

Grand Lodge of Mark Master Masons

Mark Benevolent Fund



Almoner's Handbook

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Dear Brethren,

This booklet provides a summary of the work of the Mark Benevolent Fund and the vital support it offers to members of the Order in times of distress.

Charity is at the heart of Freemasonry and within the Mark degree the members should be proud of the Benevolent Fund and the work that it carries out thanks to their generosity.

The Fund works closely with the Provinces, ensuring that grants reach our beneficiaries without undue delay. Our continuing support for Lodges, the members and in particular the Almoners is there to be an added source of strength at a time of need.

Charity is our foremost principle and the continuing support of Mark Masons is essential and necessary to enable the work of the Fund to endure.

Brethren, always remember the motto of our founder, Rev. George Raymond Portal – ‘He who gives promptly, gives twice.’

Yours Sincerely and Fraternaly,

R.W.Bro. Dr John LW Wright, *RD, FRCS, P.G.S.W.*

President of the M.B.F.



MARK BENEVOLENT FUND

The Mark Benevolent Fund – MBF, a Registered Charity (207610), came into existence in 1868 on the suggestion of the Most Worshipful Grand Master, the Reverend George Raymond Portal, whose views on charity were far more progressive and radical than the general thinking of the times. He was greatly influenced by his passionate embrace of that fundamental virtue to which his attention had been directed in the Craft Initiation Ceremony. His motto was “He who gives promptly, gives twice”, this became the principal guideline of the Mark Benevolent Fund.

Today, the MBF administers to Mark Master Masons and their dependants in need by means of grants, subject to the provisions of Rules 157-168 of the Constitutions and Regulations, (from June 2012 Rules 165-167 and Annex B of the 2012 Constitutions and Regulations)

Petitions for relief are received from Lodge Almoners and Visiting Brethren **via their Provincial Grand Almoners or Secretaries**, the MBF Petitions Committee sits on a near monthly basis to consider cases and relief is almost immediate upon approval.

In all cases grants are dispersed via the Province and not directly to Lodges or individuals.

THE ROLE OF THE LODGE ALMONER

Role and responsibilities

The core role of the Almoner is to be the “eyes and ears” of the Lodge, ensuring the welfare of its members and of their widows and dependants.

Specific responsibilities include:

Keeping in touch

Maintaining regular contact with sick or distressed Lodge members.

Contact members who stop attending lodge meetings.

Keeping in contact with members who have resigned from the Mark or RAM.

Maintaining regular contact with Lodge widows.

Making contact with families of recently deceased brethren.

Being alert to the needs and problems of Lodge members and their dependants.

Keeping informed

Being aware of the aims and activities Mark Benevolent Fund (MBF).

Being aware of the Craft charities and the support they offer.

Having a basic knowledge of the range of support available from the state and from non Masonic charities (e.g. armed services charities) and how potential applicants can obtain specific advice.

Attending training and other events to keep up to date with developments affecting his responsibilities or the Masonic Charities.

Providing support

Making new members welcome, in conjunction with the Proposer and Seconder.

Ensuring that members, partners and dependants are aware of what support may be available, particularly Masonic support.

Conducting visits and discussions with members who may need support.

Assisting the Provincial Grand Almoner when required, e.g. with a request for visiting a Brother, widow or dependant from another Province.

Record-keeping and reporting

Maintaining accurate records of all receipts and payments made. Maintaining records of all visits to Petitioners.

Maintaining a record of the names and contact details of brethren, widows and dependants, including as far as possible the details of widows and dependants of resigned or excluded brethren.

Reporting on the above to the members at each Lodge meeting, while preserving due confidentiality.

Preserving confidentiality and observing data protection requirements at all times.

In addition, a good Almoner will make himself aware of happier events such as birthdays, births and special wedding anniversaries so that the Lodge can send appropriate greetings.

To perform this role the Almoner will need to possess considerable tact, courtesy, discretion, patience and humour, together with a sympathetic disposition, a commitment to helping people, and time and energy to devote to the benefit of Lodge members and their dependants. Poverty is not an easy thing to admit to. Health worries are often kept hidden. It is often painful to admit to others what may seem to be a failure and an inability to cope. Confidentiality and a caring approach can be the key to relieving those worries.

The office is one that benefits from continuity and it is suggested that a term of five years in the role is generally appropriate.

Identifying cases of need

Awareness

The Almoner should be constantly looking out for cases of need or difficulty among Lodge members or their dependants. In many cases he may be approached directly by a member of the Lodge; other cases may be brought to his notice by a Masonic friend of the brother or dependant concerned.

Absence from meetings can lead to resignation from the Mark and RAM degrees, there may be other indications that a brother is in difficulty, for example as a result of physical or mental issues, financial pressure or illness in the family. In such cases, the Almoner may seek the help of someone who is in regular contact with the absentee or knows him best to investigate the reason for absence.

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, e.g. arising from illness; meeting the costs involved in children's education; dealing with debt and its attendant problems.

Health-related: Healthcare problems also involve costs, which people may find it hard to meet. Individuals may be suffering from all sorts of conditions which affect their well-being and quality of life, whether physical or mental, including depression and various forms of trauma.

Family: Other needs may relate to family and friends, including the effects of bereavement.

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.

Discussions with potential applicants

Once it has been established that a need exists, it will be necessary to arrange a discussion in a place where the person seeking help feels comfortable. This will usually be at home, but in some cases a different venue may be preferred. The initial approach obviously requires a good measure of sensitivity, combined with tact and diplomacy; all information obtained must be treated in the strictest confidence. The following checklist may be helpful in preparing for and conducting these discussions.

In some cases problems can be resolved easily and effectively just as a result of talking about them. In any event, any action should always be based on what the person in need has decided to do, not on what the Almoner thinks may be best for them.

Before an approach is made to any of the Masonic charities, **it is important to be sure that all available benefits are received from the state.** If this does not appear to be the case, help may be needed to make an application to the Department for Work and Pensions or other applicable public bodies. No approach should be made to any public body or agency concerning state benefits, however tentative, without the agreement and written permission of the brother or dependant concerned. Wherever possible, they should be encouraged to make the approach themselves. It is also important that you refer to the MBF Rules at the back of this book to confirm an applicant is eligible for any relief. The Almoner must never offer advice, but advise on where the relevant assistance may be obtained.

Checklist – Discussions with Potential Applicants

Before the Meeting

- Agree a firm date, time and place convenient to all parties.
- Agree who will attend the discussion.
- Ask the potential applicant if they have a relative or friend they would like to be present. Inform them of anyone who will be accompanying you (e.g. when visiting ladies it may be a good idea to take your wife or partner or another Lodge member).
- Leave a contact number in case arrangements need to be changed, and ensure you have relevant contact details for the potential applicant.
- Let the potential applicant know what information you may need from them during the discussion.
- Obtain as much background information as possible beforehand.
- Prepare any necessary paperwork or forms that may be needed.

During the Meeting

- Arrive on time.
- Show a suitable form of identification if the potential applicant doesn't know you.
- Start the discussion with general pleasantries to create the right atmosphere. Emphasise that the information provided will be **confidential** to you and the relevant Masonic Charity or Charities.
- Go through the questions you wish to ask in a logical and sensitive manner.
- Obtain evidence as needed or available to verify answers (e.g. Awards of Benefits / Notices of Assessment from the Department for Work and Pensions; bank statements; electricity and gas bills; Council Tax, rent, mortgage and water rate demands). Explain why you need this information.
- Be observant: look out for signs of financial or other distress (e.g. worn furniture, cold rooms, tired decor, drawn features, poor mobility). In the case of older brethren or their dependants, establish if they have family and what they are doing, or are prepared to do, to help.
- Before leaving:
 - Go through what you intend to do to help, and check that the potential applicant is happy with this.
 - Confirm any actions they need to take themselves.
 - Tell them what will happen next, and when you will be in contact again.
 - Reaffirm your contact details, in case they may wish to contact you.

After the Meeting

- Keep a record of the discussion and of the main points agreed and actions planned.
- When the MBF Petition Form is completed, send it to your Provincial Grand Almoner, **DO NOT SEND IT TO MARK GRAND LODGE.**

Keeping records

Good records are essential, covering not only Lodge members but also widows and dependants.

Such records should include:

- Details of all brethren, including those who have resigned or have been excluded, giving name, address, age, telephone and e-mail address (where available).
- As much other information as possible should be included that could be helpful in the future.
- Names, addresses and telephone numbers of all Lodge widows or other Lodge dependants – again, with as much extra information as possible.
- Details of brethren or dependants who are living in residential or nursing homes.
- The dates and details of all visits to widows, sick brethren and non-attendees.
- Financial records are essential and care must be taken to ensure that all payments and receipts are carefully recorded together with any supporting vouchers.
- Particular care should be taken in keeping full records of payments to applicants when grants have been paid to the Lodge from one of the Masonic charities. Although the details will remain confidential between the Almoner, the petitioner and the charity, the Almoner is responsible to his Lodge for the control and recording of the funds.

DATA PROTECTION

The information contained in an Almoners records will often relate to vulnerable people or families with children. Almoners should care for all personal and sensitive information they collect in the same way they would want others to look after their information.

Anyone holding information about other people for non-domestic purposes is subject to a legal obligation to share that information with the person it relates to upon their request. Non-domestic purposes are where the information is not for an individual's personal, family or household affairs. Records held by an Almoner will be classified as non-domestic.

The Data Protection Act sets out eight principles of good information handling. Almoners should be mindful of these at all times.

Principle	How this may relate to an Almoner
1. Process data fairly and lawfully.	Was the information collected for the reason you are using it?
2. Obtain personal data only for specific and lawful purposes.	Are you collecting the information for a specific purpose for example keeping in touch? Is the person aware that you are keeping information and have they given their agreement?
3. Ensure that personal data is adequate, relevant and not excessive for the purposes for which it is held.	Is the information held essential to your work as an Almoner? Is it necessary to undertaking your role of helping individuals?
4. Ensure personal data is accurate and kept up-to-date.	Do you review the information held from time to time?
5. Ensure personal data is not kept for any longer than is necessary for the purposes for which it was obtained.	Are records that are no longer needed destroyed or deleted?
6. Process data in accordance with the rights of the individuals to whom the data relates.	Are you willing to correct inaccurate information? Can you provide copies of information held to the individual if they request it?
7. Ensure data is securely kept.	Are paper records kept in a secure location? Are computer files password protected? When information is deleted or destroyed is this done securely, for example are paper files shredded?
8. Ensure data is not transferred to any other country which does not have adequate protection in place.	An Almoner is unlikely to have to send information about an individual to another Country.

An Almoner should be able to answer 'yes' to the questions set out in the above table.

For further information about data protection please contact the Information Commissioner's Office at www.ico.gov.uk

SUPPORT AVAILABLE: STATE BENEFITS

Most of all, the Almoner needs to be aware of the range of support available from the Mark and Craft Charities, and when and how it can be called upon. But the Masonic Charities can only help in situations where state benefits are not available. So the Almoner will need to have some knowledge of the range of state assistance and where to find advice on obtaining it, in order to be sure that this route has been exhausted before an application is made to the Masonic Charities.

This section briefly lists the main types of state benefit however some may have been replaced by new benefits. A Lodge Almoner is not expected to be an expert on benefits, but he should always be able to find someone who is. Much information is available on the government's website, www.gov.uk Welfare Rights Offices, Law Centres and the Citizens Advice Bureau play an important role in helping to resolve claims. Information on how to contact these bodies is in the *Charity and Agency Contacts* section on page 22.

Pension Credit

An applicant aged 60 and over ** and living in Great Britain may be entitled to Pension Credit which guarantees a minimum income.

** this start date is being increased on a sliding scale to age 65 by 2016, under the rules for equalization of pension ages for men and women.

Additional Pension Credit may be paid if the applicant has caring responsibilities, is severely disabled or has certain housing costs.

If an applicant or partner is **aged 65 or over** they may be an entitlement to Savings Credit (part of Pension Credit).

Attendance Allowance

This is tax-free and paid on top of other state benefits. It is for people over 65 who are out of hospital and are so severely disabled, physically or mentally, that they require frequent attention in connection with bodily functions by day or night, or continual supervision in order to avoid substantial danger to themselves or others.

There are two rates, the lower for those who need the help or supervision during **either** the day or the night and the higher for those who need day **and** night help or supervision. There are special rules for some kidney dialysis patients. The claimant must have needed the relevant level of care for six months before the benefit can commence. The claim can be made after four months.

Disability Living Allowance

This is for people under 65 years of age and has two components. The care component is similar to Attendance Allowance, but has three rates, higher, middle and lower. The first two correspond to those of Attendance Allowance, while the lower rate is aimed at those requiring only part-day care. There is also a mobility component, with two rates, which is intended to provide financial help to persons who are physically unable (or virtually unable) to walk, or where the act of walking endangers their life.

Terminal illness

The six-month rule does not apply where a person is terminally ill: a claim for Attendance Allowance or Disability Living Allowance can be made immediately the condition is known, providing they are not in an NHS hospital or hospice. Terminal illness is where the life expectancy is six months or less. The person who is terminally ill does not have to complete or sign the claim form. Another person can claim on their behalf, if they are not up to filling in the form or have not been told how serious their condition is.

A claim pack can be obtained from the health centre, surgery or hospital. A successful claim under the terminal illness rules is always paid at the higher rate. If the claimant lives longer than six months they are **not** required to repay the benefit.

Income Support

This benefit depends on the claimant's income and capital levels and is designed to top up other benefits. It is also a passport to help with housing costs, as well as prescription, dental and optical charges. The levels of benefit are laid down by Parliament each year and take into account age, dependent children, whether there is a partner and the level of disability.

Council Tax and Housing Benefit

These are means-tested and they can be paid to applicants with capital below a certain level and who are not working or earning a low wage. Entitlement to Income Support usually triggers either or both of these benefits. Where there is no entitlement to Income Support there may still be some help available with housing costs. Housing benefit for private tenants may be referred to as Local Housing Allowance which is the name of the rules used to calculate the amount of benefit payable. The forms for Housing Benefit or Council Tax Benefit should be obtained from the local council.

Tax Credits

Child Tax Credit and Working Tax Credit are income-related allowances, administered and paid by HM Revenue & Customs to people who are responsible for children and/or working and on a low income. Child Tax Credit is likely to be paid to most families in cases involving the Royal Masonic Trust for Girls and Boys.

Employment and Support Allowance

Since October 2008, all new applicants (under state pension age) who are unable to work due to sickness or disability claim Employment and Support Allowance. This has replaced Income Support and Incapacity Benefit for these cases.

There are many other state benefits, as detailed in the *Money, tax and benefits* section of the Directgov website. The rules are complicated and it is only by applying and letting the Decision Maker consider the case that entitlement can be determined and benefit awarded. As a protection there is a right of appeal against the Decision Maker's decision.

Considerations for Almoners

Due to the continual changes being made to state benefits, advice should always be sought from bodies such as Jobcentre Plus, the Post Office or the local Citizens Advice Bureau. Directgov (www.direct.gov.uk) is an excellent source of information on all government services and will either give you the information you need or point you to the right place to find it.

Social security and social services

Many people are confused by the terms "social security" and "social services". Put simply social security means cash benefits and social services is the local government provider of a range of services. Social security is usually claimed by post, initially through the local Department for Work and Pensions office or Pension Service by telephone. Claims for Housing Benefit and Council Tax Benefit are made by post through the District Council. Applications for help from social services should be made by letter or at the relevant Area Office of your county social services department or local authority.

Universal Credit (UC)

UC is a means-tested benefit for people of working-age. The structure of UC is intended to be simpler than the current system of benefits and Tax Credits (as detailed above as it is not specifically an 'in work' or 'out of work' benefit. It is one credit for people whatever their employment status. Because of this, it should ease the transition into and out of work as people won't need to transfer to a different benefit as their situation changes. This system is gradually being phased in to replace the aforementioned benefits.

Other Masonic Charities administered from Mark Masons' Hall



M.B.F. WORTHY CAUSES COMMITTEE

The Worthy Causes Committee meets 2 or 3 times a year at Mark Masons' Hall to examine applications received from Registered Charities looking for financial support or from Mark Provinces / Districts wishing to support suitable Charities.

Major grants are made by this Committee to a wide range of qualified causes such as the R.N.L.I. and Shelter Boxes for the Haitian earthquake. The Worthy Causes Committee donates funds from the Mark Benevolent Fund. The Fund does not support research projects or disburse funds for staffing costs, amongst other restrictions and its scope is rigorously adhered to.

THE GRAND SECRETARY'S DISCRETIONARY FUND

There are times and cases when time is of the essence and delays can cause even further problems, a mechanism exists where if necessary and qualified, funds can be directed to a particular problem immediately.

The Grand Secretary's Discretionary Fund is a tool which can be brought into play at the signing of a cheque – NO COMMITTEE, NO DELAY – just action.



ORDER OF THE SECRET MONITOR BENEVOLENT FUND

The OSMBF considers Petitions from individual members of the Order of the Secret Monitor for personal financial support and assists recognised Charities with "Worthy Causes" grants. The applications for charitable grants to "Worthy Causes" are generally made through the Province.

Applications for assistance should be made to the Provincial Grand Almoner of the Order of the Secret Monitor.



Masonic

Charitable Foundation

How do we help?

A wide range of help and support is available for financial, health and family related needs, including:

♥ Financial

- Essential daily living costs
- Grants following an accident, redundancy or personal crisis
- Funeral bills
- Minor home repairs

♥ Health

- Medical treatment
- Dental treatment
- Mobility aids and essential home adaptations
- Respite care
- Counselling

♥ Family – Children in full-time education

- Essential costs for education or training
- Scholarships, travel grants and student accommodation
- Supporting exceptional talent in sport, music or the performing arts

♥ Family – Older people

- Masonic care homes – including nursing, residential, respite and dementia care
- UK holidays

♥ Practical assistance

Our Advice & Support Team offers confidential, impartial and practical guidance about the help we can provide. The Team can also help with applications for state and local authority benefits, and can put you in touch with other organisations who can give advice on care, employment and education.

Who is eligible?

Those seeking support must demonstrate the following:

♥ A Masonic connection

Those seeking support must be a Freemason or have a strong family connection to a Freemason under the United Grand Lodge of England. The Freemason does not necessarily need to be a subscribing member, but he must have been before the need arose.

♥ A financial, health or family need

A financial or family need often follows a decrease in household income, but it may also arise because of a life-changing event such as a medical diagnosis, changing care needs, family breakdown or the death of a family member.

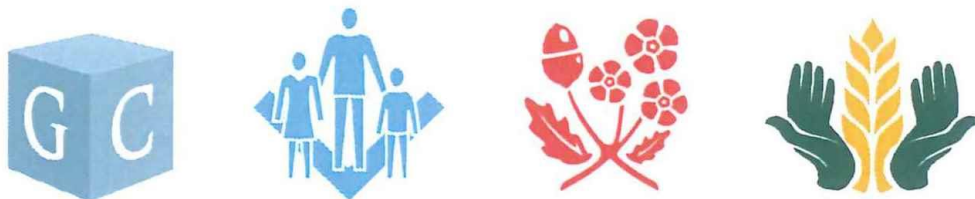
Can we help you?

If you would like to speak to someone about the range of support available to Freemasons and their families, please speak to your Lodge Almoner or call our dedicated freephone enquiry line:

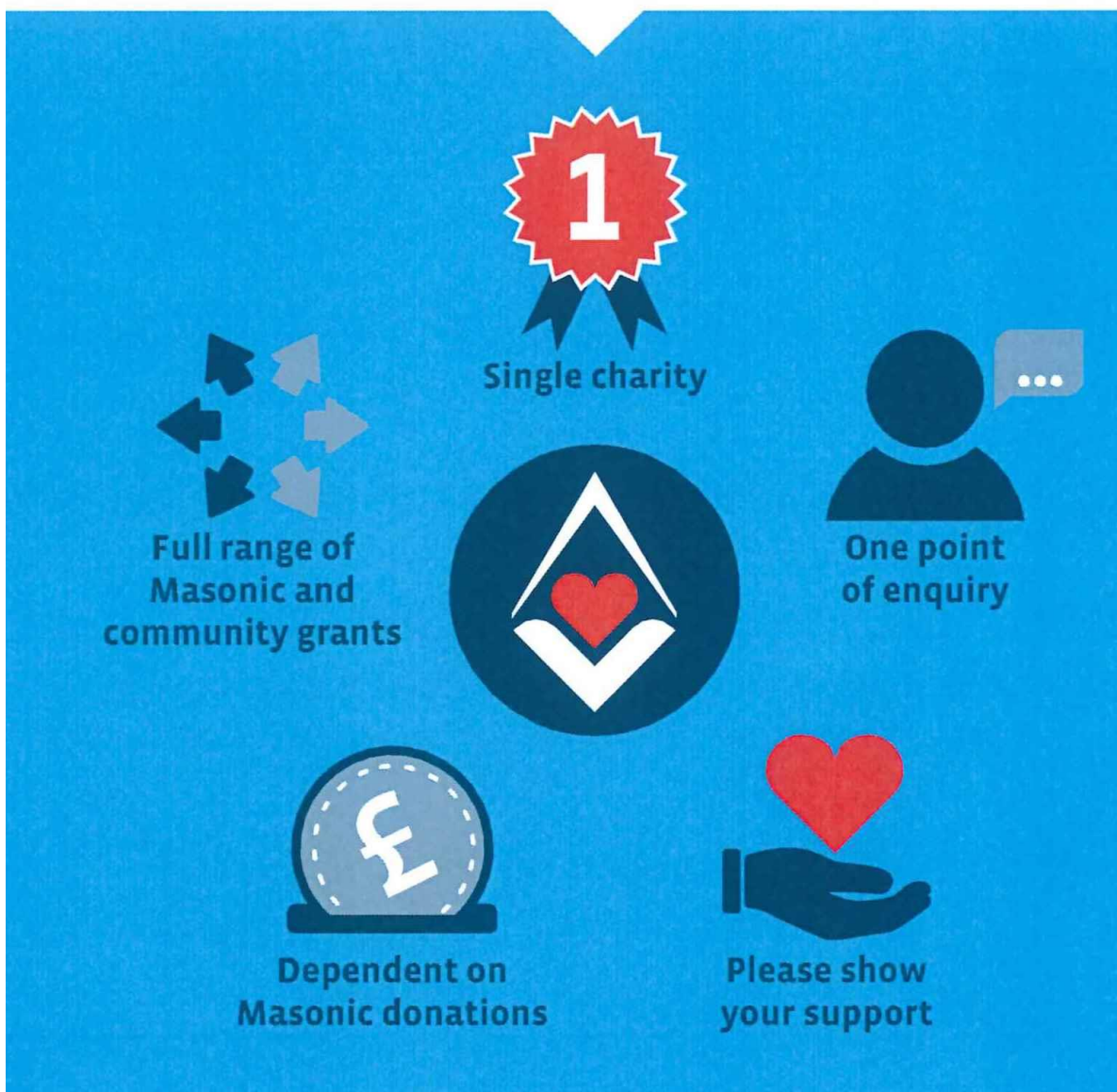
0800 035 60 90

Enquiries can also be sent to **help@mcf.org.uk** or

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



Bringing the four charities together



SUPPORT AVAILABLE:

OTHER CHARITIES AND AGENCIES

In addition to state benefits and help available from the Masonic Charities, Masons and their dependants may be eligible for support from other charities. These include armed services charities, benevolent charities working on behalf of other occupational groups and charities supporting people with specific conditions or disabilities, as well as organisations offering more generic assistance to people in need or poverty.

This section provides information on selected charities that are likely to be of greatest relevance to Almoners. A number of other organisations are listed in the next section, along with their contact details. The Turn2us website (www.turn2us.org.uk), run by Elizabeth Finn Care, is a valuable resource to find out what help may be available, covering both state benefits and grants from other organisations.

Armed Services charities

Masonic Charity beneficiaries who are aged 67 and over may also be eligible for support from the armed service charities. Only a few of these are described below, but there is a single, integrated application process for all of them, making it relatively simple and straightforward to apply for grants. The application form will soon be web-based. All volunteer caseworkers are trained and CRB-cleared.

The question all Lodge and Case Almoners should ask when assistance is required is 'Are you or were you (or was your husband, in the case of a widow) a member of the armed forces?' If the answer is 'yes', then support from the armed forces charities should be available. The telephone number of the nearest SSAFA point of contact should be in the local telephone directory.

Caseworkers visit clients to assist with the application process and ensure that each potential applicant is in receipt of the state benefits to which he or she is entitled.

The Royal British Legion

Support is available to serving and former members of the armed forces, their widows and dependants. To be eligible the serving member must have completed 7 days' service.

Care available includes:

- Individual grants, e.g. for immediate financial needs, mobility equipment or home equipment, including brown and white goods.
- Home improvement loans. Business grants.
- Remembrance travel.
- Care homes, holidays and respite care: three homes have dementia support units.

Soldiers, Sailors, Airmen and Families Association (SSAFA) Forces Help

SSAFA Forces Help helps and supports those who serve or have served in the Armed Forces – even if it was only for a single day (for one year in the Reserve Forces if this was non-operational). It also supports dependants, i.e. anybody, regardless of age, who is clearly dependent on the eligible person.

ABF The Soldiers' Charity (*formerly the Army Benevolent Fund*)

The Soldiers' Charity provides support to soldiers, former soldiers and their families in time of need. The Charity works in partnership with Regimental and Corps Benevolent Funds and in cooperation with the other Service Charities.

Support is given both to individuals and charities. Individual needs can range from an electric wheelchair or stair-lift for an injured former soldier to care home fees for a Second World War veteran or a much-needed holiday for a war widow and her young children.

As with all armed forces charities the initial contact is the local branch of SSAFA Forces Help or the County Field Officer of the Royal British Legion.

OTHER AGENCIES AND CHARITIES

Age UK

Age UK is a new organisation combining Age Concern and Help the Aged. It provides a range of products and services to help people enjoy a better later life, as well as acting as a powerful voice of age in the UK.

Alzheimer's Society

Alzheimer's Society is a membership organisation which works to improve the quality of life of people affected by dementia in England, Wales and Northern Ireland.

Barchester Healthcare Foundation

The Barchester Healthcare Foundation makes grants to older people and other adults (18+) with a physical or mental disability whose health and/or social care needs cannot be met by the statutory public sector or by the individual.

Benevolent funds

There are numerous benevolent funds offering support for people who have worked in specific fields or professions. An example is the Civil Service Benevolent Fund, for which all current and former civil servants and their families are eligible. Services provided include:

Financial assistance – grants, repayable loans and other allowances. Residential and respite care advice.

Citizens Advice Bureau (CAB)

There are currently over 3,000 CAB outlets offering advice to the general public. All volunteers are encouraged to undertake continuing training to keep up with changes in law, legislation and procedures. Advice is available via the Internet at www.adviceguide.org.uk. Advice is also available face-to-face, by telephone or via e-mail.

Volunteers handle numerous debt-related enquiries. They will contact creditors and will assist clients to prepare a controllable budget. There is a partnership arrangement with Macmillan to bring state benefits and financial advice to people living with cancer, and an arrangement with the Royal British Legion and RAF Benevolent Fund to provide benefits and debt advice to veterans.

Contact a Family

Contact a Family provides support, advice and information for families with disabled children, no matter what their condition or disability.

Counsel and Care

Counsel and Care's Advice Service provides help and guidance for older people on many different issues, particularly relating to care and support services, either in the community or in residential care. The charity provides personalised, in-depth advice and information and has some invaluable factsheets.

Crossroads Care

Crossroads Care is Britain's leading provider of support for carers and the people they care for. It is a national network of local charities providing flexible services to people of all ages and with a range of disabilities and health conditions.

Disabled Living Foundation

DLF is a national charity providing independent advice on mobility aids, disability aids and daily living equipment.

Elizabeth Finn Care

This charity provides direct financial support to individuals with a professional or similar background who have a low household income and minimal savings.

FirstStop Advice

FirstStop is a one-stop advice service for older people, their families and carers seeking advice on care, housing and finance. The Advice Line is staffed by trained Advisors in each of the four partner organisations: Counsel and Care, Elderly Accommodation Counsel, Age UK and NHFA.

Friends of the Elderly

Friends of the Elderly provides one-off grants for essential items such as mobility aids, basic furniture, household white goods and appliances, property repairs and adaptations or regular allowances paid monthly or twice a year, to support older people living at home who are on a low income.

Independent Age

Independent Age provides older people with practical support and financial help, through emergency grants, help with equipment to aid independence and new bedding and clothing for hospital stays.

Law Centres

Not-for-profit legal practices providing free legal advice and representation to disadvantaged people. Where there is no Law Centre in the area, Community Legal Advice can provide details of legal advisers or solicitors.

Macmillan

Macmillan Cancer Support improves the lives of people affected by cancer, by providing practical, medical and financial support and pushing for better cancer care.

MS Society

The MS Society is the UK's largest charity for people affected by multiple sclerosis (MS). The Society funds MS research, runs respite care centres, provides grants (financial assistance), education and training on MS. It produces numerous publications on MS and runs a Freephone specialist Helpline.

Parkinson's Disease Society

The UK's Parkinson's support and research charity, providing information, research, friendship and support and campaigning.

Princess Royal Trust for Carers

The Princess Royal Trust for Carers is the largest provider of comprehensive carers support services in the UK. Through its network of independently managed Carers' Centres, young carers services and interactive website, the Trust currently provides quality information, advice and support services to carers.

RABI

The Royal Agricultural Benevolent Institution is a grant-making charity that supports members of the farming community. RABI helps those in need who are currently working full-time in agriculture, or have previously done so for at least ten years and are now retired or have had to give up work due to chronic illness or disability. It can also help dependants of those who are working or have worked in agriculture.

React

React – Rapid Effective Assistance for Children with potentially Terminal illness is a dynamic charity working to improve the quality of life for financially disadvantaged children with life-limiting illnesses living in the UK.

RNIB

Royal National Institute of Blind People (RNIB) is the UK's leading charity offering information, support and advice to people with sight loss. Grants are available for essential household equipment, computer equipment and other purposes including debt incurred for essential services.

Turn2Us

Operated by Elizabeth Finn Care, Turn2Us helps individuals to gain access to the money available to them in welfare benefits, charitable grants and other financial help. It provides guidance via a website and free confidential helpline.

Charity and Agency Contact Information

ABF The Soldiers' Charity	www.soldierscharity.org.uk	0845 241 4820
Age UK	www.ageuk.org.uk	0800 169 65 65
Alzheimer's Society	www.alzheimers.org.uk	0845 300 0336
Barchester Healthcare Foundation	www.bhcfoundation.org.uk	0800 328 3328
Citizens Advice Bureau	www.citizensadvice.org.uk www.adviceguide.org.uk	<i>(Via local bureau)</i>
Civil Service Benevolent Fund	www.foryoubyyou.org.uk	020 8240 2400
Contact a Family	www.cafamily.org.uk	0808 808 3555 <i>(helpline)</i>
Counsel & Care	www.counselandcare.org.uk	0845 300 7585 <i>(advice line)</i>
Crossroads Care	www.crossroads.org.uk	0845 450 0350
Department for Work & Pensions (DWP) Pension Service	www.dwp.gov.uk	<i>(Via local offices)</i> 0800 99 1234 or 0845 606 0265
Directgov	www.gov.uk	N/A
Disabled Living Foundation	www.dlf.org.uk	0845 130 9177
Elizabeth Finn Care	www.elizabethfinncare.org.uk	0800 413 220
FirstStop Advice	www.firststopcareadvice.org.uk	0800 377 7070
Friends of the Elderly	www.fote.org.uk	020 7730 8263
Independent Age	www.independentage.org	020 7605 4200
Law Centres Community Legal Advice	www.lawcentres.org.uk www.gov.uk	020 7842 0720 0845 345 4345
Macmillan Cancer Support	www.macmillan.org.uk	0808 808 00 00
MS (Multiple Sclerosis) Society	www.mssociety.org.uk	0808 800 8000
Parkinson's Disease Society	www.parkinsons.org.uk	0808 800 0303
Princess Royal Trust for Carers	www.carers.org	0844 800 4361 or <i>via regional offices</i>
RABI (Royal Agricultural Benevolent Institution)	www.rabi.org.uk	01865 727888 <i>(helpline)</i>
REACT (Rapid Effective Assistance for Children with	www.reactcharity.org	020 8940 2575
RNIB (Royal National Institute of Blind People)	www.rnib.org.uk	0303 123 9999 <i>(helpline)</i>
RAF Benevolent Fund	www.rafbf.org	0800 169 2942
Royal British Legion	www.britishlegion.org.uk	08457 725 725 <i>(Legionline)</i>
Royal Naval Benevolent Trust	www.rnbt.org.uk	023 9269 0112
SSAFA Forces Help	www.ssafa.org.uk	0845 1300 975 0800 731 4880
Turn2Us	www.turn2us.org.uk	0808 802 2000

THE PETITION APPLICATION FORM

Grand Lodge of Mark Master Masons Mark Benevolent Fund

Every petition submitted by a Provincial or District Grand Almoner must be forwarded to its Provincial or District Grand Secretary for his report before forwarding to the Honorary Secretary, The Mark Benevolent Fund, 86 St. James's Street, London SW1A 1PL

1. PETITION FOR RELIEF GRANT	BROTHER / WIDOW / DEPENDENT <small>(Please delete which is not applicable)</small>	CASE NUMBER <input style="width: 20px; height: 15px;" type="text"/>
2. APPLICANT'S NAME	<input style="width: 30px; height: 15px;" type="text"/> <input style="width: 30px; height: 15px;" type="text"/> <input style="width: 30px; height: 15px;" type="text"/> <input style="width: 30px; height: 15px;" type="text"/>	<input style="width: 100%; height: 15px;" type="text"/>
	<small>(Initials)</small>	<small>(Surname)</small>
3. FORENAMES IN FULL	<input style="width: 100%; height: 15px;" type="text"/>	
	4. STYLE OR TITLE <small>(e.g. Mr, Sir, Brigadier)</small>	
5. ADDRESS	<input style="width: 100%; height: 15px;" type="text"/>	
	<input style="width: 100%; height: 15px;" type="text"/>	
	<input style="width: 100%; height: 15px;" type="text"/>	
	<input style="width: 100%; height: 15px;" type="text"/>	
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	<input style="width: 100%; height: 15px;" type="text"/>	
	<input style="width: 100%; height: 15px;" type="text"/>	
	<input style="width: 100%; height: 15px;" type="text"/>	
6. PROFESSION / OCCUPATION	<input style="width: 100%; height: 15px;" type="text"/>	
7. SPONSORING PROVINCE / DISTRICT	<input style="width: 100%; height: 15px;" type="text"/>	
8. DATE OF BIRTH OF APPLICANT	<input style="width: 30px; height: 15px;" type="text"/>	9. SPOUSE DATE OF BIRTH <small>(at Date of Death)</small>
	<input style="width: 30px; height: 15px;" type="text"/>	<input style="width: 30px; height: 15px;" type="text"/>

Example

	10. INCOME PER WEEK			EXPENDITURE PER WEEK	
	PETITIONER	SPOUSE			
FULL TIME EMPLOYMENT	£ <input style="width: 30px; height: 15px;" type="text"/>	£ <input style="width: 30px; height: 15px;" type="text"/>	MORTGAGE (Interest only) Please state whether this is paid by APPLICANT or DWP	£ <input style="width: 30px; height: 15px;" type="text"/>	
PART TIME EMPLOYMENT	£ <input style="width: 30px; height: 15px;" type="text"/>	£ <input style="width: 30px; height: 15px;" type="text"/>	MORTGAGE (Capital Repayment)	£ <input style="width: 30px; height: 15px;" type="text"/>	
WORKING TAX CREDIT	£ <input style="width: 30px; height: 15px;" type="text"/>	£ <input style="width: 30px; height: 15px;" type="text"/>	NET RENT PAYABLE	£ <input style="width: 30px; height: 15px;" type="text"/>	
RETIREMENT PENSION	£ <input style="width: 30px; height: 15px;" type="text"/>	£ <input style="width: 30px; height: 15px;" type="text"/>	GROUND RENT	£ <input style="width: 30px; height: 15px;" type="text"/>	
PENSION CREDIT*	£ <input style="width: 30px; height: 15px;" type="text"/>	£ <input style="width: 30px; height: 15px;" type="text"/>	COUNCIL TAX (NET PAYABLE)	£ <input style="width: 30px; height: 15px;" type="text"/>	
OCCUPATIONAL PENSION	£ <input style="width: 30px; height: 15px;" type="text"/>	£ <input style="width: 30px; height: 15px;" type="text"/>	WATER RATES	£ <input style="width: 30px; height: 15px;" type="text"/>	
INCOME SUPPORT	£ <input style="width: 30px; height: 15px;" type="text"/>	£ <input style="width: 30px; height: 15px;" type="text"/>	ELECTRICITY	£ <input style="width: 30px; height: 15px;" type="text"/>	
JOB SEEKERS ALLOWANCE	£ <input style="width: 30px; height: 15px;" type="text"/>	£ <input style="width: 30px; height: 15px;" type="text"/>	GAS	£ <input style="width: 30px; height: 15px;" type="text"/>	
INCAPACITY BENEFIT	£ <input style="width: 30px; height: 15px;" type="text"/>	£ <input style="width: 30px; height: 15px;" type="text"/>	SOLID FUEL	£ <input style="width: 30px; height: 15px;" type="text"/>	
ATTENDANCE ALLOWANCE	£ <input style="width: 30px; height: 15px;" type="text"/>	£ <input style="width: 30px; height: 15px;" type="text"/>	INSURANCE (House & Contents Only)	£ <input style="width: 30px; height: 15px;" type="text"/>	
DISABILITY LIVING ALLOWANCE	£ <input style="width: 30px; height: 15px;" type="text"/>	£ <input style="width: 30px; height: 15px;" type="text"/>	TELEPHONE	£ <input style="width: 30px; height: 15px;" type="text"/>	
MOBILITY ALLOWANCE	£ <input style="width: 30px; height: 15px;" type="text"/>	£ <input style="width: 30px; height: 15px;" type="text"/>	TELEVISION (Rental Including Licence)	£ <input style="width: 30px; height: 15px;" type="text"/>	
CARER'S ALLOWANCE	£ <input style="width: 30px; height: 15px;" type="text"/>	£ <input style="width: 30px; height: 15px;" type="text"/>	GARDEN MAINTENANCE	£ <input style="width: 30px; height: 15px;" type="text"/>	
INTEREST FROM INVESTMENTS	£ <input style="width: 30px; height: 15px;" type="text"/>	£ <input style="width: 30px; height: 15px;" type="text"/>	HOME HELP CHARGES	£ <input style="width: 30px; height: 15px;" type="text"/>	
OTHER INCOME OR STATE AID	£ <input style="width: 30px; height: 15px;" type="text"/>	£ <input style="width: 30px; height: 15px;" type="text"/>	FOOD & HOUSEHOLD GOODS	£ <input style="width: 30px; height: 15px;" type="text"/>	
TOTAL	£ <input style="width: 30px; height: 15px;" type="text"/>	£ <input style="width: 30px; height: 15px;" type="text"/>	CAR, FUEL MAINTENANCE, MOT ETC	£ <input style="width: 30px; height: 15px;" type="text"/>	
			BANK LOAN / Overdraft / Credit Cards Repayment	£ <input style="width: 30px; height: 15px;" type="text"/>	
			TOTAL	£ <input style="width: 30px; height: 15px;" type="text"/>	

*(N.B. a copy of the Department of Works and Pensions Assessment notice is required if the PENSION CREDIT box is completed)

11. DETAILS OF PETITIONERS CAPITAL

CAPITAL / SAVINGS :- Please give details of ALL funds held

CURRENT ACCOUNT	£ <input style="width: 30px; height: 15px;" type="text"/>	POST OFFICE	£ <input style="width: 30px; height: 15px;" type="text"/>
DEPOSIT ACCOUNT	£ <input style="width: 30px; height: 15px;" type="text"/>	PREMIUM BONDS	£ <input style="width: 30px; height: 15px;" type="text"/>
BUILDING SOCIETY	£ <input style="width: 30px; height: 15px;" type="text"/>	SAVINGS CERTIFICATES	£ <input style="width: 30px; height: 15px;" type="text"/>
		RETIREMENT BONDS	£ <input style="width: 30px; height: 15px;" type="text"/>
		OTHER	£ <input style="width: 30px; height: 15px;" type="text"/>

INVESTMENTS (CURRENT MARKET VALUE), PEPs, ISAs SHARES, ETC (Please give details on the reverse)

Page

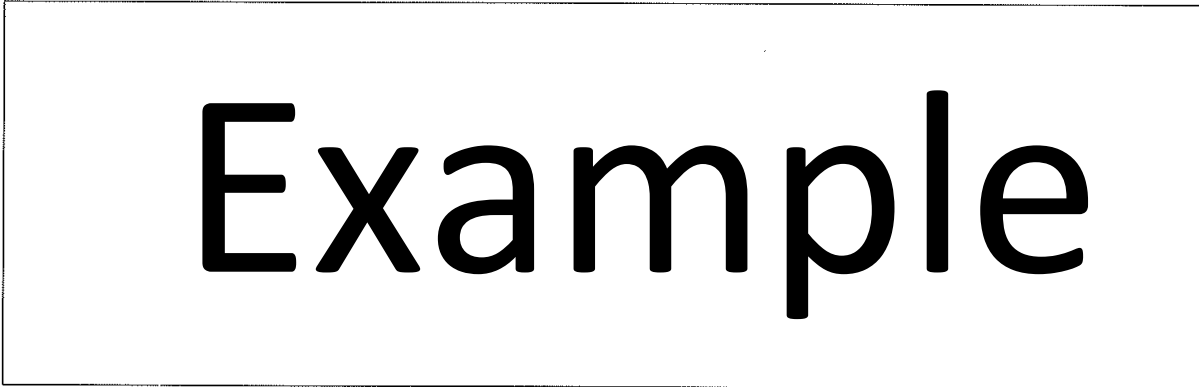
GRANTS RECEIVED

THE PETITIONER HAS RECEIVED THE FOLLOWING GRANTS FROM:

THE MARK BENEVOLENT FUND	AMOUNT £	<input type="text"/>	DATE	<input type="text"/>
THE GRAND CHARITY (CRAFT)	AMOUNT £	<input type="text"/>	DATE	<input type="text"/>
MASONIC TRUST FOR GIRLS AND BOYS	AMOUNT £	<input type="text"/>	DATE	<input type="text"/>
PROVINCIAL GRAND LODGE (CRAFT)	AMOUNT £	<input type="text"/>	DATE	<input type="text"/>
PROVINCIAL GRAND LODGE (MARK)	AMOUNT £	<input type="text"/>	DATE	<input type="text"/>
LODGE CRAFT	AMOUNT £	<input type="text"/>	DATE	<input type="text"/>
	AMOUNT £	<input type="text"/>	DATE	<input type="text"/>
TOTAL AMOUNT	£	<input type="text"/>		

VISITING BROTHER'S REPORT

HAVING REGARD TO THE PETITIONERS FORMER CIRCUMSTANCES AND THE EFFECTS OF NOW HAVING TO MAINTAIN HIMSELF / HERSELF ON A LIMITED INCOME ALSO ANY OTHER ITEM OF EXPENDITURE WHICH IT IS FELT SHOULD BE MADE KNOWN TO THE GENERAL BOARD.



DETAILS OF VISITING BROTHER

NAME *(In block letters)*
(Initials) *(Surname)*

FORENAMES IN FULL

LODGE No.

ADDRESS

(i)

(ii)

(iii)

(iv)

(v)

(vi) POSTCODE

E-MAIL

TELEPHONE HOME WORK

MOBILE

SIGNATURE DATE

PLEASE PROVIDE A REPORT ON A SEPARATE SHEET OF PAPER ONLY.
IF YOU THINK IT IS NECESSARY TO EXPLAIN FURTHER DETAILS

REPORT ON RESIDENCE

DATE OF VISIT

Grid for date of visit

DOES THE APPLICANT OWN THE PROPERTY IN WHICH HE / SHE LIVES?

YES NO

IF YES, WHAT IS THE PRESENT VALUE?

£ [Grid] FREEHOLD

OR

£ [Grid] LEASEHOLD

HOW MUCH MORTGAGE IS STILL TO BE REPAYED?

£ [Grid]

DOES THE APPLICANT AND / OR SPOUSE OWN ANY OTHER PROPERTY?

YES NO

IF YES, PLEASE GIVE DETAILS

Large empty box for details of other property

PLEASE GIVE A BRIEF DESCRIPTION OF THE INTERIOR AND EXTERIOR OF THE PROPERTY. IT IS EMPHASIZED THAT A COMPLETE INSPECTION IS NOT REQUIRED ONLY A GENERAL IMPRESSION BY THE VISITING BROKER ON HIS INTERVIEW WITH THE APPLICANT.

EXTERIOR

INTERIOR

Two large empty boxes for exterior and interior descriptions

WHAT ARRANGEMENTS ARE THERE FOR PAYMENT OF ANY REPAIRS OR REDEMPTION AND BY WHOM ARE THEY PAID?

Large empty box for payment arrangements

CONDITION OF FURNISHINGS ETC.

Grid for condition of furnishings

ANY OTHER INFORMATION WHICH MAY BE RELEVANT TO THIS PETITION?

Large empty box for other information

Example Page

MARK BENEVOLENT FUND

RULES MADE PURSUANT TO CLAUSE 10 OF TRUST DEED PASSED BY GRAND LODGE AT THE MEETING OF 15TH SEPTEMBER 2011

1. Relief of Brethren

1.1 Except as hereinafter provided a Brother shall not receive benefits from this Fund unless he has been registered under Grand Lodge, has paid the full advancement or joining fee, and has been a contributing member of a Lodge or Lodges for at least three years provided that the limitation of three years may be reduced to one year by the Trustees in the case of death or injury in the Naval, Military or Air Services of the Crown, or due to warlike operations, civil commotion, or shipwreck, or of blindness or other illness or misfortune, which in the opinion of the Trustees entitles the applicant of such relief.

1.2 No application shall be entertained on behalf of a Brother after a period of five years from the date when such Brother ceased to be a subscribing member of any Lodge, unless such Brother had been a contributing member of a Lodge for at least fifteen years in all, nor unless the Brother has been a subscribing member of a Lodge for five years at least prior to the date of the application. In neither case need the periods of contribution have been consecutive.

1.3 Provided that the Trustees may entertain applications beyond the said periods if in its opinion there are special circumstances warranting such a course.

2. Relief to dependants

2.1 The Trustees may grant relief to a wife, widow, civil partner, mother or child of a Brother or the sister or other dependant of a deceased Brother subject to the following conditions:-

- (a) If the Brother is living he must himself be qualified at the time of the application to apply for relief under the provisions of Rule 1 hereof or if he is deceased he must have been so qualified at the time of his death.
- (b) A widow or civil partner must have been the wife or civil partner of a Brother of at least three years prior to the time that the said Brother ceased to be a subscribing member of the Order. Provided that the Trustees may grant relief in cases where a Brother died within three years of the marriage or partnership, if his death occurred whilst on active service in the Naval, Military or Air Forces or was due to warlike operations, civil commotion, shipwreck or accident. Provided also that the Trustees may, if they think fit, relieve a widow or civil partner not eligible under this Rule, but on one occasion only and to an amount not exceeding such sum as the Trustees shall from time to time in their absolute discretion decide.
- (c) For a child of a deceased Brother to be qualified for relief the deceased Brother must have been a subscribing member of a Lodge at some time during the child's life and the child must have been supported at some time by the Brother.
- (d) In these Rules "sister" shall not include a sister whose husband is living at the time of the application unless the marriage between them has been dissolved and shall not include anyone under the age of sixty years unless incapable of employment be reason of infirmity.

2.2 A son over 21 years of age or a daughter who at the time of the application for relief is a married woman shall not be eligible for relief. Provided that the Trustees may nevertheless make grants for purposes of his or her own education to sons who are over such age or married daughters.

3. Grants for curative treatment or convalescence

3.1 The Trustees may make a grant or grants to a Brother qualified for relief under Rule 1, or to the wife, civil partner, widow, mother, sister or dependant or child of a Brother qualified under Rule 2 to enable the applicant to undergo special curative treatment, or to pay his or her expenses through a period of convalescence, provided that such treatment or convalescence is recommended by the

medical adviser of the applicant or of the person on whose behalf the application is made.

3.2 The application should be recommended as provided in Rule 14 but in a case of urgency the Trustees may make a grant without a recommendation.

4. Applications from other Constitutions

Brethren from recognised Constitutions may be relieved on production of certificates from their respective Lodges or Chapters, or other satisfactory evidence, but in a case of illness only one grant which shall not exceed such sum as the Trustees shall from time to time decide shall be made. The provisions of Rule 1 shall not apply to such cases, nor shall a formal petition or recommendation by a Lodge be necessary.

5. Time of presenting a petition

Petitions for relief must be deposited with the Secretary at least seven clear days before the meeting of the Trustees at which they are to be considered.

6. Second application

6.1 The Trustees may determine the period within which a Grant is to be disbursed and at the end of that period any undistributed amount of the Grant shall be returned to the Fund.

6.2 A further petition cannot be received from an Applicant who has been relieved until after the expiration of one year from the date of relief unless there are special circumstances not considered at the time of the former grant, which in the opinion of the Trustees justify a further grant.

7. Amount of relief by Trustees

The trustees may order the payment of any sum not exceeding five thousand pounds towards the relief of a petitioning Brother or the wife, civil partner or child of a Brother, or of a widow, mother, sister or other dependant or child of a deceased Brother.

8. Amount of Relief by a President

If in the case the maximum sum which may be paid under the preceding Clause shall appear to the Trustees inadequate to the exigencies of the petitioner's circumstances, the Grand President, on a representation from the Trustees, may sanction an amount not exceeding such sum as the Trustees shall from time to time decide to a Brother, or wife, mother, civil partner, widow or child of a Brother.

9. Emergency Grant

Notwithstanding any provision in this deed, the Trustees may make an emergency grant without the presentation of a formal petition or the recommendation of a petition, and make a further grant on the receipt of a petition or recommendation, but the total amount of such grants shall not exceed the amount of a single grant permitted by this deed.

10. Grants

The following provisions shall apply in the case of Annuities granted out of the Fund prior to 13 December, 1977 under Rules then obtaining:

10.1 If any Annuitant shall remarry or enter into another civil partnership, that annuity shall thereupon cease and determine unless the Trustees directs its continuance.

10.2 Where it subsequently appear any material facts have been suppressed or false representations made at or before the date of election or appointment, the Trustees may decrease, suspend or terminate the annuity.

10.3 The Trustees may increase, decrease, suspend or terminate an annuity should the circumstances change, or should Grand Lodge make any alteration in the conditions for, or limitations on, annuities. In particular the Trustees may decrease, suspend or terminate an annuity if the Annuitant becomes possessed of an increased income independently of the annuity, or becomes entitled to an old-age or other pension.

10.4 The Trustees may suspend or terminate an annuity if the Annuitant shall anticipate the payment thereof, or charge or encumber the same in any matter, or shall by improper conduct render him or her unworthy to be supported by the Fund.

10.5 The Annuities shall be paid in advance on the Friday after the first Thursday in January, April, July and October. An Annuitant shall furnish such evidence as to being alive and in the case of a widow, mother, or civil partner, unmarried or not in a civil partnership, on the day when any payment becomes due, or at the date shortly before such day, as the Trustees may direct.

11. Petitions

11.1 Applications for grants must, except as herein specially provided, be by petition form by the Trustees from time to time, stating inter alia the name, age, place of abode, and circumstances of the person for whom relief is sought, and the name and number of the Lodge in which, and the time when, he (or in the case of a wife, civil partner, widow, mother or child, the husband partner or father) was advanced, and any other relevant matter known to the petitioner. The petitioner must, if capable, sign the petition. A petition for relief for a child under sixteen should be presented by a parent or guardian if such there be. When by reason of age, health, or other sufficient cause it is not practical for the person for whom relief is sought or, in the case of a child, the parent or guardian of such child, to present a petition, a petition on behalf of such person may be presented by a Brother having knowledge of the relevant circumstances.

11.2 The petitioner must, so far as possible, furnish any information relevant to the case which the Trustees may reasonably require and, if the Trustees direct, must verify the statements by statutory declaration.

12. Recommendation

12.1 Petitions should be accompanied by a recommendation by a Brother or Brothers having knowledge of the relevant circumstances.

12.2 Where the recommendation is by a Lodge or by a Brother in a Province or District, it should be forwarded with the Petition to the Provincial or District Grand Almoner or Secretary, who should transmit it to the Secretary with his report thereon.

12.3 In all cases the recommendation should be accompanied by a report from a Brother who has actually visited the Petitioner. Such Petitioner should preferably be a member of the Lodge sending the recommendation.

13. Subscribing Member

13.1 "Subscribing member" shall mean a Brother who (a) has actually paid his subscription to a Lodge during the year in question or (b) has been excused from payment of such subscription under the by-laws by reason of his service as Secretary or (c) has acted as Tyler or Serving Brother to the Lodge throughout the such year.

13.2 Where reference is made in this deed to a Brother having been a member of a Lodge or Lodges for a stated number of years, periods during which a Brother has been a contributing member of different Lodges, whether simultaneously or not, shall be reckoned cumulatively.

13.3 Failure of a Lodge to register a Brother on advancement or joining, or to pay annual dues for a Brother, shall not affect the rights of such Brother, or of those claiming through him, if it be shown such Brother has paid the requisite fees and subscriptions to the Lodge.

14. Serving Brethren Tyler's

Reference in their Rules to a Brother having paid full fees for advancement or joining shall not apply to a Brother obligated as a Serving Brother or advanced as a Tyler and for the purposes of the deed a Serving Brother shall be deemed to have been registered with Grand Lodge on the date he was obligated.

15. Definitions

15.1 In any Rule from 1 to 17 inclusive, the term "widow" (a) shall include a former wife of a deceased Brother but (b) shall not include a woman who has remarried after the death of (or divorce from) the Brother through whom she claims.

15.2 When a former wife applies for relief, the term "husband" in any such Rule shall mean the Brother to whom she was previously married.

15.3 Reference to a dependant in such Rule shall mean a person either over the age of 65 years or under that age but not reasonably able to earn his or her living and (in either case) for whose maintenance the deceased Brother on whose recorded the petition is founded has been accustomed to assume some responsibility.

15.4 The definitions contained in Clause 1 of the Deed shall apply to these Rules and Regulations.

16. Withholding grants

Should it appear that any grant has been obtained by false statements, or suppression of material facts, or that the circumstances of the petitioner have changed so that the need for the grant no longer exists, or is less than at the time the grant was made, the Trustees may withhold or instruct any Province or Lodge to whom the grant has been paid to return to the Fund the unexpended portion of the grant, or any part thereof.

17. Power to continue relief

Notwithstanding any provision in Rules 1 to 17 the Trustees may continue to relieve a petitioner who has been relieved before the date at which the Clauses contained in the deed come into force.

Acknowledgements

Thanks go to the following Brethren:

V.W.Bro. Raymond Lewry, P.G.J.O.
Provincial Grand Almoner for Cornwall

W.Bro. Roger Freeman, P.G.J.D.



**MBF Almoner's Handbook
June 2016**