

Province of West Lancashire



The Link in the Chain



The link in the chain



The new Care structure introduced in October 2015 concentrated during the initial phase on the role of the administration team.

The first priority was to make sure that all clients were able to have an application completed, and presented to the charities for consideration in a timely manner.

The second phase is to link almoners and the pastoral care officers to make sure they meet the needs of the whole Masonic family.

Therefore this booklet has been produced for the information and best practice of all involved in Care.

Ernie S Greenhalgh

Provincial Grand Almoner

Index

The role of the almoner
Keeping in touch
Records
Lodge closures
Possible needs
Application
Care of the elderly
Holidays/Home improvements
Counselling support
Subsidiary funds
Major support
The link in the chain
Pastoral Care areas

The booklet does not aim to provide all the answers on what the Masonic Charitable Foundation or the West Lancashire Freemasons' Charity offer, or how to apply to them. It simply seeks to give information about the wide variety of support that may be available and to offer advice on the first steps to take, if someone you know is in need of assistance.

The role of the almoner

The role has changed considerably since the early days when he had to make pastoral care visits, complete applications and disburse money to his clients.

Now that the administration of applications for grants are completed by the admin care officer and grants are paid direct to the client, the almoner, has more time to concentrate on the role he performs best – Pastoral Care.

What is Pastoral Care? It is simply maintaining contact with all Freemasons, wives, widows and dependants.

It is only by making regular home visits that almoner's can gain the confidence of the individual. They will be able to judge if a person is in financial need, or lonely. He can then asses if a grant is required or if he should be doing more to combat loneliness by visiting and having a conversation with that person more frequently.

People are now living longer, and the problems of old age, both medical and financial are

becoming more prevalent, so the demands on almoner's are even greater than before.

This makes it even more important that the almoner should have access to appropriate support resources.

The Provincial Care Team is there to support the Groups, Lodge and Chapter Almoner's.

Provincial Grand Almoner

Deputy to the Provincial Grand Almoner

Pastoral, Admin and Admin & PR Care Officer

The almoner's first point of contact for advice or help should always be their **pastoral care officer** for their group.

Lodge
or
Chapter
Almoner



Pastoral
Care
Officer

The roles and responsibilities of the almoner

In the new defined role it requires regular contact with lodge members, widows, and families of deceased brethren.

- Making contact with members not attending regular lodge meetings.
- Being involved if issues of exclusion of members arise.
- Where possible this contact should involve a personal visit rather than relying on a telephone call or a letter.
- Responding to the members at Lodge meetings by giving a report while preserving **confidentiality**.

Knowledge of any support being provided must not be shared with the Lodge or committee under any circumstances, as confidentiality is paramount in gaining the trust of the individual.

To perform the 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 the time and energy to devote to the benefit of Lodge members and their dependants.

Poverty is not an easy thing to admit, health worries are often kept hidden in what may seem to be a failure and an inability to cope.

The almoner should be constantly looking out for cases of need or difficulty among the members and their dependants.

Once it has been established that a need exists, the almoner should discuss the situation with the pastoral care officer for his group.

Awareness

The almoner should be constantly looking out for cases of need and difficulty among his members and dependants.

However, it is not always about finance, elderly brethren and in particular widows can be lonely and require someone to just give them a little time to help them combat loneliness.

Absence from meetings may be an indication that a brother is in difficulties, for example as a result of physical disabilities, financial pressures or illness in the family.

It is the almoner's responsibility to regularly liaise with both the lodge secretary and treasurer to ensure that he is aware when a member misses two consecutive meeting 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 how to proceed he should ask the pastoral care officer for guidance.

Keeping in touch

The almoner is a key role in the lodge, however, to be effective and to offer support to all, on demand is a time consuming requirement.

It is therefore, reasonable for the almoner to consider appointing one or more assistants to help in his duties – this would also help in the lodge members in succession planning.

If assistants are appointed it is still the almoner's responsibility to ensure that all in need, especially those who are ill, receive a visit from someone in the lodge. This small act in itself is of great importance in demonstrating the principles of Freemasonry and is always appreciated especially by those who are ill or in need.

Consideration should be given to new lodge members, either initiates or joining members being visited at their homes. This provides an opportunity to obtain details about the members family and home circumstances. It may offer an early indication of whether any help or support may be required.

It is important that the almoner's report is on the agenda so that general information is shared.

These changes in the system have allowed the almoners to focus on pastoral care. It is only by making regular home visits that almoners can gain the confidence of the individual. They will be

able to judge if a person is in financial need, or should we be doing more to combat loneliness by visiting and having a conversation with that person

Keeping records

Good records are essential, covering not only lodge members but also widows and dependants. Names, addresses and telephone numbers, plus any other relevant information like dates of visits etc.

Details of brethren or dependants who are living in residential or nursing homes.

All records MUST be kept confidential and MUST not be shared with lodge members.

An almoner is not expected to be an expert on benefits or the support available from the WLFC or the MCF - This is the role of the Provincial Care Team.

Where a member and his dependants re-locate outside the Province, information should be given to the Provincial Grand Almoner who will

find a lodge almoner in the immediate locality who will visit the widow concerned and advise him of any difficulties found. In this way we make sure that a member is not lost as they re-locate across Provincial borders.

Lodge Closures

As a Lodge closes there is a real danger of losing contact with members and more particularly with widows, partners and dependants.

In consultation with the Group and the Provincial Almoner all widows and dependants should be informed of the impending closure and given the contact details of the almoner who has assumed responsibility for them.

A similar approach will be required when lodges amalgamate to ensure that contact is maintained with everybody.

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 arising from illness, and children's education.

Our charities do not fund debt repayments, but the Provincial Admin Officers will be able to signpost to organisations that assist people with debt problems and ways of resolving them.

Health

Healthcare problems can also involve cost 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 other forms of trauma.

Family

Grants for children in full time education are to enable them to reach their full potential, despite difficulties they may be experiencing at home.

We can meet the cost of items like computers, school uniforms, and extra-curricular activities so that they have access to the same opportunities as their friends.

Assistance is also available to help young people at university or with educational travel.

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.

Having established that a need may exist, It will be necessary to arrange an interview at the home of the individual.

The first port of call should be the **pastoral care officer** covering your group - he will arrange for an Admin Care Officer or a member of the Advice and Support team to visit and conduct the interview.

In most cases the almoner should introduce him to his potential client, however occasions do arise where the client does not wish the almoner to be present.

Application

Applications can only be completed by a member of the Provincial Admin Care team or the Advice and Support team.

Those seeking support must be a Freemason or have a strong family connection to a Freemason.

He does not necessarily need to be a currently subscribing member, but he must have joined before the need arose.

We define a strong family connection to a Freemason as a Freemasons' wife or partner, widow or surviving partner, divorced or separated wife or partner, child (under 25) in full-time education, a grandchild (under 25) in full-time education.

Children not in full time education are not eligible for financial support.

Once a Widow or Partner remarries or cohabits the Masonic link is broken and no application is permitted unless the new partnership is with another Freemason. The same applies to divorced or separated wives.

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

Grants range in value dependant on individual circumstances and are annually re-assessed for as long as the need continues.

Grants are available to past and present members of lodges under the United Grand Lodge of England, along with their widows and certain other family members who were dependant on them at the time of his death.

Grants are intended to supplement rather than replace available State benefits, which should be secured before an application for a grant is submitted.

A Freemason who has resigned is only allowed to submit an application for a period of twice the

time he was a Freemason from the **date of his resignation.**

Those seeking support towards Masonic care homes may also include:

- Parents
- Grandparents
- Relatives in-law
- Siblings
- Other relations financially or physically reliant on a Freemason

Once an application form has been completed it is submitted to both the Masonic Charitable Foundation and the West Lancashire Freemasons' Charity if it is for a top up fee.

In some cases a Freemasons will have multiple memberships within the craft. The management of contact from this type of source requires careful consideration and where possible the almoner of the members Mother Lodge should be the lead almoner for grant applications.

Those seeking support must be able to demonstrate a need for grants and services. Many needs follow a decrease in household

income or they may arise because of a life-changing event such as a medical diagnosis, changing care needs, family breakdown or the death of a family member.

An appropriate professional such as a consultant, dentist or occupational therapist must have confirmed a health or care need.

Those seeking support for health needs must also show evidence of an unreasonable wait for, or lack of NHS treatment or Local Authority care or support.

A prior assessment with a dentist is always required for those seeking support for dental treatments.

Only the most cost effective suitable solution will be considered and dental treatments which are purely cosmetic will not be considered.

In some cases, minor grants can be used to fund private medical consultations or occupational therapist assessments to confirm a diagnosis or understand a person's care requirements. By doing so, it can improve access to treatment and

services and obtain the information required when making a grant application.

To demonstrate that any support required is beyond their financial means, those seeking a grant support must complete an assessment of household income, expenditure, savings and capital. A financial assessment is not required for those seeking access to the Counselling Care line.

When an application is received at the charities office an acknowledgement is sent to the client and the Provincial Grand Almoner.

Any financial grant is based on the Joseph Rowntree Foundation's Minimum Income Standard.

All financial grant payments are made direct to the clients own bank account, availability for structured payments to those unable to control their financial affairs will be at the discretion of the Provincial Grand Almoner.

Should the occasion arise that funds are no longer required for their intended purpose, they

should be returned to either the Masonic Charitable Foundation or West Lancashire Freemasons Charity via the **Provincial Grand Almoner**.

Applications can only be considered upon receipt of a completed application form, after an applicant has received a visit from the admin care officer or the advice and support team.

All support is subject to a financial test, different support requires different tests

Financial grants are expected to cover a 12 month period, and a further application after 10 months may be considered.

Care of the elderly

The RMBI currently operates 17 care homes across England and Wales, offering a range of high-quality care options, including residential and dementia care as well as respite care.

All the homes can accommodate people with dementia following an assessment of their needs, The RMBI can also offer short-stay breaks, including respite care.

Applications for admission or for further details about a specific home should be addressed to the relevant home manager.

RMBI services are available to people with either private or public funding. Residents who choose an RMBI Home have the security of knowing that they have a home for life regardless of any changes in their financial circumstances, as long as the RMBI can cater for their particular care needs.

To apply the client or their carer should contact the relevant home directly or visit the website at rmbi.org.uk or telephone 020 7596 2400 to discuss their needs.

Where there is a need for top-up fees from the family, after the local authority financial assessment, an application can be made to the West Lancashire Freemasons' Charity where a maximum grant of up to £50 per week is possible subject to a financial assessment.

RMBI Care Homes

| | | |
|----|------------------------|-----------------|
| 7 | Eccleshome | Manchester |
| 16 | The Tithebarn | Crosby |
| 13 | Queen Elizabeth Court | Llandudno |
| 1 | Prince of Wales Court | Porthcawl |
| 2 | Barford Court | Hove |
| 3 | Cadogan Court | Exeter |
| 4 | Connaught Court | York |
| 6 | Devenshire Court | Oadby |
| 5 | Cornwallis Court | Bury St Edmonds |
| 8 | James Terry Court | Croydon |
| 9 | Lord Harris Court | Wokingham |
| 10 | Prince Edward Court | Braintree |
| 11 | Prince George | Chislehurst |
| 12 | Prince Michael of Kent | Watford |
| 14 | Scarborough Court | Cramlington |
| 15 | Shannon Court | Hindhead |
| 17 | Zetland Court | Bournemouth |

RMBI Care Home Locations



Note: All homes have a Dementia wing

Holidays

A limited number of two-week holidays are available each year at four UK locations. To qualify you have either to be receiving an Annuity grant or be a recipient of a Masonic relief grant.

Loans for home improvements

A substantial fund exists to lend money to annuitants or recipients of Masonic relief grants who are owner occupiers, to enable them to carry out repairs to their homes, thereby enhancing their quality of life.

Borrowers pay neither capital nor interest during their lifetime unless the property is sold. These loans are offered only after all other avenues of assistance, such as government grants, are exhausted.

Counselling

Alongside the financial grants the MCF offer access to a professional Counselling Care-line.

This is a free confidential service for Freemasons and their family members that is independent of the charity.

The service is operated by trained counsellors who will listen to you and offer professional guidance, beside arranging for up to six face-face sessions.

Freemasons, their wives, partners or widows, as well as children between the age of 17-25 and in full time education, can access the Counselling Care-line.

This service is accessible without GP referral. The service includes initial telephone session with a counsellor and then a further six sessions face to face or over the telephone

Subsidiary funding

Victor Donaldson

- For home repairs or improvements of more than £1,500
- Support is given as a loan, secured on the applicants home
- The loan is repayable on transfer of ownership of the property

Transferred Beneficiary Fund

- RMBI used to provide annuities, FGC took over in 2002
- Beneficiaries are supported as long as income does not exceed BMIS by more than £3,000
- Support ceases on admittance to a care home

Note: These Funds are closed to new applicants.

Major Support Grants £250 +

Financial

- The total package provided by the MCF now covers the whole family support through a single grant
- Grants can be considered where there is a need for ongoing financial support
- Support is aimed at increasing the household income to improve the daily living standards to an acceptable level
- Support for funeral costs can be paid on behalf of the widow/widower/bereaved Freemasons and their partners. In all cases where the application is made by a relative State support towards funeral costs must be applied for. Grants are paid to the Funeral Director maximum £3,250

Education

- When applicants with eligible children who are in full time education pass the DLE test they gain access to a wide package of educational support
- Extracurricular Activities

- Educational visits, Travelling scholarship, travel grant, University Visits (when choosing where to apply)
- Computer equipment, sports equipment, musical instrument purchase, general education, books
- School Clothing grant – when a child changes school and requires whole new uniform
- Support is also available for extra tuition for school subject
- Annual Scholarships are fixed at £1600 per annum for all students that are eligible for government student maintenance loans. All scholarships are set at a level that assumes each student has taken full advantage of the student loan available to them

Health

Dental:

- Grants are considered for appropriate dental restoration and in most cases in the most effective manner that is clinically necessary. The charity can only consider functional solutions and not purely or cosmetic socially popular treatments.

Home Adaptations:

- Grants can be considered for home adaptions for people living with a disability or mobility problems
- Applicants are required to apply to their local authority housing department for an assessment for a Disabled Facility Grant (DFG) before submitting an application

Medical Care:

- Grants can be considered for operations, treatments and procedures that are recognised and approved by NICE (the National Institute for Health & Care Excellence)
- If there is a lengthy NHS waiting time and/or which are not available on the NHS in the applicant's location. There is no maximum grant limit for medical grants although requests which staff consider to be excessive will be escalated to a higher decision making body
- An applicant must face a 12 week wait for non-urgent health and care treatments or interventions on the NHS from date of receipt

of both parts of the completed application form and not from the initial contact with the MCF or when forms are issued. Exceptions to this rule are:

- Requests for cancer treatment and some eye treatments (where there is an increased risk of loss of sight) will be considered on a case by case basis
- Requests for cardiac treatment will be considered if there is a wait in excess of 8 weeks

Mobility Aids:

- Grants can be considered for mobility aids which will assist an applicant's mobility, increase independence and/or reduce isolation. A confirmation of the applicant's disability or limited mobility should be provided by their GP. Once received, and assuming the applicant meets Masonic and financial eligibility criteria, an assessment will be arranged through our network of mobility aid providers via our partnership provider

Respite Care:

- Offered to the carer of someone in need and is intended to provide the carer with a vital break from their essential caring role.
- Grants can be considered for residential, domiciliary and day centre respite care.
- The applicant is required to have sought a comprehensive care plan of the individuals needs from their local social services department and be accessing any care that is being offered through the individuals care plan

The link in the chain



It is important that the almoner is able to work with the pastoral care officer as a team.

The Provincial team is there to help, so always remember the most important person is the client and potential clients.

The essential skill of an almoner should show how to identify people who need support,

including those with issues which cannot be resolved through a grant.

Your role is to establish relationships, listening, diplomacy, observing confidentially and how to signpost people to alternative sources of support.

Never forget the importance of a home visit, it is here you might find that there is a need, it may not be health or financial, but loneliness and can on occasions be resolved by talking with somebody about everyday topics.

Although we are all volunteers, members are urged to regard the interests of their family as paramount. However, Freemasonry also teaches and practises concern for people who are less fortunate than ourselves.

Pastoral Care Officer Areas

Barrow in Furness
Lancaster
Preston
Chorley and Leyland
Blackpool and Cleveleys
South Fylde and Fleetwood
Fylde Coast (Provinces other than West Lancs)
Southport
Ormskirk and Bootle
Wigan and Leigh
Warrington, St. Helens & Prescot, Widnes
Gladstone and Garston
Liverpool South and Woolton
Eccles and South Eastern

Pastoral Care Officer:.....

Tel:

Mob:

Admin Care Officer:

Tel:

Mob:

Admin and

PR Care Officer:

Tel:

Mob:

