

## **Health Welfare and Wellbeing**

### **Week 2 - Focus on Finances**

Hello Brethren, Kevin Mackie, Provincial Almoner here with the next VLOG, this week looking at finances.

The APGA for the North, W.Bro. Greg Warman often quotes Campbell Robb, the chief executive of Shelter, who says that 37% of us are only 3 pay days away from the streets. It is a stark reality that the Masonic Charitable Foundation has seen more than a 30% increase in requests for financial assistance from working age Masons over the past six months.

Our Provincial Grand Master has established the Covid-19 fund to help Masons pay their Lodge subscriptions if they find themselves in difficulty as a specific consequence of the Pandemic crisis. I would suggest that if you can't pay your subs, it is the tip of the iceberg. This year we have given a significant number of emergency grants from the Provincial Grand Charity to working Masons and their families in this Province. These emergency one-off payments can help immensely whilst an application for a more substantial and long-lasting grant is being considered by the Masonic Charitable Foundation.

Last week we looked at Mental Health and I mentioned the stigma associated with those conditions. Finances are another emotive subject and you may not wish to make your Almoner aware that you are struggling. My wife would say 'Men, you bottle it all up!', and I know she is right, we don't like discussing sensitive matters with our friends and Brothers. However, we can't help if we don't know. You can always call me confidentially and start an application for assistance without your Almoner knowing, if that is what you want to do.

There is plenty of good advice available from the Government. These websites in particular are very clear in stating what benefits are available and how to apply:

<https://www.gov.uk/coronavirus/worker-support>,

<https://www.gov.uk/access-to-work>

There is also a very useful charity called Turn to Us, and they are dedicated to fighting poverty in the UK. The website address is on the screen now and also included in the information accompanying this VLOG. In particular, I would draw your attention to their benefits calculator which is simple to use and easy to understand: [www.turn2us.org.uk](http://www.turn2us.org.uk)

In addition to state benefits, the MCF has a very clear system for application for Daily Living Expenses (DLE) grants. If you have less than £16,000 in savings and are finding it difficult to make ends meet because your outgoings exceed your income, you may benefit from a DLE grant. These grants are usually paid in quarterly lump sums and are reviewed annually. If you think you would qualify and benefit from a DLE Grant, please speak to your Almoner or one of the PGA team. Of course, you can always enquire direct to MCF if you would prefer. My advice is to email: [help@mcf.org](mailto:help@mcf.org) and leave a message to say you would like to speak with someone from the Advice and Support Team (AST). Our AST Adviser is Emma Chudley and she is very professional and responsive to our needs. Please make sure you state your name, telephone number and Lodge name/no. on your email so that they can expedite their

response. I would not recommend telephoning the advice line at the moment as your call may get lost in the system. Email is definitely the best way to ask for help if you don't want to go through your Almoner.

All applications for financial assistance are means tested, so be prepared for questions about your financial position and requests for documents to support your application. At the moment, most applications are being completed over the phone by Emma or one of our dedicated team of Provincial Visiting Volunteers. Please be aware that once your application form is completed with all supporting documentation, it may take 6-10 weeks for MCF to process your application. If you find yourself seriously short of cash, remember the Provincial Grand Charity may be able to help with the award of an emergency grant, but only if we know you are in a tight spot. Speak to us and we will listen and respond.

**Hot off the press is some information about a DHSS Married Women's Pension Top Up anomaly.**

If you know of any women over the age of 67 who were pension age by 6 April 2016, or any who are in their 80's, regardless of their National Insurance record, they may qualify for a pension top up. This was caused by errors in calculation by the DHSS and many pension-age women may qualify. There is a link on the screen, but I have included that link with more information on the Provincial web-site, so please spread the word, it might make a big difference for some. : <https://pensionunderpaid.lcp.uk.com>

I wish you all well in these uncertain times. Thank you for listening, next week we will be launching Brother Line, a very exciting new initiative offering a befriending telephone helpline, dedicated to our Province, and manned by volunteer Freemasons.