



Better Lives

**Helping you through
the cost of living crisis**



A day in the life
of Clare

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**mental health and
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Encouraging opportunity,
promoting independence
and improving wellbeing.

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Welcome

“2022 has been a challenging year for many of us. As we were starting to recover financially and emotionally from the pandemic, we were hit with another challenge, the rise in the cost of living. For most people this means looking at our household budgets and cutting back wherever we can but for some, it means not having enough money to put food on the table or heat their homes.”

“As we move into winter we are seeing the prices of our basic needs such as heating and food continuing to increase and we are no doubt all thinking about the things we might do to get through this difficult period. Here at the Masonic Charitable Foundation (MCF), we saw a rise of Freemasons and their families seeking support in the last few months and decided to dedicate this issue of Better Lives to the rise in the cost of living.

“We invited a mental health specialist to talk about the toll this financial crisis is having on people’s mental health and a member of our Advice and Support Team to talk about the kinds of support we can offer. We hope this professional advice helps you feel supported and demonstrates the fact that many people are going through the same challenges.

“We know looking for support can be a difficult step to take, so we also invited Freemasons and their families to share their stories of how the MCF has helped them in order to reassure others who may be nervous about contacting us. If you’re struggling with the rise in the cost of living, please contact the MCF to see if, and how, we can help. We hope you enjoy this issue of Better Lives.”

Gareth Everett
Head of Masonic Support



A day in the life of Clare



For Clare Walker, residents of RMBI Care Co. are the heart of the Home. She started working at Cadogan Court, in Exeter, in 2011 as a Business Administrator. The role evolved to Business Relationship Manager and she also spent a short time as the Deputy Home Manager. In 2020, she permanently undertook the Home Manager role and, since then, ensures the care provided is centred on residents and that members of staff can connect with them and spend quality time together.



Making sure a teenage girl is not late for school and walking a high energetic Labrador before 7am is just how Clare starts her routine during the week. After sorting out everything at home, she heads off to work. For her, seeing the residents’ smiles and knowing she is making a difference in someone’s life makes everything worth it!

We asked Clare to tell us about her routine and what working at one of RMBI Care Co.’s Homes means to her.

My alarm goes off at...

...6am, unless I have been brave enough to book a morning class at the gym, then it will be 5.30am. Once I have showered, I give my teenage daughter a nudge on school days. This is normally followed by a few more nudges before she is ready to face the day ahead.

I start my day by...

...making a cup of tea ‘to go’ and taking the dog for a walk. This gives me the opportunity to try to organise the day ahead, as well as trying to dispense some of the high energy a two-year-old Labrador has!

Once I arrive at the care home...

...I’m normally met at the door by different members of the team and then spend the first 30 minutes or so walking around the building, checking everyone is okay and supporting where needed. I also get the opportunity to chat with some of our residents having breakfast in the main dining room.

At lunch time...

...I enjoy chatting to the residents as they walk past the office on their way to the main dining room. On Mondays, I bring my Labrador in so I always receive more visits on this day —or, perhaps, I should say Kobi does — which is lovely.

My most memorable moment was...

...there are quite a few! Perhaps the most memorable was when we experienced extreme

cold weather in 2018 and a number of us stayed at Cadogan Court for three days and nights, wearing a number of different hats. We were snowed in and others couldn’t get to the Home. There was quite a buzz inside and the residents enjoyed having us join them for breakfast.

I also remember that, not long after I started, Cadogan Court had some generator works that took a little longer than expected. We lost daylight, so staff and residents were sitting in torch light, singing Christmas carols and sharing memories of blackouts during the war.

The hardest part of my role is...

...saying goodbye to those who have become part of the Cadogan Court family: residents, their loved ones and staff. Our residents are the heart of the Home and we often form friendships and bonds with their loved ones too.

The best part of my role is...

...being part of an amazing team and seeing the difference that we all make to our residents and their loved ones’ lives. There is nothing more rewarding than seeing someone’s face light up with a smile or the twinkle in their eyes when they are happy.

When I am not working....

...I am watching my daughter play rugby or planning the next room to be redecorated at home, expanding my husband’s colour knowledge in the process.



“The recent rise in the cost of living makes people feel trapped and forces them to make impossible choices between heating their homes or eating, at a time when incomes are unchanged or even falling.”

Mental health and the cost of living crisis

If you've been worried lately about the rise in the cost of living, you're not alone. According to the Office for National Statistics, seven in 10 adults in the UK reported feeling very or somewhat worried about the rising costs of living.

This worry can present itself in many forms depending on your circumstances, so it's important to understand how it can affect your life and when it might be the right time to look for support.

To explore the impact that the cost of living crisis is having on people's mental health, we interviewed Dr. Deenesh Khoosal, specialist Medical Adviser to our Masonic Support Committee.

This discussion was a very insightful experience for us and we hope it provides some answers to whatever problems you've been experiencing. Over the page, you can find more information about our counselling service and how the MCF can support you and your family through this difficult time.



Many of us are feeling worried about the rise of the cost of living. Do you think this can impact people's mental health?

All significant uncertainties can negatively impact our mental health. The recent rise in the cost of living makes people feel trapped and forces them to make impossible choices between heating their homes or eating, at a time when incomes are unchanged or even falling. Families with school-aged children face the expense of entertaining and feeding their children, as well as the dilemma of funding uniforms, books, and more.

As if this is not bad enough, already constrained finances will undoubtedly worsen during the colder months, bringing the need for warm clothing and heating sharply into focus. Older people also feel the cold more and, if they don't go out much, they will have a major problem when trying to keep warm at home.

People can become preoccupied by this to such an extent that they can't think about anything else and feel like ignoring what's going on is the only option available. Still, ignoring the mounting costs will only make the situation worse and, before we know it, these worries can overtake us and make us feel unable to cope.

All this could take a major toll and become essential ingredients of what will make up 'a perfect storm' for many people and lead to an emotional crash, to the extent that they may literally grind to a halt.

Are you seeing more people looking for mental health support or counselling lately?

There was already an increase in the number of people seeking mental health support and counselling in the pandemic, which added considerable pressure on already constrained mental health services all over the country. The cost of living crisis has, unsurprisingly, increased stress levels in many people, leading them to seek help from statutory and voluntary sectors at a time when services are already stretched.

When does a common worry become a reason of concern? What signs should people look for?

Worrying is not unusual. We all worry to a greater or lesser degree about all sorts of things happening in our lives such as: meeting deadlines, trying to get an appointment with a doctor or staying safe during COVID-19. We may also worry about bigger things like global warming and human rights. We are

mostly able to keep these worries in check and manage them to a reasonable extent. The significant feature is that these worries do not overwhelm us.

The most important sign indicating that a worry is becoming a major cause for concern is when it becomes uncontrollable or overwhelming, despite anything we do. In the face of worries that show little sign of early resolution, stress levels are set to rise and badly affect mental health. Worrying all the time without being able to find a solution can interfere with the ordinary activities of everyday life such as sleep disturbances, appetite changes and altered mood. Ignoring these early warning signs is not a good idea as it will only make things much worse. If this continues or worsens beyond a fortnight, help needs to be accessed.

What are the more common mental health problems people can develop during this crisis?

Any mental health problem can arise, though anxiety and depression are the most common consequences of high levels of stress arising from uncontrollable factors like cost of living pressures. Both of these mental health issues are fairly common in the general population, often occurring for a variety of reasons such as divorce, bereavement and negative life events.

The symptoms experienced, whether the cause is related to these factors, or to the cost of living crisis are exactly the same — only the cause is different. The severity and range of symptoms experienced is influenced by the impact of the worries. High levels of continued stress for long periods of time can become hard to control and will likely lead to mental health problems.

What are the main symptoms of depression and anxiety? How does it manifest in people day-to-day?

There are many symptoms of depression and anxiety and there is no exhaustive list as different people are affected in different ways. **We do not need to have most or all these symptoms to be experiencing depression and anxiety**, but they should be happening for at least two weeks and be negatively impacting our lives and the enjoyment we used to get from our hobbies and activities.

Some symptoms of depression include persistent low mood, appetite changes (too much or too little), unable to see a future, sleep changes (too much or

too little), poor energy, poor concentration, weight changes, hopelessness, unhappiness, tearfulness, not enjoying usual things, loss of sex drive, thoughts of ending it all and unwarranted health worries.

Some symptoms of anxiety include stress, worry, nausea, vomiting, panic attacks, fear, uneasiness, restlessness, sense of impending doom, palpitations, increased heart rate, intense breathing, sweating, trembling and tiredness.

When is the right time to look for support?

Help and support should be sought when these symptoms persist, escalate, become harder and harder to keep in check or when they interfere with daily life. No specific time is right for everybody as the impact can differ for each of us. Constant worry without being able to reach a solution or thinking that life is no longer worth living are important warning signs. **When you feel your mental state is having an unmanageable impact on your life, it is an appropriate time to seek help.** Sometimes we need someone close to us to point out that something is wrong, as we may not notice it ourselves. Earlier intervention is advisable as it could reduce stress sooner and limit the emotional turmoil being experienced and hopefully leads to better management of it.

How can the MCF provide support for Freemasons – or their family members – struggling with mental health?

The MCF offers invaluable help for Freemasons and their families through a range of services including counselling, support and access to specialists, often in conjunction with NHS services. Support is generally provided on a one-to-one basis, either online, via a phone call or in certain circumstances, face-to-face. The MCF has stringent policies and procedures in place to ensure that available support and counselling is of the highest standards. Support is always confidential, non-judgemental and tailored towards individual needs.

Do you have any tips for people who have been experiencing poor mental health?

It's always a good idea to speak to friends and family rather than bottling it all up. The old saying 'a problem shared is a problem halved' remains true. They might be experiencing similar problems themselves and are coping in ways that we may find helpful, or they might have some ideas or thoughts about how you can manage the situation better.

You may not have thought of it, but doing things that help you to relax work well for most people. Simple things like following a routine, adopting healthy lifestyles, exercising regularly or going on walks come with a minimal or no cost and benefit mental health enormously. Many people find yoga, reflexology, aromatherapy, acupuncture, deep breathing and meditation enjoyable and helpful.

If things continue to get worse, then it is time to seek help. A counsellor recommended by someone you trust or someone who has used that counsellor themselves might be your 'go to' person. Some councils run counselling and support services that have been vetted so it is worth checking their availability.

Further help if needed, can be accessed through local walk-in centres or crisis cafés. Professional help is also available through GPs.

The MCF can assist with counselling treatment. **Help is always at hand – there is no need to feel alone as the cost of living is affecting more people than you might think.**



If you're not feeling well, remember that you're not alone. The MCF can offer mental health support if you are experiencing low mood, symptoms of depression, anxiety, stress or any other conditions affecting your mental wellbeing. We work with an independent team of professional counsellors and therapists, who are registered and accredited by the UK Council for Psychotherapy.



You can check if you are eligible by scanning the QR code below or visiting:

- mcf.org.uk/mental-health-BL11
- Call our enquiries team on: 0800 035 60 90

A chance to restart



“My experience started with my head buried in the sand, but soon led to a return to regular lodge meetings where I praised the MCF's support for people in need and renewed my effort to share my experience.”

When Rick found himself in a difficult situation financially, he shared his worries with a colleague in a similar situation who told him he was getting some financial help for daily living and professional retraining from the MCF.

Rick has sole custody of his son Jacob, which means their family rely completely on him, even during the difficult time when his business experienced a drop in income. He had to use all his savings to pay the bills and take care of his son and despite receiving Universal Credit, was struggling to pay the mortgage and childcare costs.

“My colleague made our Lodge Almoner aware of my situation and I was soon set up to meet with Kathy, an MCF Adviser, who was going to help me put an application together to get support for my daily living costs and help with training to update my qualification certificates.”

Once the MCF received and approved Rick's application, he started receiving support for daily living costs and was able to attend training so he could go back to work. His skillset is project management and site management, with an electrical and mechanical engineering bias, and he needed to renew his certification to be able to project manage a site and apply for new opportunities.

Having the sole custody of Jacob also meant that he needed support with childcare so he could attend the training. As his certificates had expired, Rick had to attend courses for one month and we were able to cover the costs of a full-time nursery place during this period.



If you are Freemason or a family member currently receiving or eligible for a Daily Living Costs grant from the MCF, you can enquire about our training and employability support. This can be considered for vocational training or other employability needs, which could improve your employment prospects.



- Please visit mcf.org.uk/get-support-BL11 or scan the QR code for more information.
- Call our enquiries team on: 0800 035 60 90



With the cost of living crisis weighing on many peoples' minds, the MCF is here to help with the challenges that many Freemasons and their families are facing.

Rising costs means that people are having to cut back on their spending or using their savings to pay the bills, leaving them vulnerable to any unexpected situations.

We have spoken with some of the people we support to understand how the crisis has affected them so far and how our support helped them overcome a challenging situation.

Money worries and health problems:

John's story

The financial and emotional strain of the current economic situation has disproportionately impacted vulnerable people. This was the case for John and Barbara, a retired couple, who found themselves struggling with the increasing cost of living.

John has been a Freemason for over 20 years and always thought he would be able to live a comfortable life after retiring. It was hard for him to approach the MCF for support as he always considered himself to be an independent person who would never need help from others.

Things changed in 2019, when he had a stroke resulting in many health complications caused by the injury in the brain.

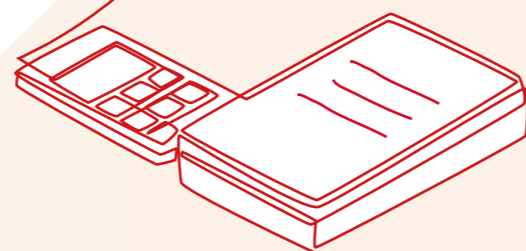
"The MCF has been fantastic in their support for me and really lifted the strain on both of us.

They helped me book an appointment with an occupational therapist, who provided recommendations to make our home easier for me to walk around", said John.

Along with the health challenges that John and Barbara going through, the increase in food and energy prices have made it even more difficult for them, putting a strain on their mental wellbeing.

"Our pensions are not enough to cover our costs and, because we are not eligible for Pension Credit, we were anxious about what could happen. However, the MCF has really put us at ease by providing us with a grant to cover some of our daily living costs", said John.

Without the fear of not making ends meet every month, John can now focus on his health and enjoy his retirement with Barbara.



Louise, Jason and their children

Coping with grief and the cost of living:

Louise's story

Jason, a Freemason, was only 49 years old when he was diagnosed with stage four bowel cancer. This was devastating news to Louise, his wife, and their three children. Together with having to deal with the emotional stress after the diagnosis, Jason, who worked his whole life as a carpenter by trade, was left unable to work.

The family suddenly went from a two-income household to relying solely on Louise's earnings to support the whole family. That was when Jason and Louise decided to get in touch with us to check if there was any help available for their family.

Louise told us, "The MCF really looked after my family, they organised all the medical equipment that Jason needed, including a hospital bed, electric scooter and a mobility chair. I didn't need to worry about getting these, which took a lot of stress away from me. They also paid for a holiday to Jason's favourite place, Dorset – it was great to make some memories as a family".

Sadly, Jason passed away in November. As well as the emotional strain of losing a loved one, Louise also had to deal with the financial pressure of relying on her income to support her three children. As the prices of basic goods and bills continue to rise, this became even more difficult to manage.

"MCF advisers helped us so much through it all... they provided bereavement counselling for me and my eldest children and continue to be great to us. We are now receiving financial support to help us out with bills during this period. The help from the MCF has meant that we have kept our home – without them I don't know where we would be", said Louise.

An emergency could be around the corner:

Matthew's story

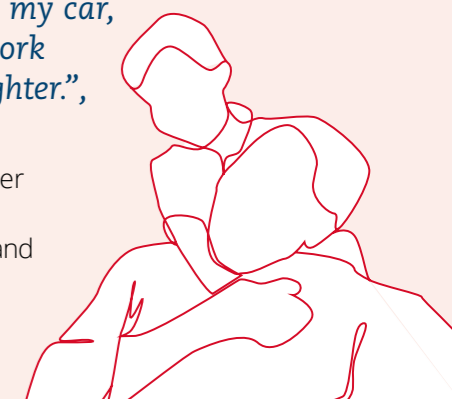
Matthew found himself in a challenging situation after separating from his partner, forcing him and his daughter into rented accommodation. He was struggling to keep on top of the rent and to make matters worse, his car's engine stopped working, leaving him without transportation. After being encouraged by a member of his lodge, he got in contact with us to ask if we could help.

"If you have been following recently, the rental market is very inflated, so I am having to pay a lot to keep a roof over our heads. It was already difficult for me to stay on top of our expenses, but the situation got worse when my car broke down and I lost a week's worth of pay because I was unable to get to work", explained Matthew.

As a Freemason, Matthew knew about the MCF and the work we do to help people, but he was not aware of the range of support available. After speaking with an MCF adviser, he was able to understand what state benefits he could claim and received support throughout the whole application process. However, whilst waiting for his benefits, he was falling behind on bills and spiralling into debt.

"The MCF were lifesavers to my daughter and myself, as the grant provided me with enough money to help me cover the rent for the next month. This lifted a lot of stress off my shoulders and gave me some breathing room. Also, they prevented an emergency situation from getting out of hand as I was able to pay for the repairs to my car, allowing me to get to work and provide for my daughter.", said Matthew.

Now, Matthew is in a far better financial situation, as his state benefits are now being paid and he is no longer worrying about providing for his daughter.



If there has been a change in your circumstances and you are struggling to manage financially, we are here to help. To find out more, scan the QR code with your phone camera or visit:



mcf.org.uk/financial-BL11

Call our enquiries team on:
0800 035 60 90

Creating the best opportunities for young people



Melanie and her daughter Sophie

Money worries at home can have a lasting impact on families with children and young people, from having to buy school uniforms and equipment, to needing to access digital learning or paying for school trips. These are all issues that can add a lot of stress on a family's budget and make young people feel left behind their peers.

Recent research suggests that more than two-thirds of parents are worried about paying for food, energy and fuel, and more than half have concerns about being able to pay for childcare, rent or mortgage payments and unsecured loans.

Melanie, a single mum to her daughter Sophie, found herself in a challenging situation when the prices of essential items increased. She relies on credit cards for all purchases and reaches her overdraft limit every month, meaning she is walking on a financial tightrope and struggles to support Sophie as much as she would like.

"I split up with Sophie's dad when she was three, and I've been raising her pretty much on my own ever since. Paying for rent, food, bills and everything else that a child needs falls to my finances, which I've been struggling with for years already."

It was just after Melanie's father passed way, about five years ago, that she became aware of the support available for her and her daughter.

"Someone I knew had accessed MCF support previously, and told me all about it just after my dad's funeral. When I realised I could receive support, I was lost for words. I'm so grateful that my dad's friend told me about the work of the MCF, because without it, I could be in a much more difficult situation now."

Here at the MCF, we believe that by offering the best opportunities to children and young people, we can help them achieve their full potential and maximise their talents. To better prepare Sophie for her GCSEs, we were able to

provide her with a laptop, allowing her to continue learning at home and not fall behind in class.

More recently, we also covered the costs of Sophie's school skiing trip, which will take place in February 2023, providing her with an opportunity to have the same experiences as her friends and grow in confidence.

"Sophie asked me if she could go on the ski trip a while ago, and I could tell it was important to her as all of her friends were going and she wanted to share the experience with them. Thanks to the MCF, we've booked the trip and she's so excited for it! She also plans to write a travel diary when she's out there so she can show the MCF what they've allowed her to experience, and how much she appreciates it."

We are proud to support parents through our grants, which aim to help the children and grandchildren of freemasons to maximise their potential – either through providing them with essential equipment, so that they do not fall behind, or enabling them to have experiences that they might not be able to access without our support.

Do you receive MCF support and also need new equipment for your child or grandchild to help them through school?



Find out how we can help by scanning the QR code with your phone camera or visiting:

- mcf.org.uk/education-BL11
- Call our enquiries team on: 0800 035 60 90

Advice and Support



Meet Caroline from the MCF Advice and Support Team



Our Advice and Support Team (AST) works regionally across England and Wales offering face-to-face or telephone advice to help Freemasons and their family members with a wide range of issues, including helping people to complete applications for support from the MCF, apply for state and local authority benefits, and access support from other charities.

We asked Caroline Wales, regional adviser for Suffolk, Essex and Norfolk, to explain what the MCF can do for those on benefits who are most affected by the rising cost of living.

"There are a surprisingly large amount of people who are eligible for benefits but do not claim them because they are unaware or uninformed. I had a recent conversation with a woman whose husband died after she had cared for him for 10 years. She hadn't considered or been aware of the benefits she was entitled to – and desperately needed when her cost of living started to rise

– for her own financial and mobility struggles. Thankfully, we have been able to help her access Disability Living Allowance and pension credit which she was entitled to all along."

A key part of the AST's role is to ensure that people calling the MCF for help are receiving the statutory support they are entitled to. We start by completing a full state benefits check and helping the person seeking support through the application processes, as well as looking into their eligibility for MCF grants.



An elderly man recently reached out for the first time to enquire about support to widen his doorframes. He has been using a wheelchair for the past 10 years but hasn't been able to access some rooms in his house due to the cost of home adjustments. I discovered that for 10 years, despite being entitled to it, he had been missing out on Attendance Allowance (£90 a week) for the past decade. I was horrified to think of the support he had missed out on because he wasn't properly informed. The adjustments to his home are currently underway and we are helping him to apply for the other benefits he is entitled to."

Another issue the cost of living crisis has highlighted is debt, with 4.6 million low-income households in the UK behind on at least one bill. Dealing with financial pressures as well as poor mental health can feel like a losing battle, as mental illness often makes it harder to earn and manage money, and debt can trigger or worsen conditions such as anxiety, depression and stress. It is perhaps unsurprising that one in two adults with debts also has a mental health problem.

"More than 90 per cent of people getting in touch with the MCF have expressed feelings of anxiety about the current financial climate. There has been a significant increase in referrals to our free counselling service, and some financial support cases have even been raised with the safeguarding team due to welfare concerns."

The AST will continue to work hard to support Freemasons and their family members through difficulties caused by the cost of living crisis, as well as recommending other services that can help.

The difference we make

Here at the MCF, we are proud to support Freemasons and their families who are going through a difficult time. Last year, we helped more than three thousand families.

To understand the views of those we support, we surveyed 745 people about the difference our support has made.

This is what they told us:

77 per cent felt they were kept informed about the progress of their application and how long the process would take.

94 per cent felt that, aside from the support they have received, they feel connected or very connected to the MCF.

99 per cent of first-time applicants said that our staff knowledge and professionalism when responding to their enquiry either met or exceeded their expectations – a three per cent increase from the prior year.

91 per cent of first-time applicants were happy with the length of time it took for their application to be processed – a six per cent increase from the prior year.

67 per cent feel optimistic about the future often or all of the time following our support.

90 per cent felt the overall process of applying for support was a positive experience.

62 per cent feel they deal with problems well, following our support.



Visit our useful links page to see the other services we recommend.

Contact our enquiries team for more information and to get support

0800 035 60 90

help@mcf.org.uk

mcf.org.uk/useful-links-BL11





Ask the Almoner

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

I work in a low paid job and I'm currently finding it difficult to make ends meet. Can I receive a grant from the MCF?

To receive a grant, you must have experienced a drop in household income caused by an unexpected event. When you contact us we will ask you for information about your income and circumstances to see if we are able to help.

I would like to see a specialist but there is a long waiting list for the NHS – are these grants financially assessed?

Yes, the MCF carries out a verbal, or over-the-phone financial assessment for all medical and dental grants at the time of the original request. Should an application be required at a later stage for the cost of treatment, a full application will be needed.

My husband recently passed away and he was a Freemason. Is it possible to apply for a funeral grant from MCF considering the recent cost of living crisis?

Yes, we are able to assist with grants towards funeral expenses subject to certain criteria including a connection to Freemasonry, and a written application for the available state support. You can check your eligibility for a DWP funeral grant at gov.uk/funeral-payments.

I am currently going through a divorce – can the MCF help cover the cost of my legal fees or provide some legal advice?

No, the MCF is not able to help pay for legal fees or provide legal advice. We advise anyone needing this kind of support to contact LawWorks or LawCentres who may be able to help.

You've spoken!

"I just wanted to say how much I enjoyed Better Lives: issue 10 – I found it very informative and interesting. As a Lodge Almoner for three units, I have definitely noticed a big increase in mental health issues over the last couple of years, in particular over the pandemic.

On behalf of myself and all the members of my various lodges, I'd like to say a big thank you for everything you do. The system the MCF has in place for accessing medical and financial assistance is so helpful and easy to use, especially for people like myself."

– Garf, via email

"Thank you for sending me the latest version of Better Lives. I really enjoyed reading it because this is what Freemasonry is all about – helping others when they need it."

– Jeanette, 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!

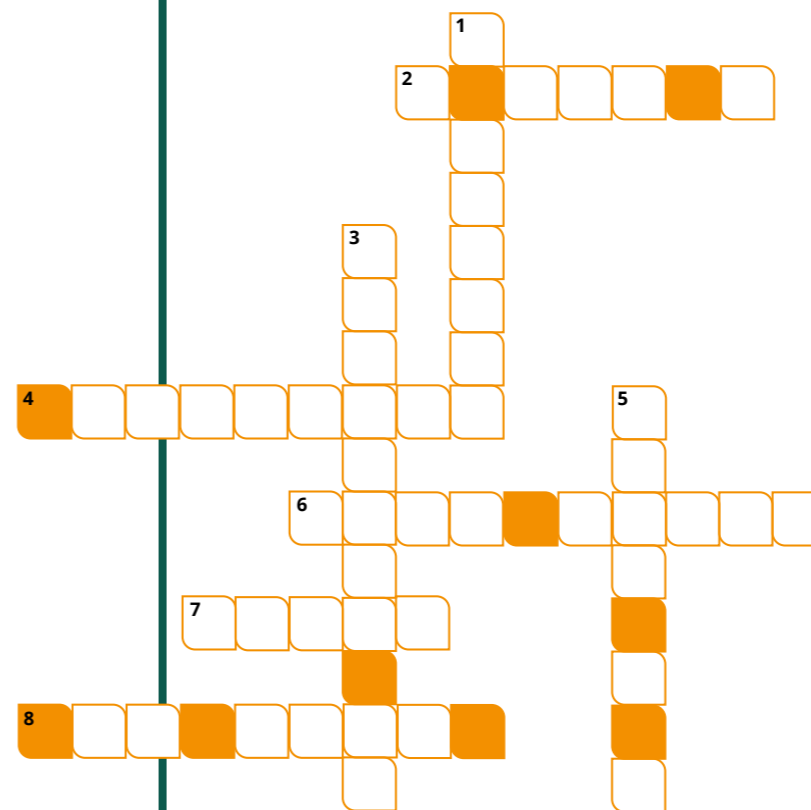
The answers to the crossword can all be found in this issue of *Better Lives*. Once you have completed the crossword, unscramble the letters in the shaded squares to spell a word related to Freemasonry. All entrants who submit the correct answer will be entered into a draw to win a £50 John Lewis voucher.

Across

- Debt can trigger conditions such as _____, depression and stress (7)
- As Cadogan Court's Home Manager, Clare makes sure the care provided is centred on _____ (9)
- Rick sought out financial support for daily living expenses and professional _____ (10)
- Basic goods and energy _____ continue to rise (5)
- The MCF prevented an _____ situation from getting out of hand by paying for the repairs to Matthew's car (9)

Down

- Many families with school children struggle to fund school _____ (8)
- The MCF offers mental health support through a free _____ service (11)
- Many people don't realise they are entitled to state _____ (8)



Write your crossword answer here:

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

Pictured below is Chloe 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 Gary Harris

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

Well done to Ray Townley

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

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Masonic Charitable Foundation
60 Great Queen Street, London, WC2B 5AZ
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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-BL11

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_Charity
- @themcf
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Building better lives

60 Great Queen Street | London | WC2B 5AZ
Tel: 020 3146 3333 | info@mcf.org.uk
mcf.org.uk

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