The provision of relief to those Brethren in distress lies at the very heart of Masonry.
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We must ensure that no cry for help goes unheeded and that no one experiencing difficulty is forgotten or overlooked. I acknowledge the burden that falls on the Lodge Almoner.

He must bring his best endeavours to bear in order to bring a change in the quality of life to those who are less fortunate.

He must also know how he can achieve his objective of providing maximum benefit.

This Guide seeks to bring clarity to the task and provides practical strategies to adopt.

It reflects views which I too share and I commend it to the attention of every Lodge Almoner.

Brian C Wareham
Provincial Grand Master Sussex 2008
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The provision of it is perhaps a blessing that none of us can foresee what the future holds in store. For those brethren and their dependants who fall on difficult times or who experience short-term problems there can be some reassurance in the knowledge that charitable funds are available which may be able to provide a measure of relief to them.

Of course, Masonic relief is much more than simply providing financial assistance, important though that might be. The Lodge Almoner’s remit is far broader, requiring patience, sensitivity and hard work.

We must never forget that those in difficulty do not necessarily want others to know about their predicament. The work involved can be time consuming but there is reward in the satisfaction of having helped a brother and his dependants in their hour of need.

W.Bro. Mike Dent
Provincial Grand Almoner
Sussex 2008

"Being a Lodge Almoner is all about our Brothers and families and caring for them".

I hope that this guide provides you with all the help you need to do your job as Almoner, but if not, just pick up the phone and ask!

Fraternally - Mike
This Almoner's Guide is intended to provide a source of information and a point of reference for both the newly appointed and experienced Lodge Almoner. It does not in any way seek to imply a criticism of those Almoners who already have in place tried and trusted methods of working.

Rather, it attempts to distil best practice whilst, at the same time, setting out how the Charities of the Mark and RAM degrees are structured, how they operate and how they might have relevance and be applied to specific cases. State and other related benefits are also listed.

To be effective in helping others less fortunate, it is imperative that the Lodge Almoner has a clear understanding of what funds are available and to whom to turn to for help.
The office of Lodge Almoner will be taken more usually, but not exclusively, by a senior Lodge member. His actions should demonstrate the high importance that the Lodge places on the welfare of its Brethren, their wives and dependants, in accordance with the very best Masonic traditions.

Only by maintaining close and regular contacts with all Brethren and their widows can this be achieved and the Lodge Almoner assured that he is aware of, and kept informed about, those in distress. He will then be in a position to ensure that remedial action is instigated in a timely and effective manner.

Some needy Brethren may require financial assistance to help them through health problems or temporary difficulties. More information on sources of such assistance is given in subsequent paragraphs. Others, though not in financial need, may require advice and support to help them overcome a personal crisis.

A sensitive and patient conversation with a Brother in difficulty will not only provide him with the benefit of a much needed sympathetic ear, but at the same time establish the true extent of his problem. It will also demonstrate that the Lodge cares for him and is genuinely concerned about his predicament. In some cases, perhaps of a more minor nature, it may be that a card or other message of concern is all that is required.

All the Brethren of the Lodge must be encouraged to assist the Almoner in his duties by passing on information. For example, with something they have heard or observed or something which has been brought to their attention in another Lodge or Order.

It is of paramount importance that the Lodge Almoner gathers as much information as possible. Providing information gathering is done in a caring way and confidentiality is respected, there may be times when it would be beneficial to enlist the support of another Lodge member to aid in conducting initial enquiries.
During the fact finding process, it should be possible to discover whether a Brother is a member of another Degree or Order and, if so, whether any alternative funds are available to help him, should he be seeking financial assistance.

It must never be assumed however, that a Brother is being looked after elsewhere and that no further action need be taken on his behalf. There can be occasions when it is appropriate for assistance to be given by both Craft and Mark charities.

It is vital that no unnecessary delays occur. Making contact with the Provincial Grand Almoner at an early stage will ensure that all avenues are explored and available options considered and evaluated.

It can be seen that through his actions the Lodge Almoner will not only help those in difficulty.

He is in a position to bring and bind Brethren together by generating a positive sense of unity within his Lodge.

A list of the Lodge Almoner’s duties is set out at Appendix A.
Sussex Mark Masons can be assisted by application to one or more of the following funds:

- The Mark Fund of Benevolence  
  *(Administered by the General Board of Mark Grand Lodge and is a registered charity)*
- The Sussex Mark Benevolent Fund  
  *(Managed by a Board of Trustees and is a registered charity)*
- The Sir Reginald Spence Fund  
  *(Administered by the Provincial Grand Treasurer on behalf of the Provincial Grand Master – not a registered charity)*
- The Lodge Benevolent Fund

Although each of the above is undoubtedly a charitable fund, it would be wrong to regard the giving of Masonic relief as an act of charity. We all accept that a Brother may, through no fault of his own, find himself or his dependants in difficulty. To offer a helping hand in such circumstances, as we would to one of our own family, should simply be considered as an act of brotherhood.

Each fund shares the common theme of assisting needy Brethren and their families in times of hardship. It is their differences, detailed in the following, which introduce an element of confusion.

**THE MARK FUND OF BENEVOLENCE**

Grand Lodge has acknowledged that the Mark Fund of Benevolence continues to be a relatively wealthy fund and has often stated that it would welcome an increase in the number of applications for assistance. The General Board meets monthly to discuss these but has emergency procedures in place which can deal with urgent cases more quickly. Indeed because of the size of this Fund, it is the only one which can support cases which are high cost and long term.

A good example would be that of providing respite care conditions on a regular basis and over many years. This should be the first port of call for Almoners dealing with cases where the assistance required exceeds £500 and may be long term.
This Fund derives a large part of its income from Brethren in the Provinces who have taken out Covenants/Gift Aid Pledges allowing them to qualify as Vice Patrons - £250, Patrons £500 and Grand Patrons - £1000. Lodges can also qualify by donating amounts based on their membership – Vice Patron is £250 per 10 members; Patron is £500 per 10 members and Grand Patron is £1000 after Patron Status. The Provincial Grand Charity Steward ensures that money donated by Lodges and by the Brethren of Sussex is sent to Grand Lodge annually and to include the appropriate reclaimed tax. Annual Mark Charity Festivals are allocated to Provinces on a cyclical basis – Sussex last had one in 1987 and is scheduled for another in 2019.

**THE SUSSEX MARK BENEVOLENT FUND**

Although having similar aims to the Mark Fund of Benevolence this is a far less wealthy fund. The Trustees meet every three months and have, as a standing item on the agenda, a report from the Provincial Grand Almoner.

He will update the Trustees about applications sent to Grand Lodge since the previous meeting and act on their advice or instruction. In non urgent cases where the financial need is quite small and the Trustees deem it unnecessary to apply to Grand Lodge, they may authorise a one off payment. An example might be the provision of items in the home for a particular disability.

This Fund is also used to make small donations to local registered charities e.g. Hospices, Scouts and Hospitals and regularly supports Charity Festivals in Sussex and other Masonic Provinces. This Fund should be used for local good causes, Charity Festivals and non urgent, one off financial assistance of less than £500.

Income to this Fund is limited to occasional donations from Lodges, interest accrued and a percentage of the Provincial Annual Dues and Fees of Honour. On occasions, the surplus from the Provincial Christmas Party has also been donated to this Fund.

**THE SIR REGINALD SPENCE FUND**

This fund was established more than fifty years ago, again with the aim of assisting needy Brethren but solely at the discretion of the Provincial Grand Master. It differs from the others in that it can provide
urgent assistance very quickly but generally for smaller amounts up to £500. Several requests at this
level, however, would severely deplete its resources which are provided through the generosity of Mark
and RAM Lodges.

An example of using this Fund could be for the payment of a gas or electricity bill where there is an
imminent threat of disconnection for non payment.

This Fund, always at the Provincial Grand Master’s discretion, could be used for urgent, one off financial
assistance of less than £500.

THE LODGE BENEVOLENT FUND
This could provide some financial assistance to a needy Brother within the limits laid down by the Lodge’s
by-laws. By the nature of these accounts any financial help would have to be very small and in many
cases there could be conflicting demand on these funds. It is probably better to use these funds for Lodge
charitable purposes only e.g. flowers or Christmas presents for Lodge widows.

This Fund should be used for Lodge charitable purposes only.

The £500 limits suggested in the preceding pages are provided for guidance only and may not be
rigorously applied.

Each application for assistance will be dealt with on its merits. Speedy and regular contact with the
Provincial Grand Almoner will ensure that there are no unnecessary delays in processing applications.
The Lodge Almoner should also be aware that assistance might be available from statutory bodies, which
may not have been claimed. The Citizen’s Advice Bureau is a good source of finding out what is available
and how to proceed. Appendix B sets out useful information on many State and related benefits.
THE VALUE AND IMPORTANCE OF ADEQUATE RECORDS
Whether the Lodge Almoner is new or experienced it is vital that he maintains adequate written records. Memory alone can provide neither a sufficient nor reliable record, particularly with ongoing cases. This is especially relevant to the newly appointed Almoner taking over from a Brother who has held the position for a number of years. Although he may feel that he already possesses an awareness of a case, confidentiality considerations will have precluded his prior knowledge of the details.

Should no more than a sparse record exist, then it is essential that the Lodge Almoner sees that it is expanded without delay, by consultation with his predecessor, if this is possible. Otherwise, consultation with the elder Brethren of the Lodge may be a good starting point, exercising the utmost discretion at all times. It is vital that confidentiality should always be respected.

Failure to keep adequate records will have unacceptable consequences. Those Brethren who no longer attend Lodge and their widows will simply slip from view and be forgotten. It should be remembered that those Brethren who are rarely, if ever, seen and who may be referred to by such terms as non dining or country members, are entitled to the same level of care and consideration as attending members. Indeed, their very absence could suggest that they have a problem.

REPORTING TO THE LODGE
It is one of the Lodge Almoner’s tasks to keep the Lodge as a whole informed of current matters. He will do this by means of his report to the Lodge remembering, as on every occasion, to respect confidentiality. The predicament of a Brother experiencing difficulty might be known to some of the Brethren in the Lodge. Others will remain unaware unless informed. Only then will they be in a position to express concern and to offer help and assistance, should they choose.

The Lodge Almoner does not need to limit his report to cases of misfortune. There are usually events to report which can strike a much happier note. e.g. promotions, anniversaries, family events, etc.. There are many possibilities.

THE PROVINCIAL GRAND ALMONER
In conclusion, be assured that the Provincial Grand Almoner is always prepared to discuss a case with you and to give appropriate advice on the best way forward. Remember also, that he is willing to listen to your concerns. If you think that he can be of help, ensure that you contact him at an early stage and make him aware of Brethren with difficulties.
A Lodge Almoner, in the discharge of his duties, should:

- Keep in touch with those Brethren who do not regularly attend Lodge meetings to satisfy himself that there is no financial or other need.
- Visit Brethren who are indisposed.
- Be in regular communication with dependants of deceased Brethren, being prepared to offer such assistance as he can (many Lodges remember widows at Christmas and this action is to be commended.)
- Be aware of the kind of help which is available from central and local charities and be prepared to assist in obtaining help from these sources. (see also Appendix B.)
- Be prepared to act on behalf of the Trustees of the Sussex Mark Benevolent Fund in making visits on behalf of Lodges which meet outside the Province of Sussex. Occasionally he may be asked to undertake visits on behalf of English Mark Constitution Lodges in other parts of the world - where Lodge members or dependants live in Sussex – or on behalf of Lodges belonging to other Mark Constitutions.
- Request assistance from the Provincial Grand Secretary in arranging for visits to be made to Sussex Lodge members or their dependants who live in other parts of the country or overseas.

Almoners should note that assistance is given according to the needs of each individual applicant. In cases of doubt it is better to make enquiries of the Provincial Grand Almoner than that there should be any feelings of default on the part of the Trustees of the Mark Benevolent Fund.

Any application for assistance should always be dealt with as a matter of urgency. The Almoner should be prepared to act on his own initiative but early communication with the Provincial Grand Almoner is recommended.

Almoners are particularly requested to assure those who seek financial assistance that any information given in support of a Petition will be treated as confidential. Great care should be taken in making reports to a Lodge that this confidentiality is maintained.

Every member of a Lodge should be encouraged to support the Almoner in his work, by making visits on his behalf and by bringing to his notice as quickly as possible any cases of distress.

The above duties are taken from the booklet ‘Notes for Lodge Almoners’ published by the Provincial Grand Lodge of Sussex and slightly altered to reflect the Mark Degree.
STATE AND OTHER RELATED BENEFITS
The list below does not claim to be exhaustive and benefits are likely to change from year to year in accordance with Government legislation. It does, however, bring together various benefits which might have relevance to a specific case and may not have been claimed.

It may not be generally realised that such financial aid will usually be backdated only to the date of application. It follows, therefore, that the quicker an application is made the better. Additionally, the Citizen’s Advice Bureau can provide help and assistance.

State Pension
The State Pension age for men is 65 and is between 60 and 65 for women. The State Pension age will increase for women from 2010, so that by 2020 it will be 65. The increase in the State Pension age will not affect women born on or before 5 April 1950. Women born between 6 April 1950 and 5 April 1955 (inclusive) will have a State Pension age between 60 and 65. Women born on or after 6 April 1955 will have a State Pension age of 65.

A married woman is entitled to a retirement pension on her own or her husband’s contributions. She receives whichever pension is higher or she can combine the two to bring the pension up to the standard rate.

Pension Credit
This form of a top up is administered by the Department for Work and Pensions. The Government has written to people aged 60 and over about claiming for Pension Credit and has made information widely available.

Pension Credit will provide a contribution towards a guaranteed level of income for single people aged 60 or over, and couples where at least one member of the couple must be 60 or over. There may be additional amounts for people who are disabled. The normal method of applying for Pension Credit is by telephone 0800 991234 or by speaking to an advisor in person through the Pension Service or Local Partner Organisation Pension Advisory Service on 020 7690 2200 or on line at www.opas.org.uk.

A home visit can be arranged in appropriate cases.
Child Tax Credit
Child Tax Credit is based upon income and is the way in which families receive money for their children and for 16-18 year olds in education. It is paid directly to the parent responsible for the child.

Child Benefit
This is a tax-free cash benefit payable to a person responsible for a child. This can either be a person with whom the child is living or a person who contributes towards the child’s support. The child must be under the age of 16 or under the age of 19 and receiving full time non advanced education.

Working Tax Credit
Working Tax Credit is a payment to top up the earnings of low paid (employed or self employed) working people – including those who do not have children. The amount received depends on how much is earned and a minimum number of hours worked per week. The working hours are defined by elements relating to age and circumstances.

The Tax Credit help line is: 01355 359007

Disabled Living Allowance
This allowance is payable to people who are below 65. It is a non contributory tax free benefit and is not normally affected by income or savings. It is intended to contribute to the extra costs incurred by people who need help with personal care, mobility or both. Those receiving a higher rate of the mobility component qualify for exemption from car tax.

Claims by telephone to the free help line: 0800 882200

Attendance Allowance
This is payable to people aged 65 and over who need attention or supervision because of their disability. There are two rates. To qualify for the higher rate a person must require attention by day and by night, frequent attention in connection with bodily functions, or continual supervision to avoid substantial danger to themselves or others. To qualify for the lower rate, a person must satisfy either one of the day or one of the night conditions.
To receive this allowance a person must normally need help for 6 months but there are special allowances for people who are terminally ill.

Further details are available from the free help line: 0800 220674

**Carer’s Allowance**
This allowance is paid to recipients aged 16 and over who spend at least 35 hours per week caring for someone with a severe disability or illness who receives disability benefits. The person being cared for could be a relative, friend or neighbour. Carer’s Allowance is not payable to those in full time education with 21 hours or more per week in supervised study or who earn more than an earnings limit.

For more information call the Enquiry Line on: 01253 856123 or go to www.dwp.gov.uk

**Council Tax**
It should be noted that there is scope for a reduction in Council Tax if a person with a disability needs additional space for a wheelchair to be used indoors, or an extra room to meet special needs. In such cases the Council Tax bill may be reduced to that of a property in a band lower in the valuation list. No reduction applies to dwellings in the lowest band.

**Council Tax Benefits**
Housing Benefit and Council Tax Benefit are assessed on net income. No account is taken of a lower level of capital or the income from it but there is a higher level of capital beyond which eligibility ceases. A 25% Council Tax discount applies for person living alone or following bereavement. This must be claimed within the three months following death.

**Council Tax refunds for over 65’s**
People over 65 in receipt of Guaranteed Pension Credit will receive a payment towards help with Council Tax. This payment is tax free and pensioners over 70 years of age who are in receipt of Guaranteed Pensions Credit will receive a further payment. It is intended that Council Tax payment will be made with the Winter Fuel payment.
Job Seekers Allowance
This allowance replaced Unemployment Benefit and Income Support for those people who are unemployed and seeking full time employment.

Incapacity Benefit
Incapacity Benefit has two elements. Short Term consists of a lower rate for the first 28 weeks of sickness and is payable to people not entitled to Statutory Sick Pay. A Higher rate is payable after 28 weeks.

Funeral Payment
This is a payment to assist with funeral expenses which can be claimed through the Department of Work and Pensions. Eligibility depends on receiving an income based benefit. It must be claimed within three months following death.

Useful Contact Telephone Numbers and Websites:
The Benefits Enquiry Line 0800 882 200
The Pension Service 0191 218 7712
The Pensions Advisory Service 020 7630 2200
Application for Pension Credit 0800 991 234
Pension Advisory Service www.opas.org.uk
Web Site Tax Credits Help Line 01355 359 007
The Department for Work and Pensions www.dwp.gov.uk
Job Centre Plus 0800 055 6688