
- Cataracts and other eye surgery

Respite care

To enable a carer to continue providing vital support for a loved one, respite care grants are available towards the cost of:

- Short-term residential care breaks
- Domiciliary care in an individual's own home
- Day centre care

Applicants are asked to approach their local authority for a Carers Assessment in order to ascertain what support, if any, can be provided by their local authority.

Grants are not available to fund long-term residential care or convalescence care (which is usually a short term commitment following surgery or hospitalisation).

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. To restore dental function and promote good dental health, dental grants are available for:

- Functional treatment clinically necessary for good dental health
- Treatment which costs in excess of NHS charging rates

Grants are not available for cosmetic treatment or where the applicant simply prefers to receive private treatment. In order to confirm what treatment is needed applicants are required to have a consultation with the dental specialist who would conduct the dental work. If faced with a wait of 8 weeks or longer for an assessment, the MSF may be able to provide a grant for a consultation.

Grants previously offered have included:

- NHS Band 3 Dental Treatment
- Root canal treatment
- Crowns
- Orthodontic treatment
- Bridgework

Mobility aids and home adaptations

In support of helping an applicant to retain their independence, grants are available for:

- Mobility aids and equipment in and around the home and car.
- Home adaptations required for medical or mobility reasons.

In order to confirm what aids or adaptations are needed, applicants are required to have approached their Adult Social Care team for an Occupational Therapist report or, in some instances, secure written confirmation from their GP. If faced with a wait of 8 weeks or longer for an assessment, the MSF may be able to provide a grant for a private occupational therapist assessment. For home adaptations applicants need to have applied to their Housing Department for a Disabled Facilities Grant to ascertain what support, if any, can be provided by the local authority. Applicants can contact their Adult Social Care team or Housing Department through their local authority.

Grants offered have included:

- Scooters and Powered wheelchairs
- Rise-recliner chairs and Profiling beds
- Stairlifts
- Entry ramps and electric platform lifts
- Car hoists and adaptations and Motability contributions for specialist vehicles
- Bathroom adaptations and wet rooms
- Ground floor conversions
- Specialist computer software, visual aids and communication aids for adults and children

MSF Counselling Careline

Most of us manage our physical health far better than our emotional well-being, leaving unresolved issues and problems that may cause real harm. It often helps to talk but there may be times when family and friends don't have the expertise to help.

The MSF Counselling Careline is a confidential, free helpline operated by trained counsellors who will listen and offer professional guidance. Up to six additional telephone or face-to-face sessions with a trained counsellor can also be arranged for those that counselling is considered appropriate for, within 15 miles of a person's home or work.

Freemasons and their eligible dependants can call the MSF where our staff will direct them to the MSF Counselling Careline. The service is free and completely confidential. There is no requirement to complete an application form and there is no financial assessment.

The MSF Counselling Careline can offer support for:

- Anxiety, depression, workplace pressures or stress
- Bereavement, divorce or bankruptcy
- Illness, addiction or family ill-health
- Feelings of uncertainty, growing worry or panic

The application process

Checklist – Application process for Masonic Samaritan Fund

1. Criteria for support met:
 - Medical, dental, respite care or mobility need exists.
 - Applicant has been referred by GP to NHS consultant or Local Authority.
 - Applicant waiting for (or unable to get) NHS or Local Authority treatment, care, adaptation or aid.
 - Private treatment, care, adaptation or aid not affordable.
2. Application pack requested / obtained (Joint Application Form).
3. Almoner / Visiting Brother completes application:
 - Home visit to applicant.
 - Joint Application Form completed by Visiting Brother and returned to **Charities Reception**.
 - Part 2 Form to NHS consultant, Occupational Therapist or similar for completion and return to MSF.
4. MSF decision:
Yes: Appropriate treatment, care, adaptation or aid 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 a team of six 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 processes the Application Form which, although in two parts, is relatively straightforward:

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.

The majority of applications are referred to a Grants Sub-Committee member who will verify the medical and care aspects of the application. In most instances a decision on a grant can be made at this stage and the Almoner and applicant informed. The more complex or unusual applications are referred to the full Grants Committee which meets regularly. This Committee is made up of lay and medical members; eminent in their respective fields. The Committee authorises the amount of grant offered – 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, dentists, care providers or contractors.

Once an application has been approved the applicant needs to arrange a convenient date for admission, treatment or adaptations to commence. 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. Grants awarded for mobility aids and stairlifts result in the equipment being provided by a MSF preferred provider, ensuring best value for money and support and maintenance packages. Mobility aids and stairlifts are provided on permanent loan until no longer required by the beneficiary.

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.

Publicity materials

The Fund is able to provide a variety of publicity material in the hope that all eligible applicants are made aware of what may be available.

5. Support available: other charities

In addition to state benefits and help available from the central 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. 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. The Provincial/Metropolitan Grand Almoner may also be able to signpost to local charities and sources of advice and assistance on specific needs.

See page 49 for full contact details for the organisations listed in the following sections.

Armed Services charities

Masonic Charity beneficiaries 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. 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, e.g. for immediate financial needs, mobility equipment, and furniture and household items.
- Remembrance travel.
- Care homes, dementia support, holidays and respite care.

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, i.e. 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 Office of the Royal British Legion.

Other organisations and charities

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 Charity for Civil Servants, 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.

It is also relevant to enquire about an individual's current and past trade and professional body membership and trade union membership as these may be able to offer support.

Carers Trust

Carers Trust works to improve support, service and recognition for anyone living with the challenges of caring, unpaid, for a family member or friend who is ill, frail, disabled or has mental health or addiction problems.

Challenging Behaviour Foundation

Support for families caring for children and adults with severe learning disabilities and challenging behaviour.

Christians Against Poverty (CAP)

Christians Against Poverty is a charity determined to reduce hardship in the UK, with the help of local churches. It runs free debt counselling centres and money education programmes and clubs.

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.

Cruse Bereavement Care

Offers information, publications and support for adults and children after the death of someone close.

Depression Alliance

Brings people together to end the loneliness and isolation of depression. NB. The Depression Alliance does not operate a helpline service.

Disabled Living Foundation (DLF)

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

Elderly Accommodation Counsel

A national charity that helps older people make informed choices about meeting their housing and care needs. The organisation runs www.firststopadvice.org.uk and www.housingcare.org

Elizabeth Finn Care

This charity provides direct financial support to individuals with a professional or similar background who have a low household income and minimal savings.

FirstStop Advice

FirstStop is a one-stop advice service for older people, their families and carers seeking advice on care, housing and finance.

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.

The Grand Lodge of Mark Master Masons' Fund of Benevolence

This Fund offers financial assistance to needy Mark Master Masons, their widows, children or sisters. Grants are also available to meet expenses incurred during convalescence, and to assist with the education, maintenance and clothing costs for the children of Mark Master Masons, who are in need.

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.

Law Centres

Not-for-profit legal practices providing free legal advice and representation to disadvantaged people. Where there is no Law Centre in the area, Community Legal Advice can provide details of legal advisers or solicitors.

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.

Mind

Provide advice and support to empower anyone experiencing a mental health problem and campaign to improve services, raise awareness and promote understanding.

Money Advice Service

An independent service, set up by the Government which provides free and impartial advice to help people to manage their money.

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.

National Debtline

UK Government funded website providing information and self help materials on what to do if you're in debt or are struggling to manage your money.

Parkinson's UK

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 independently managed Carers' Centres, young carers services and interactive websites, the Trust currently provides quality information, advice and support services to carers.

RABI

The Royal Agricultural Benevolent Institution is a grant-making charity that supports members of the farming community and their dependants.

React

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

Red Cross

Provides support at home, transport and mobility aids to help people when they face a crisis in their daily lives.

Rethink

The largest voluntary sector provider of mental health services, spanning high care and long-term care through to practical help and advice.

Rightsnet

Used by advisors across the UK, this service covers news and information on social welfare.

Rights of Women

A voluntary organisation offering free confidential legal advice to women on family law, domestic violence, children and contact issues and other issues.

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 adaptations, repairs or redecoration, household equipment, and other purposes including debt incurred for essential services.

The Money Charity

A money education charity that offers a range of resources, tools and training to help everybody handle their money well and help others to do likewise.

Samaritans

On hand 24 hours a day to offer support to people who are suicidal or despairing.

Scope

Provides information and advice for people with cerebral palsy, their families and carers.

Shelter

Provides free, professional and independent advice to homeless and badly housed people.

StepChange

A registered charity that assists people who are in financial difficulty by providing free, independent, impartial and realistic advice.

Turn2Us

Operated by Elizabeth Finn Care, Turn2Us helps individuals to gain access to the money available to them in welfare benefits, charitable grants and other financial help. It provides guidance via a website and free confidential helpline.

Winston's Wish

A childhood bereavement charity providing services to bereaved children, young people and their families. The charity offers practical support and guidance to families, professionals and anyone concerned about a grieving child.

6. Contact Information

Central Masonic Charities

The Freemasons' Grand Charity

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 Trust for Girls and Boys (RMTGB)

60 Great Queen Street, London WC2B 5AZ

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

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

Royal Masonic Benevolent Institution (RMBI)

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)

60 Great Queen Street, London WC2B 5AZ

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

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

Other useful organisations and websites

| Organisation | Website | Telephone |
|--|--|----------------------------------|
| ABF The Soldiers' Charity | www.soldierscharity.org | 020 7901 8900 |
| Age UK | www.ageuk.org.uk | 0800 169 65 65 |
| Alzheimer's Society | www.alzheimers.org.uk | 0300 222 11 22 |
| Barchester Healthcare Foundation | www.bhcfoundation.org.uk | 0800 328 3328 |
| Challenging Behaviour Foundation | www.challengingbehaviour.org.uk | 0845 602 7885 |
| Christians Against Poverty | www.capuk.org/ | (Via local centre) |
| Citizens Advice Bureau | www.citizensadvice.org.uk www.adviceguide.org.uk | (Via local bureaux) |
| Civil Service Benevolent Fund | www.foryoubyyou.org.uk | 0800 056 2424 |
| Contact a Family | www.cafamily.org.uk | 0808 808 3555 (helpline) |
| Carers Trust | www.carers.org/ | 0844 800 4361 |
| Cruse | www.cruse.org.uk | 0844 477 9400 |
| Department for Work & Pensions (DWP) | www.dwp.gov.uk | (Via local offices) |
| Pension Service | | 0800 99 1234 or 0845 606 0265 |
| Depression Alliance | www.depressionalliance.org | |
| Directgov | www.direct.gov.uk | N/A |
| Disabled Living Foundation (DLF) | www.dlf.org.uk | 0845 130 9177 (helpline) |
| Elderly Accommodation Counsel | www.eac.org.uk | |
| Elizabeth Finn Care | www.elizabethfinncare.org.uk | 0800 413 220 |
| FirstStop Advice | www.firststopcareadvice.org.uk | 0800 377 7070 (advice line) |
| Friends of the Elderly | www.fote.org.uk | 020 7730 8263 |
| Independent Age | www.independentage.org.uk | 0800 319 6789 |
| Law Centres Civil Legal Advice | www.lawcentres.org.uk | 020 7842 0720 0845 345 4 345 |
| Macmillan Cancer Support | www.macmillan.org.uk | 0808 808 00 00 |
| Mark Benevolent Fund | | 020 7839 5274 |
| Mind | www.mind.org.uk | 0300 123 3393 |
| Money Advice Service | www.moneyadviceservice.org.uk/en | 0300 500 5000 |
| MS (Multiple Sclerosis) Society | www.mssociety.org.uk | 0808 800 8000 (helpline) |
| National Debtline | www.nationaldebtline.org | 0808 808 4000 |
| Parkinson's Disease Society | www.parkinsons.org.uk | 0808 800 0303 |
| RABI (Royal Agricultural Benevolent Institution) | www.rabi.org.uk | 0300 303 73 73(helpline) |

| Organisation | Website | Telephone |
|---|--|--|
| REACT (Rapid Effective Assistance for Children with potentially Terminal illness) | www.reactcharity.org | 020 8940 2575 |
| Red Cross | www.redcross.org.uk/what-we-do/Health-and-social-care/Independent-living | |
| Rethink | www.rethink.org | 0300 5000 927 |
| Rights of Women | www.rightsofwomen.org.uk | |
| Rightsnet | www.rightsnet.org.uk | |
| RNIB (Royal National Institute of Blind People) | www.rnib.org.uk | 0303 123 9999 (<i>helpline</i>) |
| Royal Air Force Benevolent Fund | www.rafbf.org | 0800 169 2942 (<i>support line</i>) |
| Royal British Legion | www.britishlegion.org.uk | 0808 802 8080 |
| Royal Naval Benevolent Trust | www.rnbt.org.uk | 023 9269 0112 |
| Samaritans | www.samaritans.org | 08457 90 90 90 (<i>helpline</i>) |
| SSAFA Forces Help | www.ssafa.org.uk | 0845 241 7141 0800 731 4880 (<i>confidential support line</i>) |
| Scope | www.scope.org.uk | 0808 800 333 |
| Shelter | www.shelter.org.uk | |
| StepChange | www.stepchange.org | 0800 138 1111 |
| The Money Charity | www.themoneycharity.org.uk | 020 7062 8933 |
| Turn2Us | www.turn2us.org.uk | 0808 802 2000 |
| Winston's Wish | www.winstonswish.org.uk | 08452 03 04 05 |

7. Appendices

Appendix 1: The Data Protection Act 1998: An overview for Almoners

Appendix 2: Keeping in Touch

Appendix 3: Example Almoner's Record Card (Craft)

Appendix 4: Example Almoner's Record Card (Chapter)

Appendix 5: Local information and contacts

Appendix 1: The Data Protection Act 1998: An overview for Almoners (Prepared autumn 2013)

The following information does not constitute legal advice and, while care has been taken to ensure that the information is accurate, up to date and useful, the central Masonic Charities will not accept any legal liability in relation to the content.

1. Purpose

This document has been produced to help Almoners understand The Data Protection Act 1998 (**the Act**), which regulates the processing of information relating to individuals. Failure to comply with the Act may be a criminal offence and can result in a potentially unlimited financial penalty.

This overview document gives general information and does not cover every detail of the Act. The document is intended to help with the wide ranging work of the Almoner, not just that which is carried out on behalf of the central Masonic Charities.

Please note that if you are assisting an applicant in the completion and submission of an application to The Freemasons' Grand Charity, Royal Masonic Trust for Girls and Boys, and Masonic Samaritan Fund then you must refer to the specific Data Protection Guidance which you will find attached to the Joint Application Form.

2. Important terms

| | |
|----------------------------------|---|
| Central Masonic Charities | Charities based at Freemasons' Hall, London - The Freemasons' Grand Charity, Royal Masonic Benevolent Institution, Royal Masonic Trust for Girls and Boys, Masonic Samaritan Fund. |
| Data controller | The organisation that determines how and why personal data will be used. |
| Data processor | An organisation or individual that processes personal data on behalf of a data controller. |
| Data subject | An individual who is the subject of personal data. |
| Personal data | Data which relates to any living individual who can be identified either from this data or from this data and other information which is in the possession of the data controller or is likely to come into the possession of the data controller. It includes, for example, name, date of birth, Masonic membership details and opinions about the individual. |
| Processing | Any use to which personal data are put, including: <ul style="list-style-type: none"> • Obtaining and retrieving • Holding and storing • Making available to others within or outside the organisation (including sending by email) • Printing, storing, matching, comparing, destroying |
| Sensitive personal data | Defined by the Act as information of a sensitive nature relating to a data subject's political opinions, religious belief, race or ethnic origin, physical or mental health, sexual life, membership of a Trade Union and the commission, or alleged commission, of a criminal |

| | |
|--|--|
| | offence. |
| The Information Commissioner's Office (ICO) | The UK's independent public authority set up to uphold information rights. It is responsible for data protection in England, Scotland, Wales and Northern Ireland and enforces and oversees legislation including the Data Protection Act. |

3. Overview of the Act

Any organisation or individual processing information about other people for non-domestic purposes must:

A: Comply with the eight principles of data protection

B: Notify the ICO, unless exempt

Non-domestic means where the information is not for an individual's personal, family or household affairs. Almoners use data for non-domestic purposes.

The Act applies to both paper and electronic files.

Sections 4 and 5 explain the two key requirements of the Act in more detail.

4. The Eight Principles of data protection

Any organisation or individual processing personal data for non-domestic purposes must comply with the eight principles of data protection, which are explained in more detail below.

For further information and explanation of any of the principles, please visit the ICO website at www.ico.org.uk/for_organisations/data_protection/the_guide

The eight principles of data protection

Personal data shall be:

1. Fairly and lawfully processed (page 5)
2. Obtained and processed for specified purposes (page 5)
3. Adequate, relevant and not excessive (page 5)
4. Accurate and up to date (page 6)
5. Not kept for longer than necessary (page 6)
6. Processed in line with the rights of the data subject (page 6)
7. Secure, with appropriate technical and organisational measures taken against unauthorised or unlawful processing and accidental loss, destruction or damage. (page 6)
8. Transferred to a country or territory outside the European Economic Areas **only** where adequate protections are in place. (page 7)

Principle 1: Fairly and lawfully processed.

- To process personal data lawfully, at least one of a number of conditions must be met. If the data subject has given their consent then this requirement will probably have been met. Sensitive personal data requires explicit consent (e.g. signature).
- The data subject must know who is collecting information about them, what is being collected, why and how it will be used. This information can be given verbally or in writing and is sometimes referred to as a 'Privacy Notice' or 'Fair Collection statement'. For example, if you ask a widow for her address details (what) you should explain that you are collecting it on behalf of the Lodge (who), that it will be used to keep in touch with her (why) and if you plan to pass it on to anyone else outside the Lodge (how it will be used). You can read an example of a written Fair Collection Statement at <http://www.freemasonrycares.org/pages/faircollection.html>. This statement is used in connection with applications to The Freemasons' Grand Charity, Royal Masonic Trust for Girls and Boys and Masonic Samaritan Fund.

Further information

ICO Privacy Notices code of Practice:

http://www.ico.org.uk/for_organisations/data_protection/topic_guides/privacy_notices

Principle 2: Processed for specified and limited purpose.

- Personal data can only be used for the reason for which you told the person you were collecting it. If you want to use it for something different then you must ask permission. For example, if an Almoner asks a widow to provide her address to keep her informed of upcoming fellowship meetings he cannot then write to her to solicit funds for a Festival. This also applies to information collected on behalf of the Charities during the completion of a Joint Application Form. For example, if a widow gives an Almoner her address when he is completing a Joint Application Form for her he will need to ask her permission if he wants to add it to his own records so that the Lodge can send her a Christmas Card.

Principle 3: Adequate, relevant and not excessive.

- Data collected should be limited strictly to that which is needed. For example, only a day and month of birth is needed to send a Birthday card. It would only be necessary to record the year of birth if 'special' birthdays were to be acknowledged. Information must not be collected on the 'off chance' it will be useful in the future.
- If a specific piece of information is needed for some people but not others then it should only be collected for those individuals for whom it is needed. For example, if the only reason an Almoner keep records of dates of birth is in order to send birthday cards, then he should not collect this information for Lodge Members if he only ever sends birthday cards to Lodge widows.

Principle 4: Accurate and up to date.

- Any personal data held should be accurate and up to date, which can often be achieved very easily by regularly checking it with the person concerned and making amendments and deletions as appropriate.

Principle 5: Not kept for longer than is necessary.

- The Act and ICO do not give maximum or minimum periods for holding data. As a general guide it is alright to keep information whilst it is being used. If it has not been used for a number of years then it is probably not necessary to keep it.
- It is helpful to have a schedule for how long data will be kept and review records on a regular basis. For example, an Almoner may plan to check address information on an annual basis and fully review all records before passing them to a successor.

- Anonymous statistical information can be retained indefinitely.

Principle 6: Processed in line with the rights of the data subject.

- Data subjects have a number of rights, but the most important for Almoners is the right for individuals to see the data which is held about them.
- There are strict rules governing how to respond if someone asks for a copy of the information that is held about them and a number of exemptions about what has to be provided. This document does not have space to cover all the details and if you receive a request you are advised to visit the ICO website which provides detailed guidance.
- In summary, the data must be provided within 40 days of the request; all the data held must be provided unless the request specifies otherwise; the data must be presented in a form which the subject can understand and a nominal fee may be charged. Care should be taken to establish the identity of the person requesting the data to ensure they are who they claim to be.

Further information

http://www.ico.org.uk/for_organisations/data_protection/the_guide/principle_6/access_to_personal_data

Principle 7: Securely kept.

- The steps taken to protect data should be proportionate to the nature of the information, what damage might be caused if it was disclosed or destroyed and the costs of different measures. For example, in most cases the loss of a memory stick containing the address of one individual is unlikely to cause significant distress but if details of their financial situation or state of health were also included this would be more significant. The loss of the information about a number of people would be more significant still.
- Access to data should be restricted to those with appropriate permissions. It is important to remember this will **not** always include other Lodge Members, a wife, partner or members of an Almoner's family and that it may be necessary to take steps to restrict their access. Where someone works alongside the Almoner, they are also obliged to act in accordance with the eight principles of data protection.
- Appendix 1 outlines some simple, practical steps that can be taken to ensure data is securely kept.

Principle 8: Not transferred to other countries without adequate protection.

- This is extremely unlikely to affect Lodge Almoners as it relates to the transfer of data outside of the European Economic Area.

5. Notifying the Information Commissioner

Any organisation which determines how personal data will be processed is defined as a data controller. It does not matter if individuals within an organisation are responsible for deciding how to process data as they are acting as part of the entity and it is the entity which is the data controller. For example, if as part of his role a Lodge Almoner decided to collect address details for all widows then it would still be the Lodge that is defined as the data controller.

Subject to some limited exemptions, data controllers must notify the ICO. Appendix 2 provides more information on notifying, including a possible exemption for some not-for-profit organisations.

Please note that when assisting in the completion of a Joint Application Form the Almoner is judged to be acting as a data processor for the Charities and this specific activity will not require a Lodge to notify.

6. Summary

In summary to comply with the Act you should:

- ✓ Remember the Act applies to data held on paper or electronically.
- ✓ Check whether you need to register with the ICO to do what you are doing.
- ✓ Make sure that you have the consent of the individual concerned to collect, store and use their data.
- ✓ Tell individuals what you are doing with their data and why at the time you collect it. This includes telling them if you plan to share it with another organisation.
- ✓ Only collect the data you actually need to do what you are doing.
- ✓ Keep records up to date and securely dispose of data or permanently delete it when you are no longer using it.
- ✓ Share the data you hold about an individual with them if they request details.
- ✓ Keep the data you hold safe by taking proportionate and sensible steps at all times to prevent its loss, accidental disclosure or destruction.
- ✓ Ensure that everyone involved in processing data complies with the eight principles of data protection.
- ✓ Only transfer data outside of the European Economic Area if you have permission from the data subject and you have taken steps to ensure the data will still be processed in compliance with the Act.

7. Further information

The Information Commissioners Office: <http://www.ico.org.uk/>

Read the Data Protection Act 1998 in full at:
http://www.opsi.gov.uk/acts/acts1998/ukpga_19980029_en_1

8. Document information

This document was first issued in November 2013.

Appendix A: Some guidance on security steps

Storing and disposing of data

- Ensure that all paper files are securely stored out of sight and locked away when not in use.
- Destroy files and information using a confidential method such as shredding for paper records and permanently deleting electronic files.

Electronic security

- Take all reasonable precautions to ensure the confidentiality of personal data stored on computers, laptops or other electronic devices, or transmitted via email. The ICO recommends encrypting mobile devices such as laptops and memory sticks. Many devices will incorporate hardware based encryption and lots of software also has encryption options. The help function or user manual will often explain how to use these facilities.
- Install antivirus software and firewalls on computers and download the latest security patches or updates on a regular basis.
- Password protect computers, memory sticks, equivalent devices and files.
- Use strong passwords containing a mix of upper and lower case letters, numbers and symbols.
- Never disclose a password to anyone and change passwords on a regular basis. Do not use the same password for everything. Do not use autocomplete or 'remember me' when entering passwords.
- When transferring a password protected document, ensure that the password is transmitted under separate cover.
- Before disposing of any hardware (e.g. home computers, laptops, mobile phones) make sure that all files have been permanently deleted.

Email

- Ensure your email account can only be accessed by you. Do not use a joint email account, including one which is shared with a wife or partner. Almoners may choose to establish an account specifically for the duties associated with their work as an Almoner.
- When typing the name of the recipient into an email, be careful to choose the right address if the autocomplete function suggests several choices.
- Use the BCC function when sending group emails, unless you have the consent of the recipients to share their email addresses with one another.

Accidental disclosure, loss and destruction of personal data

- In public places, take sensible steps to prevent the loss or theft of manual files and electronic equipment.
- Address mail to a named recipient and mark the envelope 'Confidential – for addressee only' ensuring that appropriate postage is applied. The ICO advises that sensitive personal data should never be sent via ordinary post.
- Avoid giving personal data by telephone unless it can be established that the caller is the person he/she claims to be, and is an appropriate person to receive the information.

Further information

Deleting data from computers, laptops and other devices:
[http://www.ico.org.uk/for the public/topic specific guides/online/deleting your data](http://www.ico.org.uk/for_the_public/topic_specific_guides/online/deleting_your_data)

Advice on security measures:

[http://www.ico.org.uk/for organisations/data protection/security measures](http://www.ico.org.uk/for_organisations/data_protection/security_measures)

Appendix B: Notifying the Information Commissioner

How to notify

To provide notification, a form must be completed by an individual acting as a representative of the data controller and there is a fee of £35. An entry will then be recorded in the Public Register of Data Controllers.

Forms can be obtained:

- Online at <http://www.ico.org.uk/onlinenotification/?page=7.html>
- By telephone 01625 545 740. An advisor will assist you and the completed form will be sent to you.
- Via post: The Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF.

Further information

http://www.ico.org.uk/for_organisations/data_protection/notification

About the not for profit exemption

There are some limited exemptions from the requirement to notify, including for some not-for-profit organisations. The exemption for not-for-profit organisations is narrow, only applies in very limited circumstances, places restrictions on what information can be held and does not apply where the processing of data is for pastoral care.

All Lodges are private entities and process data in different ways and for different purposes. It is neither possible nor within the remit of the Charities to provide legal advice on whether an individual Lodge may or may not qualify for an exemption from notifying, although it is possible that some Lodges will. **Any questions regarding the application of the exemption to a specific Lodge should be addressed to the ICO or a qualified legal adviser.**

More detailed guidance on the not-for-profit exemption can be found in The ICO's "Good Practice Note: The exemption from notification for 'not-for-profit' organisations". The ICO also has an on-line self assessment guide to help establish if the exemption is likely to apply.

Please note that even if an exemption from notification can be claimed, the Act still requires any organisation or individual processing personal data for non-domestic purposes to comply with the eight principles of data protection.

Further information

Good Practice Note:

http://www.ico.org.uk/for_organisations/data_protection/notification/~media/documents/library/Data_Protection/Practical_application/GPN_NOT_FOR_PROFIT_V1.ashx

Self-assessment guide: <http://www.ico.org.uk/notify/self/question1.html>

Appendix C: Check your understanding

You can use the questions below to check your understanding of the information included in this Overview . Answers are given at the end.

- 1. Which of the following is part of the definition of personal data (pick one or more):**
 - a. Data on a living individual
 - b. Data that is held in indexed paper files
 - c. Data that allows an individual to be identified
 - d. Only data that the individual doesn't want you to know

- 2. Which of the following is personal data covered by the Data Protection Act (pick one or more)?**
 - a. Comments about an individual in an email
 - b. A paper file on a named Lodge member
 - c. Information about a person in the minutes of a meeting
 - d. The CMC's Data Protection Guidance

- 3. Which of the following are sensitive personal data (pick one or more)?**
 - a. Ethnic origins
 - b. Date of birth
 - c. State of health
 - d. Income and savings
 - e. Trade union membership

- 4. All Lodges must comply with the eight principles of data protection**
 - a. True
 - b. False

- 5. Which of the following must be included in a fair collection statement (pick one or more)?**
 - a. The identity of the organisation collecting the data
 - b. Why the data is being collected and how it will be used
 - c. When the data will be deleted
 - d. Any third parties with whom the data will be shared
 - e. A signature line to show it has been read and understood

- 6. A fair collection statement must be in written form to be valid.**
 - a. True
 - b. False

- 7. If you let a Lodge member know that you want to pass their details on to another Lodge, can they refuse to let you do it?**
 - a. Yes
 - b. No

- 8. Any personal data you collect must be (pick one or more):**
 - a. Adequate
 - b. Relevant
 - c. Not of a sensitive nature
 - d. Not excessive

- 9. Can you collect personal data that might be useful to you in the future, providing you tell the individual that it may never be used?**
- Yes
 - No
- 10. All data must be deleted six months after it is collected.**
- True
 - False
- 11. All Lodge members have a right of access to: (pick one or more):**
- Copies of the records you hold about them, including handwritten notes.
 - Contact details for all Lodge widows
 - Email correspondence about an application they are making to the Charities
 - Email correspondence about an application their adult son is making to the Charities
- 12. A widow asks to see copies of the information you hold on her, how long do you have to respond:**
- You do not have to respond
 - 10 days from receipt of the request
 - 40 days from receipt of the request
 - As long as you like
- 13. A Lodge Almoner stores files relating to an application on his home computer. What security steps should he take? (pick one or more)**
- Password protect the computer
 - Password protect the file
 - Install antivirus software
 - Permanently delete the file when it is no longer required, including from the recycle bin.
 - All of the above.
- 14. Which of these are generally regarded as good practice in relation to personal data?**
- Having regular reviews of what information is to be kept
 - Printing off electronic records at regular intervals
 - Noting a disposal date for as much personal data as possible
 - Never keeping any personal data for more than 6 months

Check your understanding - answers

1. a, b, c
2. a, b, c
3. a, c, e
4. a. True. Although a Lodge may not need to notify under the not for profit exemption they must still comply with the eight principles of data protection.
5. a, b, d.
6. b. False. A fair collection statement may be given orally.
7. a. Yes.
8. a, b, d.
9. b. No. To collect information on the off chance it may be useful to have in the future would be considered excessive and would be in breach of principle 3.
10. b. False. There are no minimum or maximum periods for holding data, but it must be deleted when no longer being used.
11. a, c.
12. c
13. e. In all cases the steps taken should be proportionate to the nature of the data, the costs involved and the damage which might occur if it was disclosed or destroyed.
14. a, c.

Appendix 2: Keeping in Touch

This paper is not a 'how to'. It was never the intention of the authors to produce a set of rules, but simply to draw on experience and best practice thus arriving at suggestions for helping to make 'Keeping in Touch' both practical and achievable for Lodge Almoners. Dip in for help; or read the whole paper – it is hoped that it may help to tease your plans into action.

For ease of reference you can find help on the following issues:

| TOPIC | SECTION NUMBER |
|--|-----------------------|
| Absence of Brethren from Lodge | 22 |
| Almoner's Reports in Lodge | 28 |
| Amalgamation of Lodge | 17-19 |
| Appointment of Lodge Almoner | 21 |
| Assistants to the Lodge Almoner | 10 |
| Change of membership status | 23 |
| Closure of Lodge (General) | 17-19 |
| Closure of Lodge (Procedure) | 31 |
| Confidentiality | 8-9 |
| Contact Renewal | 33a-b |
| Death (member or dependent) | 24 |
| Dependant-definition | 4 |
| Dependants-records | 13 |
| Expenses (Lodge Almoner) | 27 |
| Friendships Clubs | 30 |
| Good Practice-suggestions | 21-33 |
| Illness (member of dependent) | 25 |
| Individuals' Wishes | 32 |
| Initiates | 15-16 |
| Joining Members | 15-16 |
| Local help providers | 17-19 |
| Lodge Almoner appointment | 21 |
| Lodge Almoner's Records | 11-14 |
| Lodge Amalgamation | 17-19 |
| Lodge Closure | 17-19 |
| Lodge Committee | 26 |
| Membership List | 12 |
| Multiple Lodge Members (Records) | 11 |
| New Members | 15-16 |
| Non-attendance of Brethren | 22 |
| Other sources of help | 17-19 |
| Phone Call Records | 14 |
| Provincial Grand Almoner-Role | 5-7 |
| Regularity of Contact | 13 |
| Renewing Contact | 33 |
| Reports in Lodge (by Almoner) | 28 |
| Social Events | 19 |
| Suggestions of operations from Good Practice | 21-33 |
| Visit Records | 14 |
| Wishes of Individuals | 32 |

A. Introduction

1. One of the core values of Freemasonry is to look after the health and welfare of poor and distressed Freemasons, their wives, widows and dependants. Individual Lodges, Provinces and the central Masonic charities each has a role to play in facilitating this provision which can only be effectively achieved if contact is maintained with past and present members of the Craft and their dependants. This view was supported by the Report of the Second Committee of Review (Second Bryce Report November 1989) which stated that "Many Lodges cannot afford to help their people financially, but they must all make the effort to ensure that they know who their people are, what their problems are, help them insofar as they can (visiting, transport, moral rather than necessarily financial support) and pass on the details to the Province or relevant Masonic Charity".
2. Whilst it may be possible to re-establish contact with those that have been 'lost', it is more realistic and cost-effective to attempt to minimise any future losses by establishing and maintaining reliable systems in respect of current members. In many Lodges and Provinces this is already achieved successfully with tangible benefits. In other areas current practice does not enable effective communication with the inevitable result that many Freemasons and their dependants are lost disenfranchised or isolated.
3. This paper seeks to draw on best practice and the collective experience of the members of the Working Group to offer a range of practices for the benefit of all Freemasons and their dependants. The members of the Working Group are not seeking to direct or impose their views on others. However, their experience as Provincial Grand Almoners, coupled with the research undertaken in compiling this paper, has identified examples of good practice which are offered for consideration. In conjunction with the Almoner's Handbook and the training manual this document is for each Province to consider and to put in place any of the suggestions that might be deemed to be appropriate according to the local circumstances.
4. Reference is made throughout this paper to 'Dependants'. The working group defined a dependant as any non-mason who may be a potential beneficiary of one or more of the central Masonic Charities.

B. Provincial Grand Almoners

5. Provincial Grand Almoners have a crucial role to play in supporting individual Lodge Almoners through the provision of effective training and development opportunities. The training manual and Almoners Handbook both offer valuable support to the Provincial Grand Almoner in this role. Regular updates to both publications will need to be disseminated via the Provincial Grand Almoner. He should have in place procedures for effective two way communication between him and all his Lodge Almoners. It is recommended that Provincial Grand Almoners are invited to attend and contribute to Provincial Executive/Committee meetings as an effective way of facilitating better communication.
6. Provincial Grand Almoners should ensure that Lodge Almoners are aware of the procedures for members and their dependants who re-locate to outside the Province. Provincial Grand Almoners should seek to maintain a close working relationship with their peers to make sure that members are not lost as they relocate across Provincial borders.

7. Provincial Grand Almoners should seek to identify examples of good practice from within their own area which have the potential to be of benefit to others. The effective sharing of new examples will inform future iterations of this paper.

C. Lodge Almoners

8. Much of the work of the Almoner involves the handling of information about potentially sensitive issues about individual Freemasons and their family members. The Almoner should seek to develop a trusting relationship with members of his Lodge and their dependants and must respect the confidentiality of any information he is given.
9. All communication regarding potential charitable support for an individual should be directed via the Almoner and not the Secretary unless specifically agreed with the potential applicant.
10. At Lodge level the key office for 'Keeping in Touch' is that of Almoner. However, to be effective and to offer support to all on demand is a time consuming requirement. It is, therefore, for consideration that the Almoner might wish to appoint one or more assistants. The appointment of one or more assistants will help with future succession planning.
11. It is inevitable that a significant number of Freemasons will have multiple memberships within the Craft. The management of contact from multiple lodges will require careful consideration according to the specific circumstances.
12. An effective working relationship between the Lodge Almoner and the Lodge Secretary is crucial to ensuring that a full and up to date membership list is maintained. This list should be checked annually and all changes identified.
13. The Almoner will need to supplement the membership information with details of family members. The Almoner, or a member of his team, should make regular personal contact with Lodge members and their dependants. Where possible this contact should involve a personal visit rather than relying on a phone call or letter. A personal visit offers a much better opportunity to identify any real need for help or assistance.
14. An Almoner will need to keep effective records of relevant details relating to the membership and should record all visits made and actions taken as a result. Details should include, where appropriate, notes on the best channel for access to the Brother or his wife/partner in the event of bereavement. In some circumstances the shortest and most obvious approach may not be the most appropriate. Records will ensure that appropriate follow-up has been taken as well as ensuring that an effective handover is possible as and when an individual Almoner stands down.
15. Consideration should be given to new Lodge members, either initiates or joining members, being visited at their home. This provides an opportunity to obtain details about the Masons' family and home circumstances. It may offer an early indication of whether any support may be required. It should also determine the need and frequency of future visits. A home visit also increases the opportunity of ensuring that a wife or partner is aware of the existence of a support system through the Almoner should it be needed. It is recommended that the Almoner should undertake this initial visit in person and should not delegate responsibility to a member of his team.
16. Arrangements should be made to ensure that a new member, either an initiate or joining member, attending his second meeting, in the absence of his proposer and seconder, is hosted by another member of the Lodge. It may be appropriate for the Lodge Mentor to assume this task but it remains the responsibility of the Almoner to ensure that someone is nominated to this role.

17. As a Lodge closes there is a real danger of losing contact with members, and more particularly dependants. In consultation with the Secretary, the Almoner of a Lodge that has applied to surrender its warrant should identify all current members and widows, partners etc. It is likely that active members of the Lodge will make their own arrangements to transfer, but this should be individually confirmed with each member (active or not). Before passing on any information to another Lodge, individuals should be asked to confirm they are happy for their details to be shared and that the information held on them is correct. A similar approach will be required when Lodges amalgamate to ensure that contact is maintained with everyone.
18. All Lodge widows and dependants should be informed of the impending closure of the Lodge and given the contact details of the Almoner of the Lodge who has assumed responsibility for them. The new Almoner should be given all appropriate details relating to the widows that they are being asked to be responsible for. As with details of the members the Almoner will need to seek permission from the widow or dependant before forwarding details to a third party.
19. The Provincial Grand Almoner has ultimate responsibility for ensuring that the dependants of members from Lodges that surrender their warrants are transferred to the care of another Lodge. He should be the focus for advice and action and his ability to support Lodge Almoners in this respect should be widely promulgated.
20. Opportunity should be taken by Lodge Almoners to keep in contact with other care providers, advice organisations and charities operating in the local area and to make them aware of the support that is available to their 'customers' who have a Masonic connection.

D. Suggestions Based on Evidence of Good Practice

21. Accessibility of the Lodge Almoner: When considering the appointment of a Lodge Almoner, consideration should be given to the need for the individual to live within close proximity of the majority of his members. Extension of this principle to include the selection of assistants should help to ensure appropriate coverage within geographically dispersed Provinces.
22. Non-attendance: The Lodge Secretary should inform the Almoner of any Brother who has missed two consecutive meetings so contact can be made by the Lodge Almoner.
23. Change of membership status: The Almoner should be advised of any application to change membership status (resignation, exclusion, country membership). The Almoner should visit the member before any membership change is effective in order to determine if the change is as a result of medical, financial or other need for which support may be available. It should be remembered that although a Brother may be excluded his dependants may still be eligible for support from one or more of the central Masonic Charities. The Lodge Treasurer should make early contact with the Almoner to advise on any member who is facing exclusion for non-payment of dues as this may be as a result of financial need. It is inevitable that some resignations will occur through dissatisfaction where the Freemason concerned expresses a clear wish for no further contact with his Lodge. Although difficult, it is important that the Almoner seeks to ensure that the Freemason, and his dependants, understand that support from one or more of the Masonic Charities may still be available in years to come.

24. Death: The Almoner should be advised of the death of any member or dependant so that a visit can be arranged to the widow or partner of the deceased. Previous knowledge of the bereaved will help to determine the most appropriate means of contact. There may be a requirement to identify a third party (possibly a family member) as the best means of contact at what will inevitably be a difficult time. When visiting, the Almoner is encouraged if possible, to be accompanied by his wife/partner or another Brother.
25. Illness/Distress: All Lodge members have a responsibility for advising the Almoner if they are aware of anyone who is ill or in distress. In order to facilitate this it is proposed that the contact details for the Lodge Almoner should be included on the Lodge summons. In most circumstances many well-meaning members of the Lodge will visit but the Almoner is responsible for ensuring that a visit is made by a competent member of his team who can identify if support is needed and available.
26. Lodge Committee: Liaison between the Almoner and Lodge Officers will be easier if the office of Lodge Almoner is included in the membership of the Lodge Committee.
27. Expenses: Given the importance of personal home visits, with the associated travelling costs, Lodge Almoners should be able to submit out-of-pocket expenses incurred in order to fulfil their role.
28. Profile of the Office: Placing the Almoner's Report higher on the agenda for both the Lodge and Committee meetings will enhance the profile of the office. If a report cannot be given in open Lodge consideration can be given to alternatives such as: at the festive board as part of the toast to absent Brethren or by e-mail.
29. Social Events: Many Lodges make effective use of meetings and social events that are not based around Lodge meetings in order to maintain contact with members and dependants. Regardless of the title given to such a format they have an important role to play in maintaining a method of keeping in touch. Such events should be open to Lodge members as well as wives, widows and dependants. Membership lists should be maintained and contact made with those who have not attended for two consecutive meetings.
30. Friendship Clubs: Experience has shown that some 'friendship clubs' struggle to survive in isolation. An overarching structure at Provincial and national level can help to ensure that these clubs remain viable. Funding remains an issue for many and Provinces should be encouraged to provide initial start-up funding for new clubs.
31. Closure Procedures: In order to ensure that all Lodge members and dependants (to include non-active members and widows) are identified for transfer to the care of another Lodge the Provincial Grand Almoner should attend the meeting convened to discuss the closure procedures.
32. Respecting the Individual's Wishes: An annual review of the membership (to include widows and dependants) should prevent further lost members. However if a member or widow wishes to have no further contact from the Lodge this preference should be recorded and respected and a Freemasonry Cares leaflet left.
33. Renewing Contact: The mere fact that members are already lost means that it is likely to be difficult to re-establish contact. The following suggested options should be considered as they offer the potential to identify some who may welcome renewed contact.

- 33a) Every 'lost' member will have had a proposer and seconder. Existing Lodge members should be invited to identify the whereabouts of everyone that they have brought into the Lodge in order to confirm if they are still active and, if not, if they are known to a Lodge. This review should include identifying the whereabouts of the widows or surviving partners. The same principle can be applied in reverse where all members are invited to identify the whereabouts of their proposer and seconder.
- 33b) Local publicity of Lodge and Provincial events may attract some previously lost members. The Freemasonry in the Community campaign confirmed the potential of such initiatives.

E. The Way Ahead

34. The main concern for Almoners and all Lodge members should be to ensure that the number of Masons and dependants within this category does not increase. If implemented effectively, the measures proposed above should make this possible. At the same time there is a need to take practical steps to try to recover members and their dependants who have been lost to the system.

Appendix 3: Example Almoner's Record Card (Craft)

Lodge name: **Lodge no.:**.....

Brother's details

Name:.....
 Date of birth:.....
 Address:

 Post code.....

 Tel:
 Mobile:
 Email:.....

Date of Initiation:
 Date of joining:
 Offices held:

 Rank:.....
 Membership of other Lodges etc.:

Partner's details

Wife/Partner:.....
 Date of birth:
 Anniversary date:.....

 Next of kin/Family contact
 Name:
 Relationship:

 Tel:.....
 Email:.....

Explanatory notes

Collection and retention of information: When collecting information for the Record Card the Almoner should explain they are acting as a representative of the Lodge and how the information provided will be used. The Almoner should assure the Brother that the information is for use solely within the Lodge and will not be circularised outside of the Lodge (save with the Brother's specific permission). The Record Cards should be retained in a safe place with the Almoner's Handbook and passed on with the Handbook as succession takes place.

Personal details: Name, address, etc. Self-explanatory

Details of Installation, birth dates, anniversary dates: Can be used as a prompt and reminder of any special events such as may be mentioned in the Almoner's Report (with the appropriate permissions, of course); also, at the Lodge's discretion cards and/or flowers can be sent to celebrate special occasions – Lodge finances permitting.

Masonic details, Offices held and Rank: These details are for the Almoner's information but when collating or updating this information can assist in generating conversation and in providing good background information.

Membership of Other Lodges, etc.: Having a full list of a Brother's membership of other Lodges is exceptionally important. One of the most frequent complaints received from Masonic widows is that no sooner were they starting to recover from the death of their loved one when they received a Summons or subscription demand from another Lodge – unaware of his death. Armed with the list of a Brother's Lodge membership the Almoner can notify all other interested Lodges of a Brother's demise so as to ensure that the widow is not exposed to unnecessary distress.

Next of kin/Family Contact: This information is important whether the Brother is single, married or a widower. Brethren, or Masonic widows, may lose contact with the Lodge – they may move, enter residential care, fall ill, or pass on. If a Brother, or widow, falls off the radar, an Almoner has the telephone number of a family member that he can contact to find out what has happened – and it may be in appropriate circumstances offer Masonic assistance. If a tragic accident should befall both the Brother and his wife together the Almoner will know who to contact to offer the Lodge's condolences. It is **important** that the family contact member is aware that his/her details are recorded and that his/her consent is forthcoming.

Appendix 4: Example Almoner's Record Card (Chapter)

Chapter name:..... **Chapter no.:**.....

Companion details

Name:

Date of birth:

Address:

.....

.....

.....

Post code.....

.....

Tel:

Mobile:

Email:.....

.....

.....

Date of Exaltation:

Date of joining:

Offices held:

Initiated:

Rank:.....

Other Lodges /Chapters.:

.....

.....

.....

.....

.....

.....

.....

Partner's details

Wife/Partner:.....

Date of birth:

Anniversary date:.....

.....

.....

Next of kin/Family contact

Name:

Relationship:

.....

.....

.....

Tel:.....

Email:.....

Explanatory notes

Collection and retention of information: When collecting information for the Record Card the Almoner should explain they are acting as a representative of the Chapter and how the information provided will be used. The Almoner should assure the Companion that the information is for use solely within the Chapter and will not be circularised outside of the Chapter (save with the Companion's specific permission). The Record Cards should be retained in a safe place with the Almoner's Handbook and passed on with the Handbook as succession takes place.

Personal details: Name, address, etc.: Self-explanatory

Details of Exaltation, Birth dates, Anniversary dates: Can be used as a prompt and reminder of any special events such as may be mentioned in the Almoner's Report (with the appropriate permissions, of course); also, at the Chapter's discretion cards and/or flowers can be sent to celebrate special occasions – Chapter finances permitting.

Masonic details, Offices held and Rank: These details are for the Almoner's information but when collating or updating this information can assist in generating conversation and in providing good background information.

Membership of Other Chapters, etc.: Having a full list of a Companion's membership of other Chapters is exceptionally important. One of the most frequent complaints received from Masonic widows is that no sooner were they starting to recover from the death of their loved one when they received a Summons or subscription demand from another Chapter – unaware of his death. Armed with the list of a Comp.'s Chapter membership the Almoner can notify all other interested Chapters of a Companion's demise so as to ensure that the widow is not exposed to unnecessary distress.

Next of kin/Family contact: This information is important whether the Companion is single, married or a widower. Companions, or Masonic widows, may lose contact with the Chapter – they may move, enter residential care, fall ill, or pass on. If a Companion, or widow, falls off the radar, an Almoner has the telephone number of a family member that he can contact to find out what has happened – and it may be in appropriate circumstances offer Masonic assistance. If a tragic accident should befall both the Companion and his wife together the Almoner will know who to contact to offer the Chapter's condolences. It is **important** that the family contact member is aware that his/her details are recorded and that his/her consent is forthcoming.

Appendix 5: Local information and contacts

