



Masonic
Charitable Foundation

Issue 15 | 2025

Better Lives

**Making a
difference**



Encouraging opportunity,
promoting independence
and improving wellbeing.

mcf.org.uk



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**what resources
are available?**

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Making a difference for you and your family

Welcome to this edition of **Better Lives**, where we focus on how the MCF can help make a difference to your life and others'. Life often presents challenges that can be difficult to navigate alone. After reading this edition you will know more about the advice and practical support we can offer to ensure that you are never alone.

Recent research suggests that around two-thirds of adults reported feeling like they have no one to talk to about personal problems. This included challenges with their mental health, relationships, and finances. Often this is because people feel embarrassed to share or feel they do not have a strong support system around them. As a result, these problems can get worse, which takes a further toll on financial, social, or mental wellbeing.

The MCF's Advice, Support and Enquiries Team (ASET) understands that no two situations are alike, which is why we take the time to listen, learn, and offer tailored support rather than using a one-size-fits-all approach. We are committed to understanding the complexities of each case, recognising that support can take many forms: from financial grants to emotional guidance, practical help, or simply a compassionate ear.

At the MCF, we believe in creating a supportive and understanding environment for anyone who wants to contact us. It is not always easy to ask for help, and we want to reassure you that every conversation is met with care, discretion, and a genuine desire to help. Whether you are struggling with financial hardship, health concerns, or unexpected life changes, our role is to work with you to find the best possible solutions.

By taking a collaborative approach and working closely with Provinces, we ensure that those in need can access the best possible help and support, tailored to their unique circumstances. This collaboration allows us to combine resources, expertise, and local knowledge, ensuring that we can put you and your family first, so no one faces difficult times on their own.

We understand that asking for help can sometimes feel daunting, but we want to reassure you that seeking support is a sign of strength, not weakness. If you are unsure whether we are able to help you, we encourage you to get in touch anyway.

Our priority is to listen, guide, and support you without judgment or barriers. Whatever your situation, our team is committed to helping you and your family feel supported, valued, and empowered. You are not alone, and together, we can find a way forward.

Elisa Erez

Enquiries Officer



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Let us take you through a typical day with Grants Officer, Annaliese Farnsworth, and see how she works behind the scenes to provide vital support to Freemasons and their families. From reviewing applications to offering guidance, Annaliese's work shows the real impact our support makes.

Annaliese is an experienced Grants Officer who has worked with us at the MCF for nine years, having previously been a member of our Administration team. Seeing the impact she has made on people's lives, whether large or small, is what makes her passionate about her job. We asked Annaliese to tell us about her routine and what working in the Masonic Grants team means to her.



My alarm goes off at...

6.45am. I hit the snooze button, close my eyes and doze for a little bit longer, and then I'm out of bed at 7am when my second alarm goes off!

I start my day by...

Having breakfast, checking my route to work, then heading out. I catch a train into London and enjoy a pleasant walk to the office listening to music or an audiobook. When I arrive, I check my emails to see if there is anything urgent to action, then I write my 'To Do' list for the day to decide what my priorities will be.

How I spend my days...

The role of a Grants Officer is very varied, so every day can look different. My days are spent answering emails, taking calls, or reviewing application forms. All Grants Officers are trained to review applications for Daily Living Costs (DLC) grants, which is our most frequently awarded grant type. However, we each also have a 'specialism' which we will work on, and I am lucky enough to have two: mobility aids and TalentAid.

Who are the Grants team?

The Grants team works directly with Freemasons and their family members who are in need of support. They assess applications and organise grant payments. The team works closely with our Advice, Support and Enquiries Team (ASET) and a network of trained volunteers who help individuals to complete their applications.

To access support:

0800 035 60 90

help@mcf.org.uk

mcf.org.uk/Get-Support-BL15

The best part of my role is...

Being able to provide help and support to those in need, whether it be with a financial grant or mobility equipment. As you will imagine we see a huge number of applications from people with very sad circumstances, and it is wonderful when we are able to award a grant. We do not ask nor expect to receive a 'thank you' when a grant is awarded, however, it is touching when someone contacts us to let us know the impact our support has made on their lives.

It has also been invaluable to learn more about the state benefits system. It gives me such a kick when I find a benefit that a person may be entitled to apply for and to be able to inform them. This has also helped me in my personal life when I found a family member might be entitled to apply for Pension Credit and their application was successful.

The hardest part of my role is...

Informing someone that we are unable to provide support to them. There are many different reasons why this might happen, for example if their income has increased since they last applied to us meaning that they now fall outside our criteria. On the one hand it is a positive that their income has increased and hopefully they are now claiming all state benefits that they are entitled to, or they are now back in employment. But it is always sad to give someone disappointing news. However, we will always advise someone about other forms of support that they may be eligible to apply for in future.

When I am not working...

I enjoy a variety of pastimes, including singing in a choir, reading, cooking, crocheting, exercising, spending time with family and friends, and going to the cinema or theatre.

Eligibility overview

Support is available to Freemasons or individuals with a strong family connection to one. The Freemason must have been a member of a lodge under the United Grand Lodge of England before the need for support arose; current membership is not required, though time limits apply if membership has ended.

Eligible family connections include:

- Spouse or life partner (current, former, or widowed)
- Children or stepchildren under 25 in full-time education
- Grandchildren or step-grandchildren under 25 in full-time education

Other relatives may also qualify if they received significant financial or physical support from the Freemason. Our financial grants are means tested and applicants must be in receipt of (or have applied for) any state benefits to which they are entitled.





At the MCF, we are dedicated to serving our community by offering mental health support to Freemasons and their families. Encouragingly, some Provinces nationwide have also enhanced the local support available for their members, opening new avenues for assistance. The MCF is pleased to share details of these initiatives.

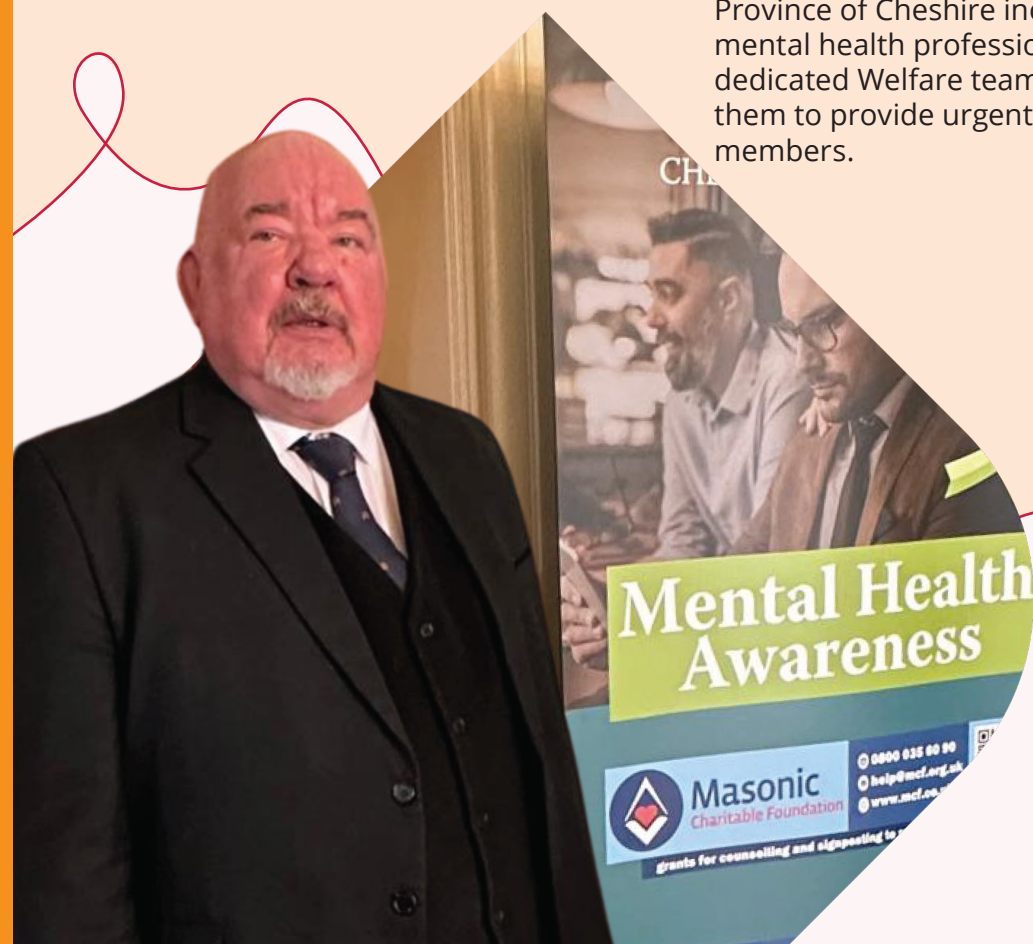
It has been reported that 75 per cent of people aged 65 and over have experienced significant anxiety or low mood at least once since turning 65, with 10 per cent feeling this way frequently or constantly. Many individuals in this age group also face multiple barriers to accessing mental health support, including age-related physical limitations and challenges posed by the 'digital divide'.

Cheshire Freemasons have made remarkable progress in improving mental health provision within their Province. Motivated by the tragic loss of four members to suicide, Provincial Grand Almoner Geoff Lloyd spearheaded efforts to establish robust services aimed at supporting individuals before they reach a crisis point.

Initially, the Province of Cheshire began enhancing mental health support by directing their members toward services provided by the MCF and Mind, a mental health charity. They conducted this outreach through a digital campaign, including emails to members, social media initiatives, and updates on their Provincial website.

Their second phase, launched in December 2024, expanded outreach to those less digitally connected through posters, leaflets, business cards, and banners. This approach helped raise greater awareness about mental health, available support options, and addressed the stigma surrounding men's mental health. The timing was deliberate, ensuring support was available for those facing challenges during the festive period.

In addition to effective signposting, the Province of Cheshire included a qualified mental health professional as part of their dedicated Welfare team, thereby enabling them to provide urgent, direct support to members.



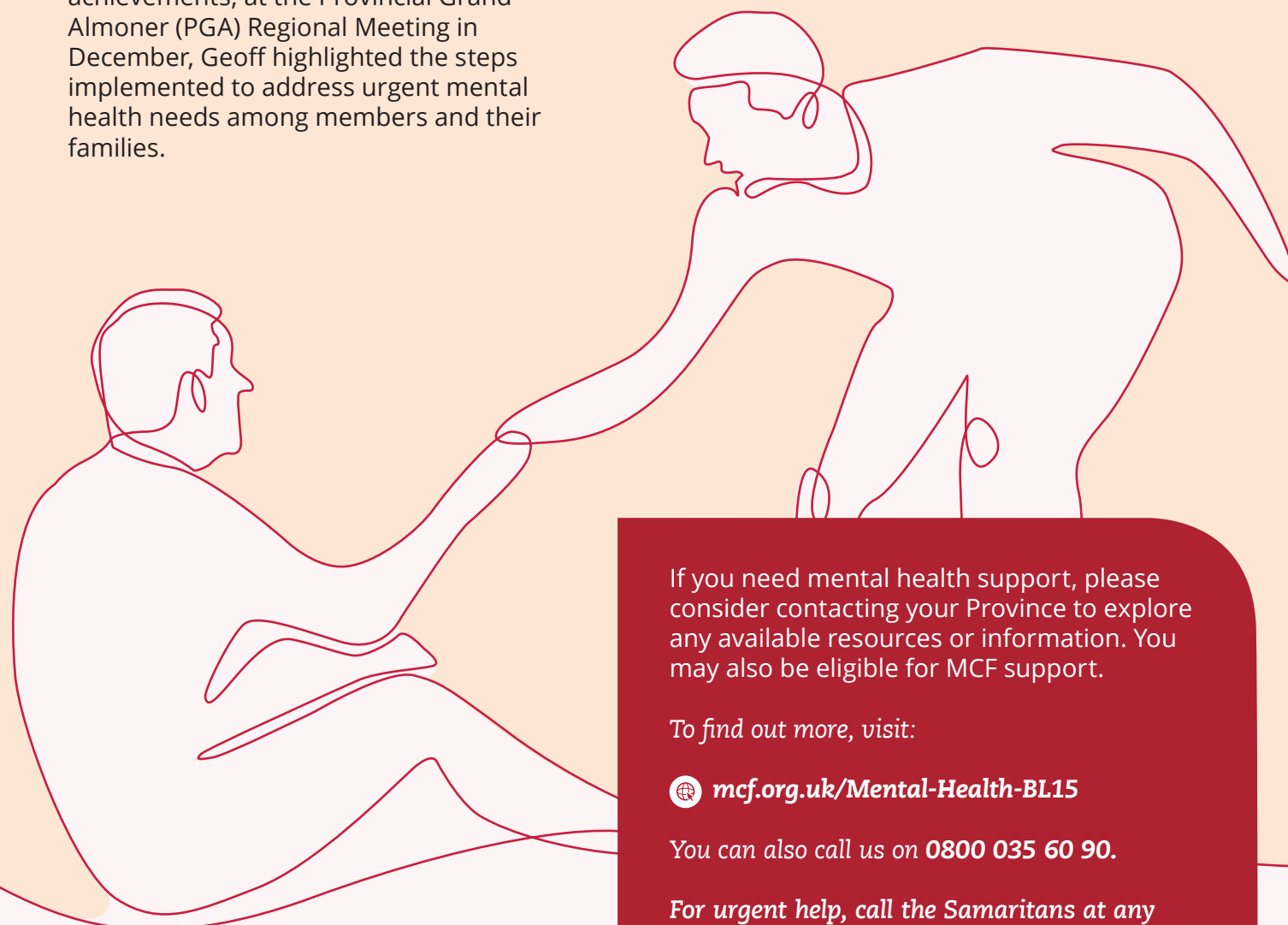
The initiative had an immediate and positive impact across the Province, directly helping over 20 individuals, with two receiving critical urgent care. Furthermore, referrals to the MCF's mental health services increased by 30 per cent because of these efforts.

Geoff Lloyd emphasised his commitment, stating, *"I always carry mental health information with me and along with the team remain ready to support members across the Province of Cheshire. Breaking the stigma around mental health and encouraging our members to seek help has become my personal mission. The Province has been incredibly supportive, continuously promoting conversations around mental health."*

Summarising the Province of Cheshire's achievements, at the Provincial Grand Almoner (PGA) Regional Meeting in December, Geoff highlighted the steps implemented to address urgent mental health needs among members and their families.

He noted, *"The tragic loss of four Brethren to suicide underscores the critical importance of our initiative. In response, we have actively raised awareness about available professional mental health resources, guiding members and their families to the most appropriate services, including Police, GPs, professional bodies, the MCF, and local mental health charities. Our Welfare team, which includes qualified mental health nurses and trained personnel, ensures immediate and informed support is provided."*

The Province of Cheshire's highly effective framework for mental health support, serves as a successful model for other Provinces nationwide. Following Geoff's presentation, several PGAs showed interest in adopting the Province of Cheshire's mental health support model, leading to further sharing of resources and practices.



If you need mental health support, please consider contacting your Province to explore any available resources or information. You may also be eligible for MCF support.

To find out more, visit:

 mcf.org.uk/Mental-Health-BL15

You can also call us on 0800 035 60 90.

For urgent help, call the Samaritans at any time on 116 123, or access Mind's online resource at www.mind.org.uk/need-urgent-help/using-this-tool/. If you or a person you are worried about are in immediate danger, call 999.



If you have experienced an unexpected loss of income, the MCF can consider providing a Daily Living Costs (DLC) grant, short term financial support to help you make ends meet and get back on your feet.

In cases where we cannot offer support, our professional Advice, Support and Enquiries Team (ASET) can still offer guidance, such as helping you to access benefits you may be entitled to but are not currently claiming.

We spoke to Northumberland Freemason, Bill about a difficult time he faced in recent years and how our support helped him regain stability, eventually reaching a point where he no longer needed help.

Bill had always been financially secure, but when his marriage broke down, he found himself in financial distress and contacted his Lodge Almoner for support.

"I was dealing with a very messy and unpleasant divorce. I struggled to cope during this time, and I could no longer live with my wife, so I put the house up for sale. My daughter helped me find where I now live, which is a lovely and very secure retirement housing complex. I feel much happier and safer here, but it put a lot of pressure on my finances as the house was taking a long time to sell, so I was still paying for the council tax and bills there, on top of the expenses of my new apartment," Bill told us.

"I spoke to my Almoner and said, 'This has never happened to me before, but I am now in a situation where I have more money going out than coming in.' He put me in contact with the Provincial Grand Almoner (PGA), who arranged to come to my apartment, look through my finances, and help me complete the application. He was so patient with me."



Following the visit, the PGA of Northumberland and the Masonic Grants team worked together to arrange the best possible support for Bill. Soon after, he began receiving help in the form of a DLC grant.

Bill's house eventually sold, allowing him to regain financial stability and no longer require support from the MCF. His divorce was also finalised, which meant he was able to move forward and embrace his newfound independence.

"I'm so happy in my new place. I sit on the balcony with the sun shining on me, and I really enjoy watching the people and traffic go by. So many people walk past and wave at me. Recently, I saw some of my old neighbours walk past while I was sitting on the balcony with a coffee and a crumpet. I asked them if they'd like to come up for a coffee, and they did. It was lovely."

"I didn't want to apply for help; I felt a bit guilty asking for charity. It didn't feel right. But I made that call, and now I'm living very happily and no longer need financial support, thanks to the help from the MCF. They got me out of a very big hole and kept me afloat during that difficult period. I would recommend anyone in a similar situation speak to their Almoner straight away," said Bill.

Bill keeps busy with his various hobbies, including leading a Scouts group and taking part in activities at his retirement complex with friends, such as pool, table tennis, quiz nights, bingo and more.



We provide grants to alleviate financial strain faced by Freemasons and their families in crisis or distress. These grants help with the costs of running a home or responding to an emergency. To find out more about the support available, visit:

mcf.org.uk/Financial-BL15

For other queries, call our enquiries line: 0800 035 60 90 or email: help@mcf.org.uk

Those seeking support must have a valid Masonic connection and a need for our grants and services. Most of our support is provided following a household financial assessment that determines whether the MCF can help and, if so, the level of that help. As a first step, you can check your eligibility on our website:

mcf.org.uk/Eligibility-BL15

For other queries, call our enquiries line: 0800 035 60 90 or email: help@mcf.org.uk

Financial struggles can feel overwhelming, leaving families unsure of where to turn. But the right advice at the right time can transform lives.

At the MCF, we provide more than just direct financial assistance, our Advice, Support and Enquiries Team (ASET) work closely with Provinces and local charities to address issues with a more holistic approach to help families maximise their benefits, manage debt, and build long-term financial stability.

For many people, financial difficulties are caused not simply by a lack of immediate funds, they can also be caused by a lack of awareness of the support and benefits available. Recent research has found that 62 per cent of people in the UK who are eligible for key benefits are not claiming them, resulting in around £22 billion in unclaimed benefits annually. In particular, Age UK have found that pensioners are missing out on significant amounts from Pension Credit, with an estimated £2.8 billion a year not being claimed.

At the MCF, we often find that that a significant portion of those seeking support are eligible for state support or other benefits, yet many remain unclaimed. By offering expert guidance, we help families unlock the financial aid they need, easing their burden and preventing future hardship.

When Ray's wife of over 50 years died last year, his life changed overnight:

"My wife was a graceful woman, but she was dealt a difficult hand with poor health. I too deal with lots of health issues with my heart and my mobility. We weren't able to get around much, but I did everything with her, we used to love visiting a local botanical garden together."

"My life changed drastically when I lost my wife, it was a very difficult time. I was inundated with letters and calls for everything I had to sort out, and suddenly my income was halved. I got to a point where I didn't have anything to look forward to," Ray said.

One day, Ray found an MCF leaflet in his pocket with our enquiry line number. After speaking to Ray, we were able to support him with a financial grant to help with his daily living costs. An MCF adviser also found that Ray could be getting other support and signposted him to Citizens Advice, which helped him apply for Attendance Allowance.

"I knew nothing about the benefits I would be eligible for. The phone call with the MCF was a real turning point for me."

Following our advice, Ray got in touch with the local service, "I had no idea I would qualify for anything. I didn't know that my health issues would mean I was eligible for extra state support. Not only was my application accepted, but I was eligible for the highest rate."

Ray has been a Freemason for 36 years, but while he was struggling to make ends meet, he was unable to take part in his Chapter. Following a successful application, he received a grant from the MCF and was also able to claim Attendance Allowance.

"I wasn't able to participate in my Chapter as much as I wanted to; I just couldn't afford the fees. Now I don't have to think twice about whether I can afford to get involved in my Lodge. For 15 years I realised that I didn't have to miss out for so long, I could've been receiving these state benefits for years."

Ray told us that he is lucky to be surrounded by his wonderful family, who support him day to day: "I have two great-grandchildren, aged four and eight, who I love dearly. Now I'm able to treat them to sweets when I see them and not have to worry about the cost."

"The MCF has been such a help for me. I'm taking each day as it comes, and the help I got from the MCF made life so much more bearable."

With our help and advice, Ray is now able to live a fuller, more comfortable life without worrying about his daily costs.

If you or someone you know is facing financial difficulties, don't hesitate to seek help. Practical advice can be life-changing, and support is available to ensure no one has to navigate these challenges alone. To find out more about the support available or to use a benefits calculator visit:

mcf.org.uk/Financial-BL15

You can also call our enquiries line: 0800 035 60 90 or email: help@mcf.org.uk

Top tip for Almoners:

Did you know we have a page on our website full of useful resources and links to other charities who may be able to offer support where we can't? If someone in your Lodge is in need of some help, but falls outside of our eligibility criteria, you can signpost them to other charities:

mcf.org.uk/Resources-BL15



Collaboration drives meaningful change. Partnering with charities allows us to broaden our reach, connect individuals with the right support, and ensure that support reflects our values. This article looks at how these partnerships help us achieve a greater collective impact.

At the MCF, our Advice, Support and Enquiries Team (ASET) works regionally across England and Wales offering face-to-face or telephone advice on 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.

Caroline Wales, one of our Advisors, covers the provinces of Suffolk, Essex, Norfolk, and Cambridgeshire. Her role involves helping people seeking support from the MCF and sharing information about other resources for those who may not be eligible for our support. Caroline, along with her colleagues, delivers comprehensive, holistic support to those in need. She recently shared insights about her work and its positive impact.

Caroline recalled a recent case involving an 80-year-old man experiencing financial and mental health distress caused by severe debts; this culminated in an attempted suicide. Although circumstances meant he was ineligible for an MCF grant, when Caroline visited his home, she was able to suggest alternative forms of assistance.

“The local authority had already conducted a benefits check and found them ineligible,” Caroline explained. “However, after speaking with him and his wife, it became clear they genuinely needed help. I assisted them in applying for Attendance Allowance, resulting them both receiving £110.40 per week. Additionally, I’m now supporting them to secure Pension Credit and reductions in their council tax, saving them £131.21 per week.”

The support Caroline provided has significantly impacted the couple’s lives, preventing them from having to rely on food banks. Their experience underscores how financial difficulties can profoundly affect mental health.

Recent research has found that 62 per cent of people in the UK who are eligible for key benefits are not claiming them, resulting in around £22 billion in unclaimed benefits annually.

Caroline and the ASET help beneficiaries access these essential but often overlooked resources, alleviating financial stress for many.

Beyond financial help, Caroline connects beneficiaries with local charities and support services. She described another instance involving a pensioner who had lost his leg and struggled to walk his large dog, a cherished companion he was unwilling to part with. Caroline referred him to *The Cinnamon Trust*, a charity providing dog-walking services for people with mobility issues. This connection ensured the dog’s well-being while preserving an essential companionship for the owner.

The *Cinnamon Trust* is a national charity for older people, the terminally ill and their pets. They provide hands-on assistance to pet owners across the country when day-to-day care of their pets poses a problem; as well as caring for pets who outlive their owners.

Caroline and the ASET regularly collaborate with local charities to expand the range of support options available. Additionally, they stay informed about lesser-known local authority services, ensuring beneficiaries can access every avenue of help.

Caroline highlighted another example: *“I spoke with a Visiting Volunteer who informed me about a Freemason’s daughter diagnosed with Motor Neurone Disease (MND). Their local council has a dedicated support team for MND, and I encouraged them to make contact.”*

Committed to broadening awareness of available support, Caroline regularly attends events locally to speak about the MCF’s work and the services available from the team. Caroline’s dedicated support frequently earns heartfelt appreciation from the people we support.



Find out if you’re eligible for support and learn more about the holistic help on offer by visiting our site:

mcf.org.uk/Advice-BL15

If you are ineligible for an MCF grant, other support and guidance may still be available, and we encourage anyone who needs help to ask.

You can also call our enquiries line: **0800 035 60 90** or email: help@mcf.org.uk





At the MCF, our mission is deeply rooted in three core values: *responding to need, making a difference, and striving for excellence*. These values shape everything we do, ensuring that we provide the best possible support to those who need us the most. But what do these values really mean in practice? How do they impact the lives of those we help?

Responding to need



We know that every person we support has a unique story and different challenges to overcome, our ability to respond to need effectively is at the heart of our mission. Whether someone is facing a personal crisis, health challenges, or financial hardship, we will tailor our support to their specific situation.

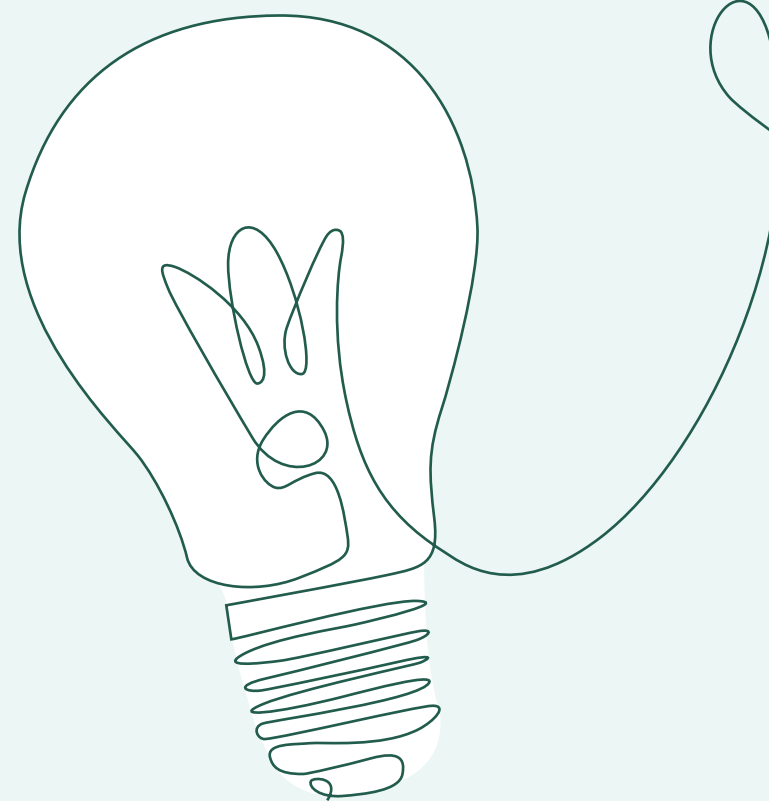
Our dedicated staff and volunteers work tirelessly to support each request with care, ensuring that no one feels alone in their struggles. We understand that asking for help can be difficult, so we make the process as straightforward and supportive as possible.

Making a difference



While financial assistance is a significant part of what we do, the MCF can offer much more than grants. We recognise that true support also involves offering advice, connecting people with resources, and providing a sense of stability in uncertain times.

For example, one of our beneficiaries, David, a self-employed electrician, found himself struggling with his mobility following a stroke. When his health issues worsened, David was left unable to work and without an income to support his teenage daughters.



Striving for excellence



Striving for excellence is about delivering the highest standard of support to our beneficiaries. From the moment someone contacts us, our team ensures that they receive compassion and timely assistance. Our advisors go above and beyond in finding the best solutions, whether that's offering a financial grant or practical guidance. Our commitment to continuous improvement means that we listen to feedback and explore new ways to better serve the people we support.

Our dedicated teams and chosen providers handle every application with empathy. Their commitment to providing excellent service ensures that every person who turns to us receives the best possible care and guidance.

At the MCF, we believe in the power of community and compassion. By *responding to need, making a difference, and striving for excellence*, we continue to support individuals and families through life's challenges. If you or someone you know could benefit from our help, don't hesitate to contact us.

Learn more about us and our work by visiting:

mcf.org.uk/About-Us-BL15

You can also call our enquiries line: **0800 035 60 90** or email: help@mcf.org.uk



How to apply for support



If you or someone you know needs assistance from the MCF, the application process is simple...

1. Get in touch

Speak to your Lodge Almoner or contact our Enquiries team:

- 0800 035 60 90
- help@mcf.org.uk
- mcf.org.uk

3. Submitting an application

If you are eligible for support, a Visiting Volunteer or a member of our ASET will contact or visit you at home to help you complete and application form.

5. Receive support

Once approved, you will receive help. This may be financial, emotional, or practical.

2. Speak with our team

The Enquiries team will listen to your situation and advise you on all the ways we can support you. If we cannot offer support, you will be directed to other organisations that may be able to help.

4. Assessment & review

A member of our Masonic Grants team will process your application and inform you of the outcome. This usually takes five weeks but may take longer if additional information is required.

Those seeking support must have a valid Masonic connection and a need for our grants and services. As a first step, you can check your eligibility on our website:

mcf.org.uk/Eligibility-BL15

For other queries, call our enquiries line: 0800 035 60 90 or email: help@mcf.org.uk



Do you have questions about the MCF's support? This Q&A article explains the role of the Almoner and walks you through the resources available to you as an Almoner looking to better support your Lodge.



Questions from an Almoner

I am a new Almoner; is there any information from the MCF about how I might do the job?

There are a number of resources on our website which offer guidance for Lodge Almoners, and useful information on key skills and relevant topics. These include factsheets, videos, case studies and further information on issues you may need to support someone in your role.

You can access these resources by visiting:

mcf.org.uk/resources-BL15

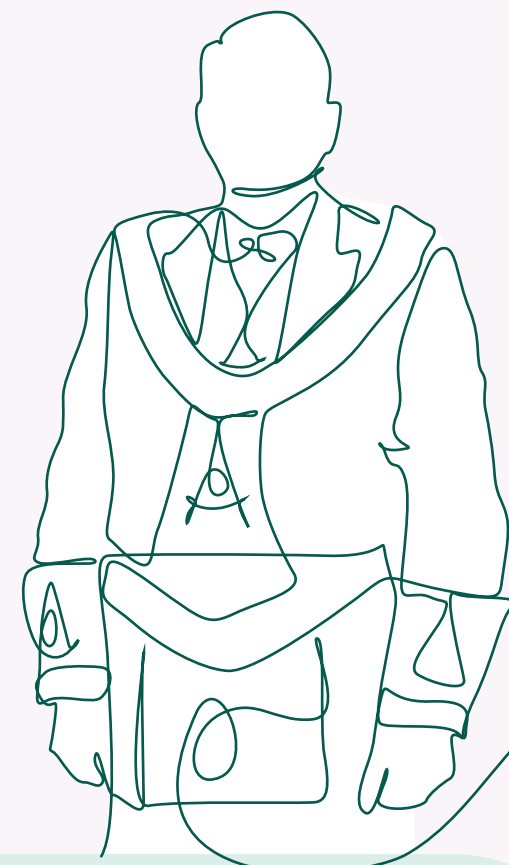
For further support, please contact:

masonicsupport@mcf.org.uk

I know a Freemason's widow who needs help. What can I do to make the MCF application process easier for her?

You can call the MCF Enquiries team on 0800 035 6090, select option one, and the team will be able to set up an enquiry for her with a reference number. To do this, you will need to confirm the widow's contact details, masonic connection and the type of support being requested. The team can then review the support request along with masonic eligibility.

If it is likely that the MCF can help, you will receive a reference number. This reference number can then be quoted by the widow when contacting us. This will make her first contact with the MCF easier as you have already addressed some of the more difficult questions regarding her late husband's membership and the background to the application.



The right resources for you

Our work would not be possible without the support of Freemasons who donate their time and money so generously as well as the Lodge Almoners who are at the forefront of providing our support to Lodge members and their families.

The resources available on our website include guidance factsheets and videos for Lodge Almoners to help them supporting someone applying to the MCF, as well as useful information on key skills and relevant topics such as loneliness and mental health.

For more information, visit our resources page or contact our team:

mcf.org.uk/Resources-BL15

masonicsupport@mcf.org.uk

Ask the Almoner: understanding the resources available to you



Do you have questions about the MCF's support? This Q&A article explains the role of the Almoner and walks you through the resources available to you as a Freemason or family member in need of assistance.



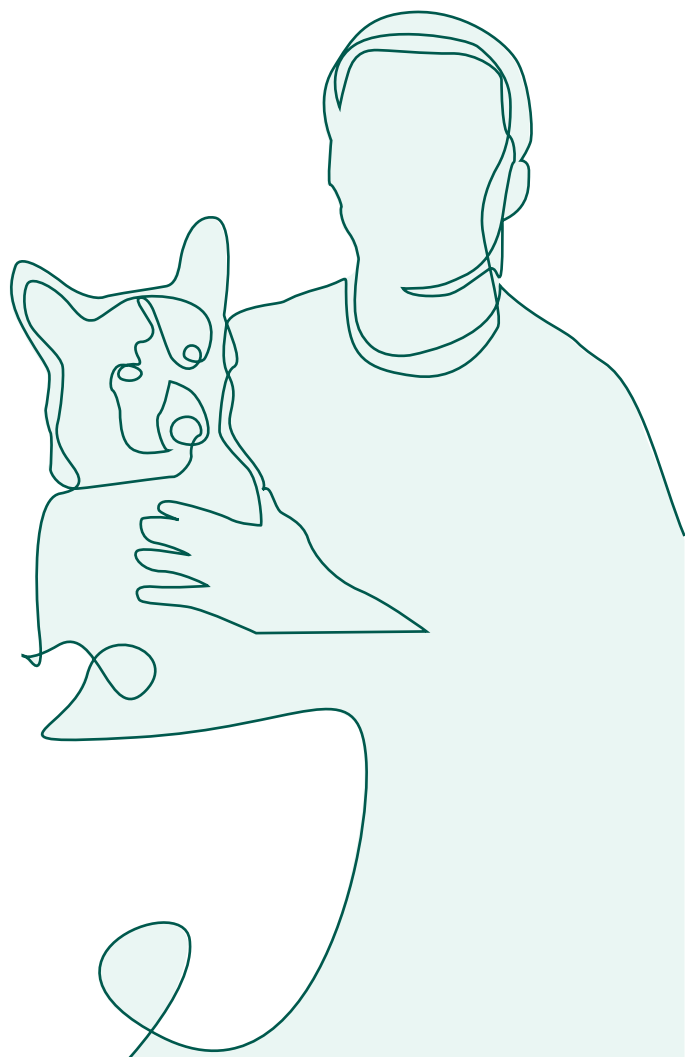
Questions from a Freemason or family member:

How can my Lodge Almoner help me?

The Almoner's role is to help and support Freemasons in their Lodge, as well as their families, with their wellbeing and welfare. They can also help to find sources of support, both practical and financial, and they are there to provide a listening ear to the brethren in the Province. They are able to go and visit families and help with finding the best support available through the Province and the MCF.

Can my Province help me if I am in a crisis?

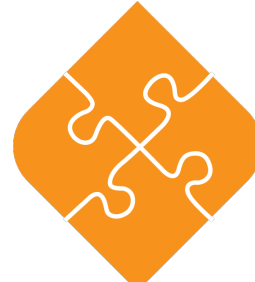
In many cases, a Province may be able to help you with the situation you are facing, but if more specialist help and support is needed, they will signpost you to the relevant organisation that can help. This could include the local mental health care team, or the Enquiries team at the MCF.



Find out if you're eligible for support and learn more about the range of help on offer by visiting our site:

mcf.org.uk/Advice-BL15

Puzzles



Complete the word shuffle to win a £50 John Lewis voucher!

The answers to the word shuffle can be found in this issue of **Better Lives**. Once you have unscrambled the words, use 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.

a c b t a l o i o e r v l
a p c h p r o a

g y e l i i b t i l i

a l t n e m l t h a e h
p p t o r s u

m n l r t h a e o n b d r u

n c h g n i a g s e i v l

n l i o r e c a l s e w a

n k g i m a a
c d e n f e e i r f

q e r u n i y

Answer:

Clue: Freemasonry uses this in rituals and teachings.

How many mental health icon can you spot to win a £25 John Lewis voucher!

Pictured below is Elisa, who featured in this issue of **Better Lives**. To be in with a chance of winning a £25 John Lewis voucher, simply count how many times you can spot the **mental health icon** hidden in the photo.



Answer:

Congratulations to Alan Brown

for winning the crossword, your £50 John Lewis voucher is on the way!

Congratulations to Liam Kelly

for winning the spot the difference, your £25 John Lewis voucher is on the way!

How to enter:

Scan the QR code below and type the unscrambled word followed the number of spotted icons in an email to communications@mcf.org.uk e.g. *BetterLives* - 15



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



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.

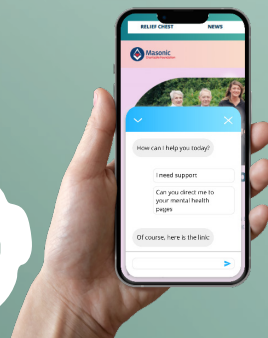
Follow our work

We would like to keep you up-to-date with news about our work in your area and other communities.

Subscribe to our monthly newsletter, Charity Light.



Scan the QR code or visit mcf.org.uk/sign-up to receive updates direct to your inbox.



The MCF recently launched its new AI Chatbot.



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