



Speakers' Briefing Notes

Preface

Note to ALL Speakers

From Peter Williams, Head of External Affairs
These Notes are up-to-date as at September 2008

Facts

It is recognised that each Speaker will have his/her own style of delivery but the inclusion of any further factual information should be carefully checked with me.

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Promotional material: Leaflets and other promotional material will be supplied to you either by me or direct from Head Office and further supplies can be requisitioned when required:

- Residential Homes Guide
- Current copy of RMBI News
- Annual Review
- Website

Display boards: (measuring approximately 5ft. (wide) x 6f (high) They are a valuable teaching and presentation tool. They should be used wherever reasonably possible and are available through your Team Co-ordinator or at Head Office.

Sensitivity: Great care must be taken that Speakers do not cross into sensitive policy areas of Provinces when speaking. **In particular, where Provinces are engaged in Festivals raising funds for the Masonic Charities other than the RMBI, your focus should not be fund-raising for the RMBI but on the Almoners' work, the facilities and support that the RMBI can offer, the Friends of the RMBI, Friends of the local Home etc.**

SPEAKERS' ADDITIONAL NOTES

If possible, add information with particular reference to local area. Snippets about individuals often go down well, but care needed to protect confidentiality of individuals described.

If questions are asked to which the Speaker feels unable to give an accurate reply, seek name and address of person posing the question and get Head Office to reply in writing.

Finally - working for, and with, the RMBI is an immensely rewarding and satisfying experience. It enables us all too directly assist our older Brethren and their dependants. Additional help is always welcome and we all thank you very much indeed for your personal support and your enthusiasm. Enjoy your presentation.

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Section 1: Background

Statement of purpose

As an organisation offering degrees of care, support and assistance appropriate to individual needs, we are committed to ensuring the individuals' right to dignity, respect, choice and control over their own lives.

Aims

We provide exclusive care for older Freemasons and their dependants. Brethren, wives, widows and other dependants who meet our eligibility criteria can apply. We also provide advice for those who are in difficulty but who wish to remain in their own homes.

History

The RMBI was founded in 1842 and named the "Institution for Worthy and Decrepit Freemasons", in 1850, the first Home (for Annuitants only) was opened in Croydon with an equally interesting name the "Asylum for Worthy, Aged and Decayed Freemasons". It remained there for over 100 years until 1955 when the Home transferred to Harewood Court, Hove in Sussex, and subsequently ceased to be for Annuitants only. The property has recently been refurbished internally and externally and comprises of 120 apartments with bedroom, lounge, a fully fitted kitchen and bathroom/w/c. These apartments are now available for purchase on 125 year lease. Details and a brochure are available from the RMBI head office.

Between 1960 and 1985, a further 14 Homes were set up or acquired around England and Wales. Some properties have been built specially for the RMBI and others are conversions of existing buildings. These Homes provide both residential and nursing care. Four more Homes are now open and we now accommodate over 1000 residents in our 17 Care Homes around the country.

In addition, a number of other people living in the community receive pastoral care visits from the Care Advice Team, who have been decentralised to cope with the demand. Over 3000 people now benefit from our services, over two-thirds of whom are women. The RMBI employs over 1400 staff, mainly in the Homes, many of whom work part-time.

The Current Situation

Care in our Homes

Care may be provided in the form of sheltered, residential or nursing accommodation. Sheltered accommodation is offered in a limited number of Homes (Masonic Charitable Housing is the main provider). Many Homes offer residential and nursing care, and can accommodate people who may be a little confused. Where specialist care for people with Alzheimer's disease, dementia etc. is needed, special housegroups have been created.

Typically, a Home's management team will comprise a Home Manager, a Deputy Home Manager, and a Business Coordinator responsible for Administration. At least one RGN is on duty at all times in the Homes which offer nursing care. Application for residence should be made direct to the Home Manager at the Home of choice or by a general enquiry to the Care Operations Team, Great Queen Street, London (020 7596 2400). Applicants will normally be over 60 years of age, and fall into the qualifying categories (see Appendix currently being revised). Occasionally, the Trustees will exercise discretion in respect of others who would not otherwise qualify.

Places are offered on the basis of need rather than first come, first served. Prospective residents need not be fully ambulant on admission; they can go direct to nursing care. Residents pay for their care according to their means. Where a prospective resident has limited financial means, financial support is required from the Local Authorities prior to admission. About 35% of residents have such limited resources that they qualify for financial help from the Department of Social Security or the Local Authorities. (That is from the area of their domicile at the time of application - their home Local Authority.) This subject in itself could take up the whole of our time together, in all cases applicants or those assisting them with the application process should contact the Home Manager of the Home in question for advice.

Residents are encouraged to bring small items of furniture and other personal possessions with them and can choose their own colour scheme. They can keep cars and small pets (including cats and dogs at some Homes). Residents can invite guests for meals and an overnight stay (if a room is available) at a modest charge.

Residents may transfer between Homes or take a holiday at another Home at no extra cost, when circumstances allow. There is a Residents' Charter and each Home has its own Residents' Committee. Each individual has his or her own care plan and an identified key worker.

Pastoral Care

Formerly known as the Welfare Team, our three regionally based Care Advice Visitors are now part of the Care Operations Team. The importance of their work cannot be overestimated. Each Visitor is responsible to the Care Advice Team Manager, and plays a vital role in providing advice to recipients of Masonic Relief Grants and prospective residents who are considering moving into our care.

Care Advice Visitors cover the whole country. Almoners have an important role to play in contributing to an effective team approach.

A limited number of two-week holidays are made available to Annuity holders and recipients of the Masonic Relief Grant each year at four selected UK sites (Bournemouth, Eastbourne, Llandudno and Thorpe Bay). A winter holiday in Malta is also available for those who need to escape from the cold and damp. Individuals who would not benefit from a group holiday, such as the physically frail or blind, can be considered for funding on holidays tailored for their specific needs.

Costs

In 2005/2006, the cost of running the RMBI was over £26 million. Much of this expenditure was in running the Homes and a major proportion is recovered from contributions from residents or Local Authorities. The RMBI has, annually, to cover the difference - more than £6.1 million - most of which is contributed by the Fraternity through the Festival system and donations. Legacies also play an important part.

The Future

Currently (October 06), the average age of our residents is 85, and we have 415 residents over the age of 90 and 20 over the age of 100. This means we must also face the growing challenge of caring for people with dementia. The Care Standards Act has resulted in the closure of thousands of Care Homes since 2001. A combination of higher standards and tighter regulation, while welcomed by organisations such as ours as it strives to improve standards of care for older people, necessitates more resources and more effective use of those resources.

One of the original plans was to extend the RMBI's services to provide residential care for people with a mental handicap/learning disability. No other Masonic charity directly manages this type of care. A small Home was opened near Doncaster in late 1999, thanks to generous financial assistance from the Grand Charity and the Province of Yorkshire (West Riding). It is run by a charity called Masonic Care Limited, under the wing of the RMBI.

The work of the RMBI is one of mutual dependence between the RMBI and the Fraternity.

With the continued generous support of Freemasons throughout the English Constitution, we are confident that we can meet the challenges of the future.

The RMBI exists to enhance the quality of life for over 4000 people throughout England and Wales. However, as the needs of our beneficiaries change, so the quest for quality is unending.

Nonetheless, we have a firm commitment to meeting the needs of older Freemasons and their dependants, striving vigorously to provide the highest standards of care, support, holidays and assistance to older people living in their own homes.

Section 2: History

1842	INSTITUTION FOR WORTHY & DECREPIT FREEMASONS founded
1850	Home for Annuitants established at CROYDON was sole residence for over 100 YEARS "ASYLUM FOR WORTHY, AGED AND DECAYED FREEMASONS"
1955	Moved to HAREWOOD COURT, HOVE Ceased to be for Annuitants only Sheltered accommodation - 100 x 1 BEDROOM FLATS Later modified to give limited RESIDENTIAL/NURSING CARE now reverted to SHELTERED accommodation only in 120 apartments with en-suites - RESIDENTIAL/NURSING Care now provided at BARFORD COURT
1960	First period of expansion
1985	14 more Homes established in England/Wales from Scarbrough Court (Northumberland) to Cadogan Court (Exeter)
1986	Second period of expansion with FOUR NEW HOMES
1998	Prince Michael of Kent Court, Watford, Herts Shannon Court, Hindhead, Surrey Barford Court, Hove, Sussex Prince Edward, Duke of Kent Court, Braintree, Essex

Summary

- Approx. 4000 BENEFICIARIES - over two-thirds are Women
- Over 1400 STAFF - mainly in the Homes - many are part-time
- HQ Organisation - reduced numbers
- CARE ADVICE TEAM – Decentralised

Section 3: Location of Homes

NORTH

CONNAUGHT COURT*
Fulford, York

DEVONSHIRE COURT*
Oadby, Leicester

ECCLESHOLME
Eccles, Manchester

QUEEN ELIZABETH COURT
Llandudno, Gwynedd

SCARBROUGH COURT
Cramlington, Northumberland

THE TITHEBARN
Great Crosby, Liverpool

HARRY PRIESTLEY HOUSE
(Run by Masonic Care Limited)
Thorne, near Doncaster

SOUTH WEST

ALBERT EDWARD,
PRINCE OF WALES COURT
Porthcawl, Mid Glamorgan

BARFORD COURT
Hove, East Sussex

CADOGAN COURT
Exeter, Devon

HAREWOOD COURT**
Hove, East Sussex

LORD HARRIS COURT
Wokingham, Berkshire

SHANNON COURT*
Hindhead, Surrey

ZETLAND COURT*
Westbourne, Bournemouth

SOUTH EAST

CORNWALLIS COURT*
Bury St Edmunds, Suffolk

JAMES TERRY COURT
South Croydon, Surrey

PRINCE EDWARD*
DUKE OF KENT COURT
Braintree, Essex

PRINCE GEORGE,
DUKE OF KENT COURT
Chislehurst, Kent

PRINCE MICHAEL OF KENT
COURT*
Watford, Hertfordshire

*Homes currently offering facilities for people with dementia.

** Sheltered accommodation for sale

Section 4: Forms of Care

Residents

SHELTERED

- Living independently
- Quick access to help
- No registration necessary
- Limited RMBI availability

FLATS / BUNGALOWS

- Available at some Homes but the MASONIC CHARITABLE HOUSING is an important provider

RESIDENTIAL

- What a caring family might like to provide, but often are unable to do so as people's frailty increase.

NURSING

- Many RMBI HOMES have Professional Nursing (RGN)

SOCIAL SERVICES

Financial support is available

(subject to means test and assessment of dependency)

Non-residents

- 3000 people living in the community
- POTENTIAL RESIDENTS - establish people with greatest need
- CARE VISITS - limited numbers with no financial problems but other needs arising from ageing (e.g. loneliness)
- CARE ADVICE TEAM - limited resource (3 for the whole country)
- ALMONERS' ROLE CRUCIAL – Care Advice Team have knowledge/expertise, Almoners have numbers, Masonic commitment a powerful team if Almoners and Care Advice Team working together

Section 5: Homes

STAFF

- Management Team - typically Home Manager plus two others - flexibility in organisation to reflect local needs. All professionally qualified - at least one RGN always on duty where nursing care is part of the service.

ENTITLEMENT/QUALIFICATION

- Appendix 1 and Notes for the Guidance of Almoners

WHEN TO APPLY

- When people have difficulty managing on their own

HOW TO APPLY

- Apply direct to Home Manager at Home of choice - apply even if preferred Home full
(consider a temporary alternative at another RMBI Home)
- Direct entry to nursing care is available at a number of Homes
- One half of married couple may be acceptable
- **Places offered on basis of need**

COSTS

- No minimum level of capital/income required except some form of funding must be in place see below
- No promise of donation/legacy expected
- Residents pay for care according to needs - the quality of care same for all
- Financial support must be agreed with local authorities on admission
- Over one half receive help from local authorities in line with Government legislation in 1996
Reduced scale of fees when savings reach £20.5k
No fees when savings at £12.5k
(NB Figures change annually in line with Government guidelines)

ENVIRONMENT

- Encouraged to bring own furniture/other personal possessions - choose colour scheme in rooms
- Can keep car/small pets by arrangement
- Can invite guests to meals/overnight stay, may transfer between Homes
- May take holidays at other Homes (no extra charge)
- Short stay breaks usually available - respite care or perhaps for a "taster"

CHANGING PATTERN OF CARE

- Legal requirements/ageing population impose new needs - residents' charter (basic entitlement)
- Residents' committee
- Treated as individuals
- Each resident has a care plan/identified key worker
- Staff conditions of employment/training/development are also receiving increased focus

QUALITY ASSURANCE

- RMBI was first charity to have a dedicated Quality Assurance Manager. Feedback from social services inspection units very positive. Quality standards are under continuous review.

Section 6: Other Support

GOOD NEIGHBOUR FUND

- Assists the RMBI to pay for holidays for Annuitants and recipients of the Grand Charity's Relief Grant. Provides special fund for emergency need at discretion of Chief Executive. Income from RMBI funds, Friends of RMBI (Annual Ball, Roll of Honour), Lodge donations (ideal for one year appeal)

VICTOR DONALDSON FUND

- Loan scheme, introduced 1973 - available to Annuitants and recipients of Masonic Relief Grant or beneficiaries of Grand Charity. A loan for home renovation or improvements over and above help available from statutory sources - no repayment in lifetime unless property sold - repayable from estate (with modest interest)

ASSOCIATIONS OF FRIENDS

- Fund-raising for local projects at their Home
- Practical assistance to Home Manager and staff
- Befriending individual residents

Further information concerning Holidays (Good Neighbour Fund) can be obtained from the Care Advice Team at Head Office at Great Queen Street, London (020 7596 2400).

Further information on the Victor Donaldson Fund can be obtained from Annette Campbell, Finance Administrator and Company Secretary, at Head Office.

For more information on Associations of Friends, please contact the Home Manager at the Home concerned.

Section 8: Fund-raising

FESTIVALS

Primary source of income is the Fraternity Provincial commitment (income varies with size). Other contributions – Metropolitan Grand Lodge who are currently in a five year appeal for the RMBI. No "poaching" from other Provinces within the life of other Masonic Festivals

RMBI FESTIVAL LIST

Festival	Local RMBI Home
• 2007 Somerset	Cadogan
• 2008 Bristol	Cadogan - AEPOW
• 2009 Middlesex	PMOK - LHC
• 2010 Durham	Scarborough
• 2011 Berkshire	LHC
• 2012 Leicestershire & Rutland	Devonshire
• 2013 Northants & Hunts	Devonshire
• 2014 Dorset	Cadogan
• 2015 East Lancashire	Ecclesholme

DONATIONS

Gift Aid

There are various tax reliefs designed to promote charitable giving e.g. payroll giving, legacies and, more recently, the introduction of Gift Aid.

Under Gift Aid, one-off cash donations by individuals of any amount qualify for a tax break both in the hands of the RMBI and, in the case of higher rate income taxpayers, the taxpayer as well. With effect from April 2000, all donations large or small, regular or one-off, qualify for income tax relief.

In his March 2000 Budget, the Chancellor promised to contribute an additional 28p for every £1 donated to charity; a donation of £100 will result in the RMBI receiving £128. The percentage has now been reduced **d to 25p in the pound**

To facilitate Gift Aid, a form can be obtained from the RMBI Fundraising Department, tel: 020 7596 2400.

Legacies/gifts through Wills increasingly significant.

RMBI needs to maintain cash flow

Festival money deposited in blocks of £10k attracts notional interest at Barclays Base Rate + 1¾%

RMBI SUPPORT

use RMBI literature:

- Annual Review
- RMBI News
- Notes for Speakers

- Display Boards - where possible

Use tailor-made literature which can often be provided for individual Provinces at RMBI expense

Use informed speakers

Section 9: Vision for the Future

CURRENT CHALLENGES

- Ageing population - some interesting statistics
- Since 1972 geriatric beds have fallen by 34% and are still dropping
- By 2030 people aged over 80 will rise by 69%
- Proportion of population aged over 85 -
1900 - 1 in 700
1990 - 1 in 70
2040 - 1 in 7

RMBI average age in Homes is 89 - (38 are over 100 - oldest 107) - age span in a Home can be 60 to well over 100

Dementia Support

- Nationally 1 in 5 aged over 80 is affected
- Specialised services needed for people with very specialised needs
- Largest growing area of support required for this special care

Very few Homes have a waiting list - Vacancies per year rising - (100 deaths three years ago now nearer 200) - reflects greater frailty on entry

1993 NHS & Community Care Act shifted onus for funding from Central Govt (DSS) to Local Authorities - more difficult to obtain financial assistance with Home fees

BUILDING PLANNING

Optimum number of residents of Home is 50 - 60

Some form of subdivision helps avoid "institutionalisation"

Existing Homes modifications:

- New buildings on existing land (including care for older people with dementia)
- Very large Homes' layouts altered to meet changing needs
- Others refurbished to uniform high standards
- House groups for people with dementia created within some existing buildings

Eligibility Qualifications for Admission to RMBI Homes

The RMBI provides care for Freemasons and their dependants. There are several different categories of eligibility and you must meet the criteria for one category to access the RMBI's services.

Following are the categories for eligibility:

1. Brother

A Brother is eligible to become a resident at an RMBI Home if:

- He is aged 60 years or over, and
- He has paid his subscriptions to a Lodge under the English Constitution for a period of at least 5 years and has not ceased to subscribe to a Lodge for the past 20 years.

2. Married couple

A married couple are eligible to become residents at an RMBI Home if:

- The younger is aged 60 years or over, and
- They have been married for at least 5 years while the Brother was a subscribing member, and
- The husband is a Freemason and has paid his subscriptions to a Lodge under the English Constitution for a period of at least 5 years and has not ceased to subscribe to a Lodge for the past 20 years.

3. Widow

A widow is eligible to become a resident at an RMBI Home if:

- She is aged 60 years or over, and,
- Her late husband was a Brother and paid his subscriptions to a Lodge under the English Constitution for a period of at least 5 years and had not ceased to subscribe to a Lodge for the 20 years immediately preceding his death (the widow of an annuitant will not be disqualified on this basis alone).

4. Female dependants other than a widow

The following female relations of a Freemason or deceased Freemason will be eligible to become a resident at an RMBI Home:

- Wife
- Unmarried daughter
- Unmarried sister
- Widowed mother
- Widowed mother-in-law

The above female relations will be eligible provided:

- She is aged 60 years or over, and
- Her husband, father, brother, son or son-in-law (as applicable) has paid his subscriptions to a Lodge under the English Constitution for a period of at least 5 years and has not ceased to subscribe to a Lodge for the past 20 years.

SPECIAL CASES

5. Any applicant in categories 1 - 4 above, who has limited means of paying the minimum acceptable fee for their care

Any applicant in categories 1 - 4 above who has limited means of paying the minimum acceptable fee for their care may be referred for consideration as a

special case. The minimum acceptable fee will normally be the average local authority fee paid at the Home in question.

6 - 9. Brother, married couple, widow or female dependant but do not fulfil the criteria in categories 1 - 4 above

If you are a brother, married couple, widow or female dependant but do not fulfil the criteria in categories 1 – 4 above you may be considered as a special case and referred via the Executive Director for admission to members of the Board of Trustees.

10. Male dependants

The following male relations of a Freemason or deceased Freemason will be considered for admission at an RMBI Home (in line with the 2004 Constitution):

- Father of a Freemason
- Son of a Freemason

Provided:

- He is aged 60 years or over, and
- His father or son (as applicable) has paid his subscriptions to a Lodge under the English Constitution for a period of at least 5 years and has not ceased to subscribe to a Lodge for the past 20 years.

11. Other male dependants

Applications will also be considered for admission from other male dependants, which may include and be limited to:

- Father-in-law of a Freemason

All the points as detailed in category 10 above will also be applied when considering applications from father-in-laws.

12. Other female dependants

Applications will also be considered for admission from other female dependants, which may include but not necessarily be limited to:

- Married daughters of a Freemason
- Married sisters of a Freemason
- A sister-in-law of a Freemason
- Grandmothers/grandmothers-in-law of a Freemason
- Long term female partners of a Freemason

13. Applicants for respite care who fall outside stated categories

In exceptional circumstances, applications will also be considered from applicants who fall outside the stated categories for long term respite care only. Such applicants will usually be expected to be self funding.

Notes and conditions

In reckoning length of membership, the period, if any, during which a Freemason may have paid subscriptions to more than one Lodge concurrently, will be considered as only one subscription.

Secretaries, widows of Secretaries and male dependants of a Secretary, who are exempted, according to the bye-laws of their Lodges, from the payment of subscriptions, may apply if qualified in other respects.

To enable members of the Trustees to consider applications from people in categories 5 – 13, as much information as possible should be gathered about the applicant. This should include:

- Details of the applicants Masonic Connection and that person's Masonic Career

- Details about which Home or Homes the applicant wishes to be considered for
- Financial details of the applicant
- Care needs of the applicant
- Age of the applicant
- Where possible information as to whether a Lodge or Province supports the application