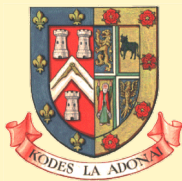


Province of West Lancashire



Almoners Guide

The Care Structure

The current care structure was introduced in October 2015 and concentrated during the initial phase on the role of the care 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 was linked to almoners and the group care officers to make sure they met the needs of the whole Masonic family.

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

Provincial Grand Almoner

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Pastoral Care areas

The booklet does not aim to provide all the answers on what the Masonic Charitable Foundation (MCF) or the West Lancashire Freemasons' Charity (WLFC) offer, or how to apply 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 administration care officers and grants are paid direct to the client, the almoner, has more time to concentrate on the role he performs best – **Pastoral Care**.

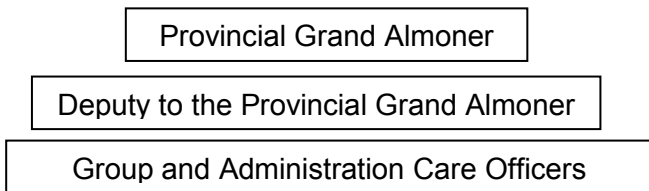
What is Pastoral Care? It is simply maintaining contact with all Freemasons, wives, widows and dependants.

It is only by making regular home visits that almoners 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 assess 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.

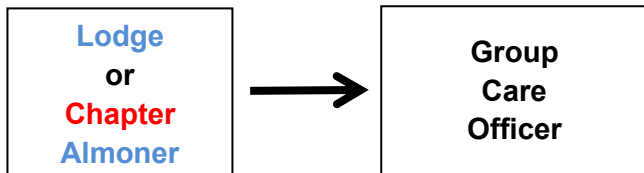
People are now living longer, and the problems of old age, both medical and financial are becoming more prevalent, so the demands on almoner's are even greater than before.

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.



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



The roles and responsibilities of the almoner

In the 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, their dependants and whenever possible, brethren who have resigned, or have been 'lost'.

Once it has been established that a need exists, the almoner should discuss the situation with the Group 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 Group 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 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 lodge/chapter 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 concise 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 never be shared with lodge/chapter 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 Administration Care Officer.

There are no circumstances where a case should be discussed with another member of the lodge no matter who he is.

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.

The Group Chairmen has a responsibility to ensure a smooth transfer takes place.

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 Administration Care 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 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 **Group care Officer** covering your group - he will arrange for an Administration 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 Administration Care team or the Advice and Support team.

Those seeking support must be a Freemason or have a very 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**.

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 daily living expenses (DLE).

In some cases, a Freemason 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.

HEALTH

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.

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

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 client's 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

administration 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.

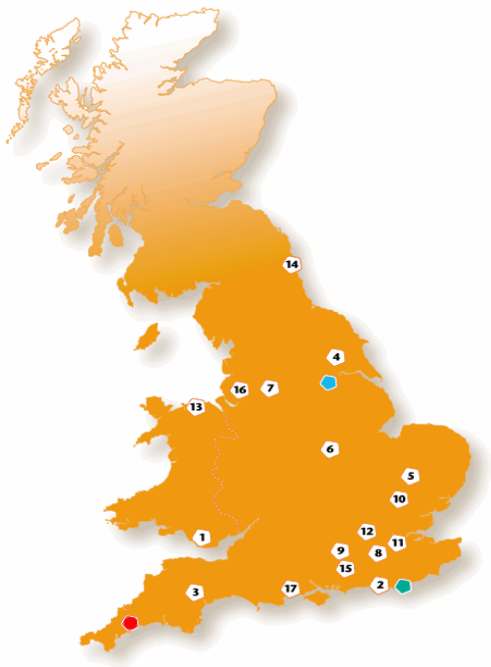
RMBI services are available to people with either private or public funding. Residents who choose an RMBI Home have the security of knowing that they have a home for life regardless of any changes in their financial circumstances, as long as the RMBI can cater for their particular care needs.

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.

RMBI Care Homes

1	Prince of Wales Court	Porthcawl
2	Barford Court	Hove
3	Cadogan Court	Exeter
4	Connaught Court	York
6	Devonshire Court	Oadby
7	Eccleshome	Eccles, Manchester
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
13	Queen Elizabeth Court	Llandudno
14	Scarborough Court	Cramlington
15	Shannon Court	Hindhead
16	The Tithebarn	Crosby, Liverpool
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.

Counselling

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

0800 035 6090

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

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. (See Below)

Victor Donaldson Fund

- For home repairs or improvements

- Support is given as a loan, secured on the applicant's home
- The loan is repayable on transfer of ownership of the property
- 1st Legal charge only secured against the property
- Property must be owned by the applicant
- Property must be freehold, or leasehold with unexpired lease of 75 years or more

Transferred Beneficiary Fund

- RMBSI 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: This Fund is closed to new applicants.

Major Support Grants £500 +

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 £3,900

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 adaptations 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 Almoner is a vital link in the chain



It is important that the almoner is able to work with the group 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.

Group Care Officer Areas

Furness and South Lakeland

Lancaster

Preston

Chorley and Leyland

Blackpool and North Fylde

South Fylde

Fylde Coast (Other Provinces)

Southport

Ormskirk and Bootle

Wigan and Leigh

St. Helens & Prescot,

Warrington,

Widnes

Gladstone

Woolton and Garston

Liverpool

Eccles

South Eastern

Group Care Officer:-.....

Tel:-

Mob:-.....

Administration Care Officer:-.....

Tel:-

Mob:-.....



WEST LANCASHIRE FREEMASONS' CHARITY

The West Lancashire Freemasons' Charity (WLFC) was formed as a Charitable Trust in 2008 by an amalgamation of the seven existing Provincial Charities. In 2018 the Trust was incorporated into a company limited by guarantee.

While the principal aim and objective of WLFC is the provision of assistance to Freemasons and / or their dependents in distress, the WLFC does from time to time make Signature' donations to non-Masonic charities,

WLFC currently makes awards to brethren and/or their dependents totaling more than £350,000 per annum. This will no doubt increase significantly over the next few years.

The WLFC is governed by a Board of Directors and run by a team of dedicated, highly skilled volunteers who are able to ensure that applicants receive the best attention.

We can be contacted as follows:

Central.applications@westlancscharity.org.uk

0151 482 4757