



# Better Lives

**When times change**



Encouraging opportunity,  
promoting independence  
and improving wellbeing.

[mcf.org.uk](http://mcf.org.uk)



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**Welcome** “As prices of basic goods and services continue to increase, we are doing all we can to keep supporting those in need. We understand many people are facing new challenges and that we need to respond proactively to make sure they can get help.

Every year we review our financial support, based on research from the Joseph Rowntree Foundation (JRF). This independent, expert research assesses the income a variety of households require to reach a minimum acceptable standard of living in the UK. The research takes into account the costs of essential items and services such as utilities and food, as well as the number of children and adults in a household. This is an important benchmark of need for the Masonic Charitable Foundation (MCF) as we use it to help us assess the financial situation of potential beneficiaries and the amount of support we can provide.

As the price of services and goods change over time, the JRF publishes an update every year reflecting changes in the cost of living. Normally the MCF reflects these changes in the grant amounts awarded in April, at the beginning of the financial year. But we are aware that families are already under great pressure due to the cost of living crisis, and we needed to act quicker. So we decided to bring forward our annual Minimum Income Standard update by six months, which resulted in the threshold increasing sooner than usual. We were happy to raise the level of our support during this particularly difficult period so that we could meet the growing needs of those receiving our help.

We are thrilled to share other exciting news: after offering access to mental health support for adults for over a decade we're now extending this same support to children aged five and over. This means eligible children, step-children, grandchildren and step-grandchildren of Freemasons can now access mental health support, tailored to their age and specific needs. Depending on the child's age and the initial assessment, they could get support with anxiety, PTSD, exam stress, or in some cases access confidential counselling and have a safe place to talk about their feelings, friendship issues, school pressures or bullying.

We remain committed to supporting those in need during these challenging times. From adjusting our grant-making to reflect the current cost of living in the UK, to extending mental health support to children and young people, we are constantly looking for ways to provide assistance where it's needed most. In this issue, we are proud to share stories of individuals who, with our help, were able to overcome unexpected challenges and find the support they needed to live better lives.

We hope you enjoy reading this issue.

**Dr Simon Fellerman**

*MCF Trustee & Chair of the Masonic Support Committee*

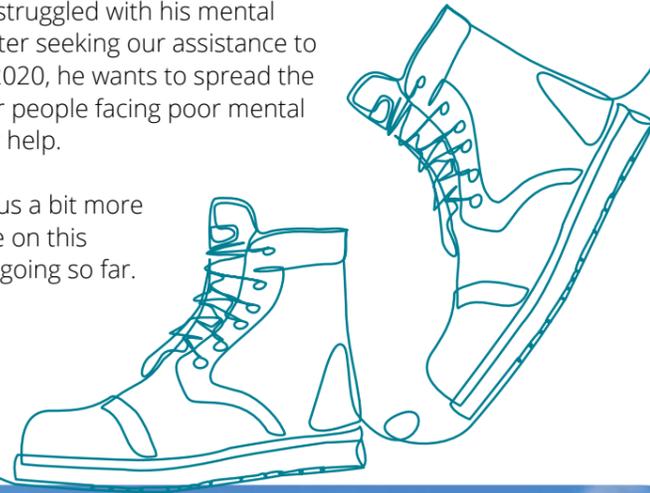




Chris Jones is a Freemason from Lincolnshire who has started an epic journey – a 7,500 mile walk around the British coastline to raise an incredible £100,000 for the Masonic Charitable Foundation (MCF). The walk will take up to 18 months, but what is even more inspiring is Chris’ reason for taking on this challenge.

For many years, Chris struggled with his mental wellbeing. However, after seeking our assistance to access counselling in 2020, he wants to spread the word and inspire other people facing poor mental health to reach out for help.

We asked Chris to tell us a bit more about his routine while on this challenge and how it’s going so far.



**My alarm goes off at...**

One of the advantages of this loosely planned adventure is that I haven't set my alarm once and I can't imagine a scenario where I will have to set it for the next few months! If I'm waking up in my tent then the first thing I hear is the sound of the sea or the birds; if I've been in a B&B for the night then I am generally not in a rush to wake up and check out. Waking up naturally has been the norm!

**I start my day by...**

When it's cold, the biggest challenge is to get out of my cosy warm sleeping bag! The first task is to drag my clothes into my sleeping bag to warm them up, before I quickly get dressed. Then I pack up as quickly as possible to get moving and warm my body up. I am mostly wild camping, so I try to be up and away at first light, leaving no trace of my being there.

When I wake up in a B&B or hotel, I usually skip breakfast because I tend to have a large meal the night before. Instead, I quickly pack up my belongings, take a shower to freshen up, and refill my water bottle before heading out to start my day.

**How do I spend my days...**

I get ready and start walking with no particular destination in mind. I tend to walk between eight and 16 miles each day but this will start to change as my physical fitness improves and the days become longer. I meet the most interesting and generous people and I am constantly being asked what I am doing and why, which gives me the opportunity to explain about the MCF, about Freemasonry and about mental health. Most people haven't heard about the MCF and what it does, and they often have misconceived ideas about Freemasonry, but they are always willing to learn more about both.

**The hardest part of this challenge is...**

Walking every day, feeling cold and tired is hard. It's also hard waking up each day and not overthinking the future, just focusing on the plan for the day ahead. Not knowing where I will end up that night or where I will be sleeping is hard. Giving up everyday comforts, such as central heating and a hot shower whenever I want, and the security of a home and cosy bed is hard. However, probably the hardest thing is being alone for most of the time. While I've met some amazing people, those moments are fleeting as I move on quickly. I miss my wife, my children, and my grandchildren and of course my Westie, Ted.



**The best part of this challenge is...**

There are many reasons I have set myself this challenge, and ultimately, as I address each of them, they will all be the best parts. After the problems I have had with my own poor mental health, I felt the need to hit the reset button, and this challenge is the perfect opportunity to do so. Along the way, I plan to learn more about mental health by talking with people I meet, with the ultimate goal of writing a book about my experiences and insights. I hope this will help me and others who may be struggling to understand this complex issue.

In addition to my mental health, I need to take a break from the pressures and responsibilities I have had for the past 20 years. Undoubtedly, these are some of the causes of my poor mental health. I am trying to reset my mind to only think about the now and only have my own survival to consider. This is a work in progress, and in a year I'd like to answer this question again. I'm sure there will be a long list of best parts that come out of this journey.

**My most memorable moment was...**

This is a very difficult question. Every day I meet some amazing people, I see incredible scenery and visit some fantastic Masonic Centres. If I had to choose, my visit to St. Paul Lodge No. 3242 in Jarrow completely blew my mind. The Province booked me into a hotel, and I was picked up and taken to the Lodge. The building was exquisite; the Installation Ceremony was mind-blowing, and the ritual was like nothing I'd ever seen before. The love and harmony at the Festive Board were overwhelming.

**A strange part of this challenge is...**

I stopped working in December 2022 before I left Skegness on New Year's Day. Every minute of every day, no matter how challenging my circumstances, I am not at work, and I am not responsible for anyone but myself. I have no pressures or commitments, and I'm fighting with myself not to create any. It's a very strange place to be, as I have worked since I left school in 1985. Not going to work every day is quite unnatural.



*When he was unable to receive the medical support he needed during a time of change, Tony C. approached the MCF. His story shows the value of seeking help when facing life's challenges.*

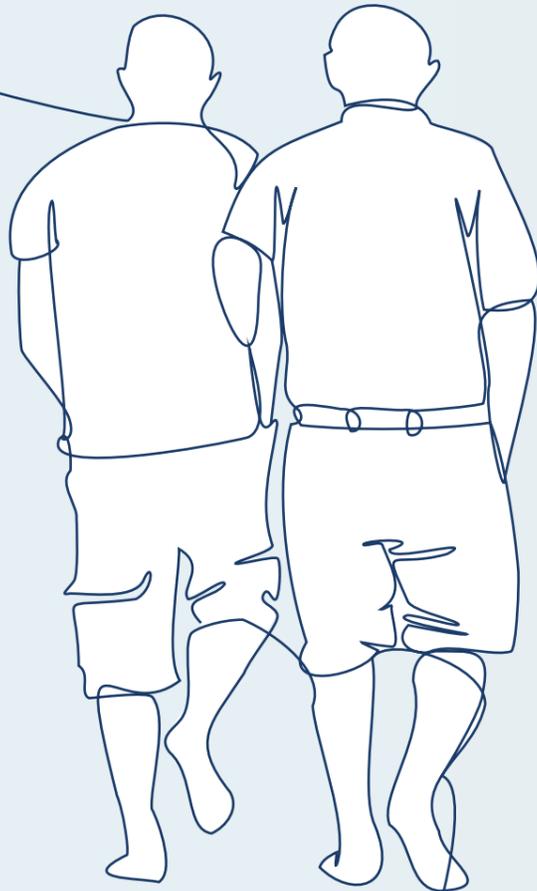
After years of suffering from a knee injury, Tony faced a frustrating wait for NHS surgery on both knees. With no indication of when he would receive treatment, he turned to us for support.

Tony had injured his left knee 25 years ago, and over time it deteriorated to the point where it failed completely. Unable to walk and in severe pain, he was diagnosed with stage three arthritis. Doctors confirmed he needed an operation on both of his knees, but he was placed on an NHS waiting list with no indication of when he would receive treatment.

*“I was in a desperate situation, disabled, and in constant pain. I had no mobility and no answers about when I’d have surgery. The NHS is clearly overrun and I needed to go somewhere to get help.”*

Fortunately, Tony already knew about the support the MCF provides to Freemasons and their families, so he reached out for help. After carefully assessing his situation, he was advised that the MCF could fund private treatment.

*“The MCF team responded very quickly and said they would cover the cost of my treatment and surgery. Thankfully, the private healthcare proved to be much quicker, and I was able to have an operation booked straight away.”*



During his pre-operation appointment, Tony faced another unexpected setback. The doctors found an issue with his heart that required urgent attention. This left him in need of surgery not just for his knees but also his heart.

Despite the setback, our funding allowed Tony to proceed with both knee operations, as well as private treatment to closely monitor his heart. When we spoke to him, he was recovering from the second operation and was in a much better place.

*“I feel much fitter now than I have felt in years, and can now walk two kilometres daily and cycle six kilometres, all thanks to the support from the MCF. I am incredibly grateful to have received this help from my fellow Brethren, and it has motivated me to give my best in recovery.”*



We can help Freemasons and their families, including children and young people, to access health support.



Scan the QR code with your phone camera or visit

[mcf.org.uk/health-BL12](https://mcf.org.uk/health-BL12)

0800 035 60 90

# Education in the face of change



*Achieving a dream can often be hindered by financial challenges. Here at the MCF, helping young people reach their full potential is one of our priorities. That's why we support children and grandchildren of Freemasons with financial assistance to undertake postgraduate study and take another step towards a brighter future.*

In an ideal world, everyone would have access to the education and career of their dreams; but often, circumstances change and limited finances mean that we miss out on opportunities.

Providing for children can be challenging on a single salary, especially when they reach an age where they start to think about their future. Jane felt this financial strain at a particularly difficult time when her son's sporting activities were increasing, and her daughter, Rachael, set off for university.

*"Prior to receiving MCF support, life had become pretty tough financially. As a nursing associate, my wages barely cover our daily living expenses, especially since the rapid rise in energy and food costs. So it was extremely difficult to be able to help support my daughter at university as well as my teenage son," said Jane.*



The cost of university life came as a shock to Rachael too, and she needed to work over 60 hours per week to keep up with her rent and bills, leaving little time and energy for her studies. In her final year, her mother recognised how unsustainable this was, and reached out to the MCF. We provided Rachael with financial support which helped her cover the cost of accommodation and expenses to get her through her final year, allowing her to reduce her working hours and spend more time on her studies.

As a lover of learning, when Rachael discovered that the MCF could also support her financially to undertake a postgraduate course, it was music to her ears.

*"In the final year of my undergraduate degree I still wasn't sure what I wanted to focus on within the music industry, and with the slow return of hands-on work opportunities post-COVID, I felt that continuing at university and undertaking a postgraduate course was the best option until I could get my foot in the door, rather than working away from the industry completely," said Rachael.*

It has been reported that the music industry faced a big hit during the pandemic, with the suspension of internships and employment in the sector falling by 35 per cent, which left many music students uncertain about their next steps. Luckily, our programme to provide financial support to postgraduate students came at the right time for Rachael, who took the opportunity to gain another qualification during a period of flux for the industry.

*"The financial support from the MCF also means that I can focus a lot more on my studies and have time to apply for opportunities that could help me further my career, whilst being able to afford rent and other costs. Now I have more time to think about my future."*

As the music industry is starting to find its feet again, Rachael's dream of managing music artists while touring the world feels more achievable, especially with another qualification under her belt.

*"The last thing I wanted to do was to reach out and ask for help, especially financially, as I've always had an 'I can make it on my own' attitude. But life isn't meant to be spent working every minute to be able to pay for rent or food, it's not meant to be deciding if you can force yourself to stay awake for another hour so you can study only to sleep for four hours and do the same again tomorrow. It's meant to be enjoyed, doing the things that you love, living the best life that you create. Getting a helping hand financially can create that life that you want to live and lift the weight off your shoulders. If the past few years taught us anything it's that life is too short to not ask for help when you need it."*

Our support for students through postgraduate study is all about creating opportunities for young people like Rachael. We wish her the best of luck in her final months of study and a bright future in music management!

To learn more about the support available for children and young people:



Scan the QR code with your phone camera or visit:

 [mcf.org.uk/CYP-BL12](https://mcf.org.uk/CYP-BL12)  
 0800 035 60 90

## Mind over matter A family's journey to mental wellbeing



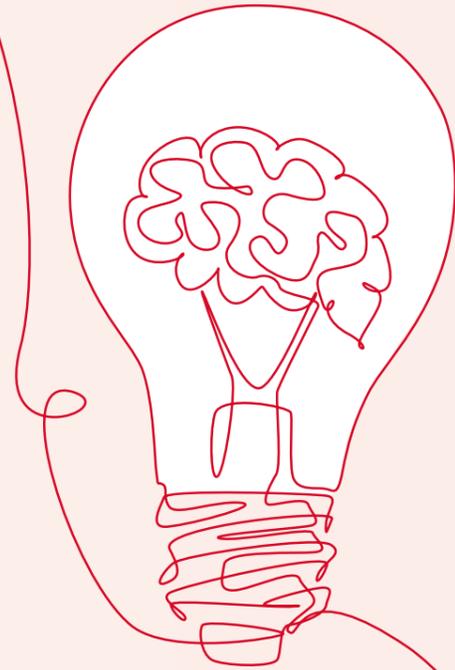
*When things change, having a strong support system can make all the difference. Mohammed, a Freemason from Berkshire, faced divorce, health issues, and the challenges of the pandemic. He turned to his fellow Freemasons and the MCF for help and was able to access the services he needed and secure vital mental health support and financial assistance for his daughter.*

As the pandemic swept the world, Mohammed was already grappling with difficult circumstances at home. On top of navigating the challenges that came with lockdown, he was also dealing with a divorce, a serious health issue and the sudden need to take full custody of his three children – Zarena, Zara and Laila. His middle child, 11-year-old Zara, has autism and was being home-schooled as she was not coping with going to school.

This was a lot for Mohammed to handle, and his mental health began to suffer. Due to his health complications, he was not able to work, and the bills started to mount up. His Almoner and other friends from his Lodge noticed his struggles – they offered support and encouraged him to seek medical attention and contact the MCF for assistance.

After visiting his doctor, Mohammed was diagnosed with heart failure. But with the right medication and counselling, he was slowly able to regain his health and wellbeing. Thanks to our support, he was also able to receive financial assistance to help cover his bills and focus on his family's needs.

*“After I contacted the MCF, a Visiting Volunteer came to my home to help me to fill out my application forms, making the whole process much easier! When the help came through, it felt like a godsend. I was able to catch up with bills and focus on my physical health and the wellbeing of my family.”*

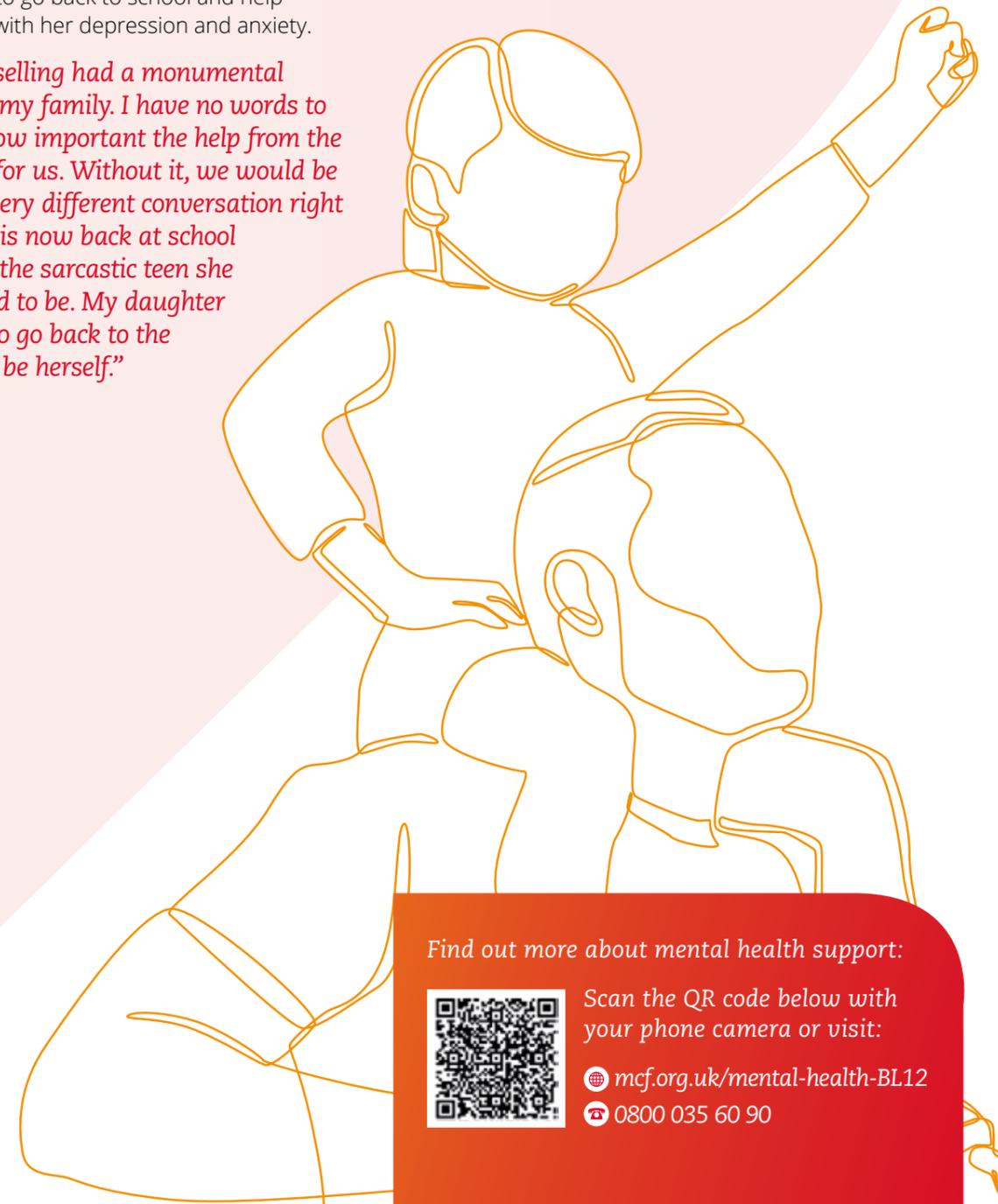


But the whole situation was also affecting Zara's mental health; she was feeling anxious, depressed and struggling to engage with her family and the world around her. After trying to seek support from his GP and discovering a three-year waiting list for a children's therapist, Mohammed reached out to us again for help.

With our support, Zara was able to attend counselling sessions which gave her the confidence to go back to school and help her to deal with her depression and anxiety.

*“The counselling had a monumental impact on my family. I have no words to describe how important the help from the MCF was for us. Without it, we would be having a very different conversation right now. Zara is now back at school and she is the sarcastic teen she is supposed to be. My daughter was able to go back to the world and be herself.”*

To help more children and young people like Zara to overcome difficulties and have a fresh start, we have recently launched a mental health support service for children and grandchildren of Freemasons. We're working with an experienced and independent provider to offer access to mental health services for eligible children, aged five and over.



Find out more about mental health support:



Scan the QR code below with your phone camera or visit:

[mcf.org.uk/mental-health-BL12](https://mcf.org.uk/mental-health-BL12)  
0800 035 60 90



*Life is full of unexpected twists and turns, and sometimes we find ourselves facing challenges we could never have anticipated. It can be easy to feel overwhelmed and uncertain about what the future holds, but it's important to remember that we don't have to go through these difficult times alone.*

We often feel that we are ready for whatever life throws at us, but there are some things you just can't prepare for – like Freemason and taxi driver Mark's sudden diagnosis of stage three prostate cancer, which impacted his job, his relationships, and very soon afterwards, his financial situation.

When Mark woke up one morning with terrible pain in his abdomen, he booked a doctor's appointment, only to discover that he had been living with stage-three prostate cancer. For the first few weeks after his diagnosis, he didn't feel any different, but then he started to feel tired, experienced extreme pain, and things became increasingly difficult. Alongside the cancer, he suffered a serious gallbladder infection and sepsis, all of which had a huge impact on his mood and behaviour, causing a relationship breakdown between him and his wife and children.

*“Because of the pain I was experiencing, I was treating my family terribly; I wasn't myself, so I had to move out of the family home and into a hotel with just a few carrier bags of clothes – I was a broken man. I wasn't working because of the pain, so I really started to struggle both financially and emotionally.”*

In a short period of time, Mark went from being a healthy, working family man, to being alone, suffering, and in great need of support. This is when he decided to take action.

*“I didn't know about the MCF until my Almoner informed me about it. After I called for help, a Visiting Volunteer came to see me in my hotel room and helped me fill out forms and recognised I was in a desperate place – he told me, “you need help, my friend” and I broke down and accepted it.”*

An MCF Adviser then visited Mark and informed him about our grants to help with daily living costs; these were quickly paid to him whilst he was unable to work. After some time, Mark returned home, still struggling for work and feeling distant from his family, but in a much calmer place knowing he had the support of the MCF behind him. On top of the regular financial grants, we were able to cover the cost of a boiler replacement in his home in a matter of weeks.

*“I've got four children who didn't speak to me for a while because of the way I treated them, but with time they realised I wasn't myself, and I'm now back home and in their lives. I still get tired every now and then because I went through invasive radiotherapy, but I now have the all clear for cancer, my gallbladder has been removed, and I'm back working – touch wood things stay positive!”*



**Freemason Tony W. was hit with health problems that had a significant impact on his ability to work and subsequently, his income.**

Following his diagnosis of angina – a chest pain caused by reduced blood flow to the heart muscles, Tony encountered serious breathing difficulties which resulted in several ambulance trips to accident and emergency.

As his health deteriorated, Tony was determined to keep working so that he and his wife could afford their monthly outgoings, but he had to cut back on his working days as a Consultant Contract Manager, starting with a reduction to three days.

Despite these efforts, he eventually became unable to work at all. Money became tight and Tony and his wife were quickly spending their savings to make ends meet. At this point, a fellow lodge member suggested that he reach out to us for assistance.

*“We were very quickly going through our savings, with no one able to give us any support. I reached out to the MCF and their team was supportive, knowledgeable and enthusiastic to help. We explained our situation, filled in some forms and received the financial support we so needed.”*

A month later, Tony had a vital heart operation during which five stents were placed in his arteries. Our daily living cost grants supported Tony through the period leading up to the surgery, and during his recovery, when he was unable to work. The operation was successful and he is now in a more stable condition, both health-wise and financially.

*“I would advise anybody with health problems, or other difficulties through no fault of their own to contact the MCF – we are getting back to normality now and it is partly due to the help we received from them.”*

When life takes an unexpected turn, like it did for Mark and Tony, navigating a change in income can be unsettling and frightening but reaching out for help can make a real difference. In uncertain, ever-changing times, the MCF is here to get you back on track.



If you are a Freemason or family member of a Freemason, you could be eligible for support with daily living costs:



Scan the QR code with your phone camera or visit:

[mcf.org.uk/financial-BL12](https://mcf.org.uk/financial-BL12)

0800 035 60 90



**Our resident Almoner answers your questions about the support we provide.**

**My wife and I are a pension-aged couple, and we are struggling financially. I am a Freemason, and I want to enquire if the MCF could support us with financial help?**

Yes, this is something they could help with. However, you would need to be within their financial threshold for support. They would also be able to check that you are both receiving all the state benefits you may be entitled to.

**Worrying about the increasing cost of living is affecting my mental health. Can the MCF offer any support with this?**

Yes. The MCF can refer you to a mental health service for an initial assessment where they will decide the level of support needed. Call 0800 035 60 90 or email help@mcf.org.uk for more information. Other eligible family members may also be able to access mental health support too.

**I recently had an accident which has affected my mobility at home. Can the MCF provide mobility equipment?**

Yes, they may be able to help, but they might need an occupational therapist report to show what equipment you need and how this can be fitted in your home. An assessment of your household's finances will also be required to confirm your eligibility.

**I have been told I need to have hip surgery, but I have been on the NHS waiting list for over a year and might have to wait another year. I am now struggling to walk. Can the MCF help me arrange a private consultation for surgery?**

Yes, the MCF may be able to consider a grant for medical support, including help with the costs of consultation and other small diagnostic tests, and, if required, the cost of the surgery. An assessment of your household's finances will be required to confirm your eligibility.

**You've spoken!**

*"I wanted to thank you all at the MCF and let you know that I really enjoyed reading this issue of Better Lives. It has been a difficult year, so it's really uplifting to hear about the support you've given to people who are struggling. I look forward to receiving the next issue."*

**Anonymous, via email**

*"Thank you for sending me the latest version of Better Lives. Last year I updated my Will which includes legacies to my late husband's Mother Lodge as well as the Royal Masonic Benevolent Institution and the Royal Masonic Trust for Girls and Boys. I am very interested in hearing about the work of the MCF."*

**Mrs Sole, via handwritten letter**



Send your questions for the Better Lives Almoner to:

@ communications@mcf.org.uk



**Puzzles**

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

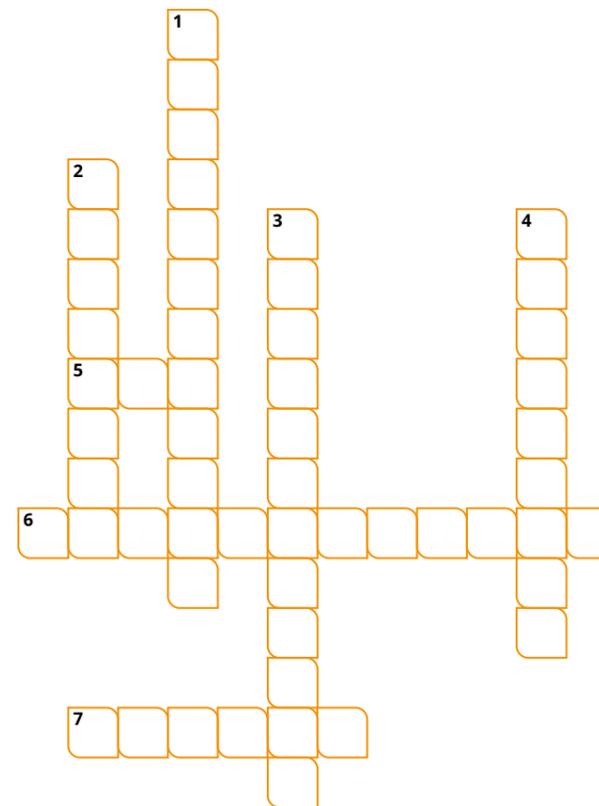
The answers to the crossword can all be found in this issue of *Better Lives*. Once you have completed the crossword, unscramble the letters in the shaded squares to spell a word related to Freemasonry. All entrants who submit the correct answer will be entered into a draw to win a £50 John Lewis voucher.

**Across**

- 5. A Freemason's Westie \_\_\_\_ (3)
- 6. The support that Mohammed received \_\_\_\_ (12)
- 7. A form of chest pain caused by a lack of blood flow \_\_\_\_ (6)

**Down**

- 1. A student that finished their undergraduate \_\_\_\_ (12)
- 2. A form of cancer that commonly impacts men \_\_\_\_ (8)
- 3. A crisis that is currently impacting many \_\_\_\_ (12)
- 4. A pain that impacts the joints \_\_\_\_ (9)



**Write your crossword answer here:**

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

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



**Congratulations to Wynne Evans**

who correctly identified the word 'Fraternity' in last issue's crossword – a £50 John Lewis voucher is in the post!

**Well done to Alec Roy Mead**

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

**How to enter:**

Write your crossword answer and/or circle the five differences you spot in the photos clearly on the tear-off flap. Fill in your details on the reverse of the flap and send it to:

**Masonic Charitable Foundation,  
60 Great Queen Street, London,  
WC2B 5AZ**

The winner will be notified before the next issue of *Better Lives* is printed.



Tear me here



## > Follow our work and receive our exclusive lapel pin

Register for email updates about the work of the MCF and receive future issues of *Better Lives!*

Name

Email

Full address

Postcode

Province/County

I am a:

Freemason  Interested person

Family member of a Freemason

If you are a Freemason, are you a:

Lodge Almoner  Lodge Charity Steward

Lodge Secretary  None of these roles

If you are a family member of a Freemason, are you a:

Partner of a Freemason  Grandchild of a Freemason

Child of a Freemason  Widow of Freemason

None of these

Are you:

25 and under  56 – 65

26 – 55  66 and over

I am happy to receive MCF communications by:

Post (including *Better Lives!*)  Email  SMS

You can update your preferences or unsubscribe at any time.

Masonic Charitable Foundation  
60 Great Queen Street, London, WC2B 5AZ  
Alternatively, visit [mcf.org.uk/sign-up](http://mcf.org.uk/sign-up)

The Masonic Charitable Foundation takes your privacy seriously and we will keep your personal information private and secure. Please visit [mcf.org.uk/privacy](http://mcf.org.uk/privacy) for further information.

## Check your eligibility



Not sure if we can help?  
Use our online eligibility checker.

Answer a few basic questions about your circumstances and the type of help you are looking for



to find out if we may be able to help. Scan the QR code with your phone camera or visit:

[mcf.org.uk/eligibility-BL12](http://mcf.org.uk/eligibility-BL12)

## What we do

*We are here to support Freemasons and their families when life takes an unexpected turn for the worse. We offer a wide range of grants and support services for financial, health, family and care-related needs.*



**Masonic**  
Charitable Foundation

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### Building better lives

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