



# Better Lives

The care issue



Encouraging opportunity,  
promoting independence,  
improving wellbeing

[mcf.org.uk](http://mcf.org.uk)



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**Guest welcome** “Caring for the people we love can be a lot of hard work, whether you’re looking after a child or an older, disabled or seriously-ill relative. It often means putting your career, education or hobbies on hold, but being a carer shouldn't mean giving up your whole life or the ability to support yourself financially. Sadly though, some people find that this is the reality.

“As a carer for my husband, John, I know just how challenging the role can be – however rewarding it is to feel you are making a difference to their lives. With support from the Masonic Charitable Foundation (MCF) and my husband’s lodge, I can have a much-needed break which allows me to recharge my batteries and carry on caring.

“In this issue of *Better Lives*, you can learn more about how the MCF is helping those who look after their loved ones. You can also find out what life is like for a professional carer in an RMBI Care Co. home, the support available to people after the person they are caring for dies, and how the MCF can support families with childcare.

“If you are in a caring role and you’re finding it hard to juggle your responsibilities, wellbeing and finances – please get in touch with the MCF. They truly recognise the value of care and are committed to making sure we are not left alone to struggle.”



**Avril,**  
Full-time carer



Our resident Almoner answers your questions about the support we provide.

**I am caring for my partner with dementia and it seems likely that they will soon need to move into a care home. Can the MCF help?**

**Yes** – The RMBI Care Co, part of the MCF, can consider subsidising care fees in any of their 18 care homes around the country. The Advice & Support Team will be able to talk to you about other care options if you would prefer, although the MCF cannot provide funding for other homes. In the meantime MCF can consider supporting you with carers breaks, and pastoral support is available should you need it.

**My father is a Freemason who lives alone, and in need of extra support. He doesn't currently receive any care – can the MCF help?**

**No** – The MCF cannot fund care for individuals in the home who aren't already receiving unpaid care from a loved one. However, the AST can talk to you about local authority support, help them get assessed for a care plan, and check their eligibility for any other MCF support.

**I am caring for my partner and, whilst we do have help from the local authority, I am struggling to cope mentally. Does the MCF fund counselling?**

**Yes** – The MCF can offer you emotional support through our counselling service – this includes telephone counselling if you aren't able to leave your partner for long periods.

**I am a widow and am becoming isolated due to mobility problems. Can you help?**

**Yes** – The MCF wants to ensure that you have appropriate pastoral care, and can arrange contact through your local province – including details of widow's groups where applicable to help you make new friends. The MCF can also consider support with mobility scooters and equipment in the home to help you stay independent.



0800 035 60 90

Send your questions for the **Better Lives Almoner** to [help@mcf.org.uk](mailto:help@mcf.org.uk)

## You've spoken!

*"I would like to say how much I enjoy reading your magazine, and how much you help those who need it! I am a 90-year-old widow, and I look forward to receiving the next issue." Mrs Collins, by letter*

## 5 steps to self-care

Self-care is an activity we make a conscious effort to do, to help take care of our own mental and physical health. Whilst it is important to look after others, it is also important to look after yourself. We should treat ourselves with the same level of kindness that we show others by giving ourselves a daily dose of compassion – positively feeding the mind, body and soul.

We've put together a list of 5 simple self-care tips you can fit into your daily routine to make sure you're looking after yourself, as well as others.

### 1. Move your body

Challenge yourself to move and get your blood flowing e.g. take a walk or go for a swim — you'll feel great doing it. If you have limited mobility, gentle stretching in bed can be a good way of moving your body.

### 2. Reflect on the positives

Take 10 minutes to write down five things you are grateful for each day – this is a great way of focusing on the positives in life.

### 3. Add an extra piece of fruit or veg

Adding an extra piece of fruit or vegetable into your day is a small change, but what you eat can make a big difference to how you feel.

### 4. Relax

Take five minutes to stop, sit down and relax, solely focusing on your breathing and your body.

### 5. Test your brain

Whether it's Sudoku, crosswords, or solitaire – play something that challenges and stimulates your brain. Check out our crossword puzzle on the next page.



# A day in the life



## My alarm goes off...

...at 5:30am. I always start my day by having a cup of tea and feeding my cat, Poppy. By the time I leave the house it's about 6:10am, and it only takes me 15 minutes to get to work.

## When I arrive at work...

...I go through the home's diary to see which GPs and district nurses I have to get in touch with, and take round any daily medication that residents need. Once that's done, I join the other shift leaders and members of staff for a morning briefing. We use this as an opportunity to recap what happened during the night, and what the day holds for us.

## A typical day is...

...very busy! Some of our residents need daily visits from medical professionals, so I make a lot of phone calls to doctors, and there are usually quite a few nurses visiting. After lunch, there are activities for the residents to take part in such as singing, crafts or sitting Pilates. This gives me a chance to get cracking with some paperwork, including reviewing individual care plans for each of the residents. Because dementia is often worse in the evenings, I have to be especially vigilant from about 4pm onwards to make sure everyone is safe and comfortable.

## I like to spend as much time as possible...

...with the residents. I'm very hands-on and I absolutely love getting to know them and their families.

*Nikki is shift leader at the RMBI Care Co. care home in Essex. She is a friendly face for residents living with dementia and plays a vital role in their day-to-day care.*

## We try to support people's mental and physical health by...

...constantly monitoring them and acting quickly when we spot anything out of the ordinary. All staff carry mobile phones to note everything down, meaning we have a good record of anything that doesn't seem usual. Having good rapport with the residents really helps, because when you know someone well, you can tell if something's not right. We work closely with GPs, nurses, residents' families, and the residents themselves to make sure everyone is as happy and as healthy as possible.

## The best part of my job is...

...the working environment. It's very resident-centred and the staff are fantastic. Getting to know the people we care for and their families is incredibly rewarding, and I know that this is absolutely the job I should be doing.

## The hardest part of my job is...

...updating relatives on the health of a resident in end-of-life care. It's never an easy conversation to have, and it's even worse over the phone. No one ever gets used to it.

## After work...

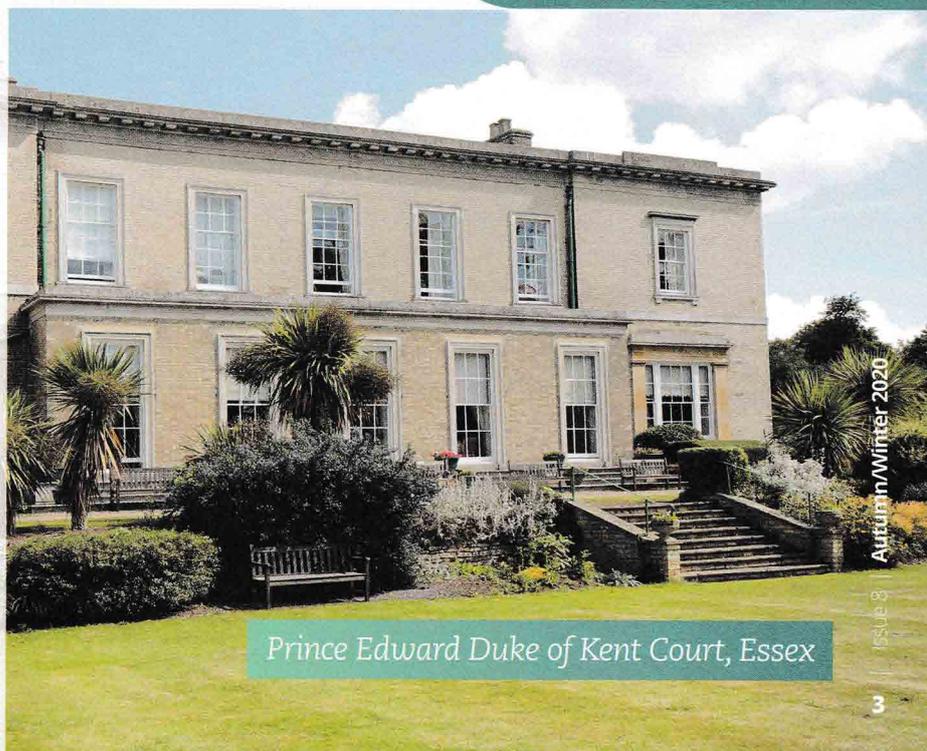
...I enjoy a glass of wine and relax – not every night, though! My days at the home can be very hectic and demanding, so it's good to unwind and give myself a break.

To find out more about the RMBI Care Co's 18 care homes and their support and services, get in touch with your nearest home today.

☎ 020 7596 2400

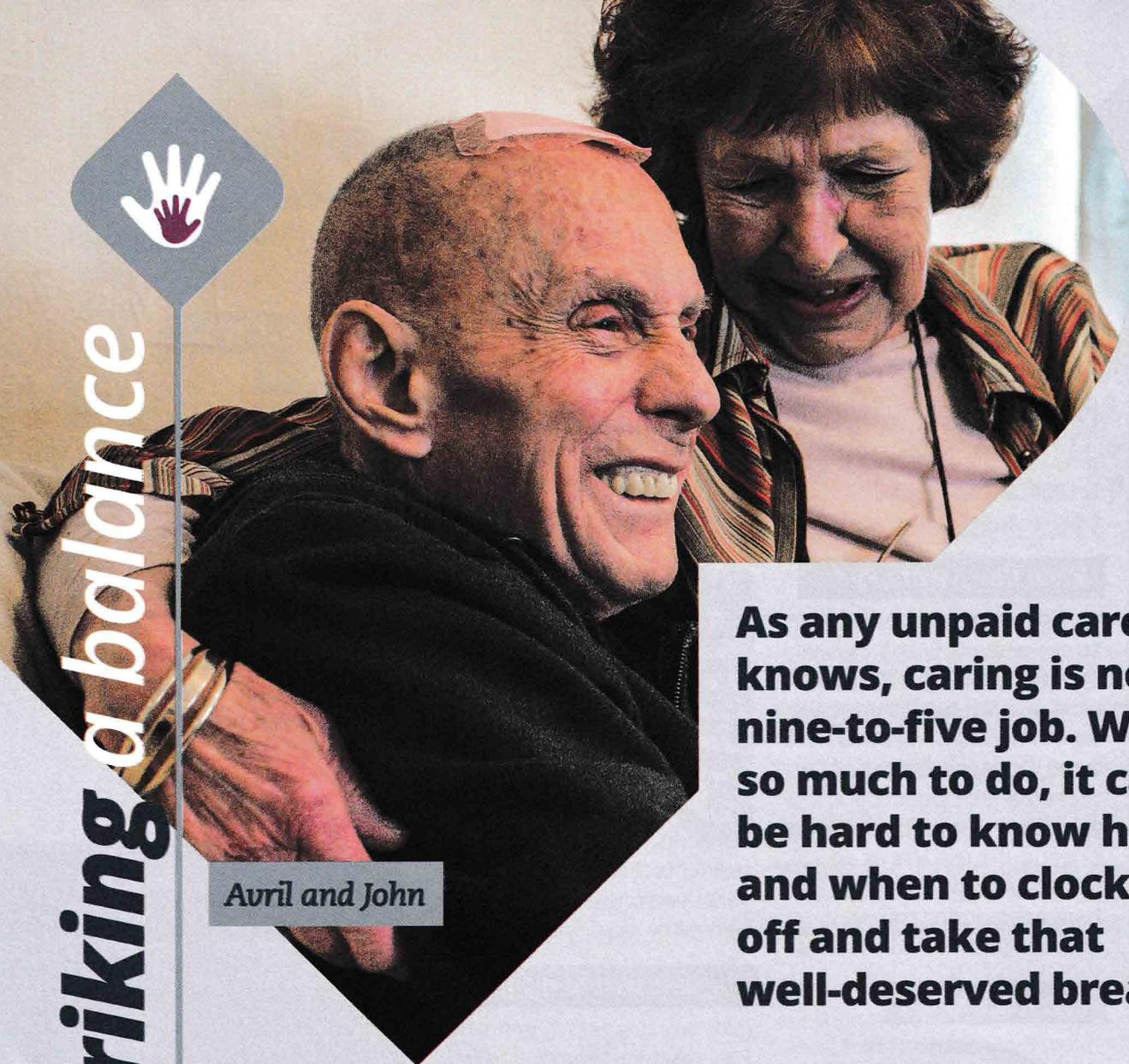
@enquiries@rmbi.org.uk

🌐 rmbi.org.uk



Prince Edward Duke of Kent Court, Essex

# Striking a balance



Avril and John

**As any unpaid carer knows, caring is not a nine-to-five job. With so much to do, it can be hard to know how and when to clock off and take that well-deserved break.**

**Caring for a partner or family member can be a rewarding experience, and it's natural to want to put all your energy into supporting the needs of a person you care for. As someone who knows your loved one best, you might think that you are the only one who can take proper care of them.**

But despite what people might think, carers are not superhuman, and it can be easy to slip into a routine which neglects your own needs and puts your health at risk.

A recent report from Carers UK revealed that full-time carers are twice as likely to be in bad health as non-carers, with 64 per cent citing a lack of practical support and 50 per cent a

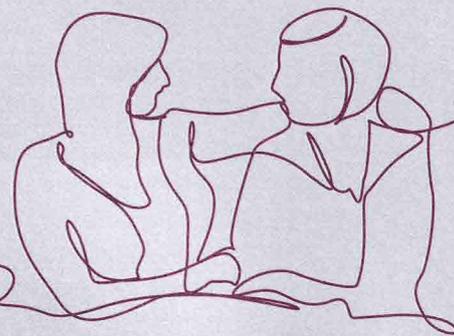
lack of financial support as major reasons.

Being a carer is a big responsibility, so making sure you are fit and healthy – both mentally and physically – is essential if you want to continue providing the best possible care.

Taking regular breaks is one of the most effective ways to look after yourself, helping you to feel stronger and more energised – ready to carry out your caring role with renewed enthusiasm.

**That's where our funding for carer breaks come in, helping you to strike a balance between caring for your loved one and caring for yourself.**

There are lots of different ways for carers to take a break. It might be a few hours each week, a day here and there, a full week, or even a combination of all these options. It might involve the carer going away for a holiday, or the person in need of care staying at a residential home. When it comes to having a break away from a caring role there is no 'one size fits all' approach; it's about finding the solution that makes the carer and their loved one the most comfortable.



## What are your carer break options?

In the previous issue of *Better Lives*, we explained how we can support carers by funding 'domiciliary' care in the person's home or a short stay in a residential or nursing home. We are pleased to say that our carer breaks also include funding for day centre care.

**Over the course of a year, we can fund one or a combination of the following types of support:**

- Up to ten hours per week of domiciliary care from a qualified carer
- Up to six weeks in a residential care home
- Up to two days per week at a day centre

We encourage everyone who comes to us for help to contact their local authority to arrange a care needs assessment, as it is important they are providing any care for which your loved one may be eligible.

However, don't worry if you haven't had a needs assessment – we can still consider support whilst an assessment is being

arranged. The amount of support we can offer will depend on your financial situation.

## What can't we do?

Our carer breaks are focussed on the needs of the carer, to ensure that they are able to rest, with the knowledge that the person they care for is in safe hands. This means that we cannot fund care at home, for those who are not already receiving unpaid care from a loved one. We are also unable to offer help towards permanent, convalescent or 24 hour live-in care.

## Still confused?

Our Advice & Support Team (AST) can help you to explore the various care options available and choose what works best for you. They can also help you to access a carer's assessment – different to a care needs assessment – any local authority funding available, and if appropriate, complete an application to the MCF.

## Can we help you?

*Get in touch with our Enquiries team, who will advise you on how we can help, or arrange for a member of our Advice & Support Team to contact you.*

☎ 0800 035 60 90

@ [help@mcf.org.uk](mailto:help@mcf.org.uk)

*With any state assessments, we recommend you checking with your local authority for their latest information and guidance on services.*

caravanning and fishing. Then the children grew up and still, whatever we did, we did it as a couple; we were always hand in hand. Now he doesn't go out, so I don't really go out.

"John needs 24-hour care; he can't be left for even 10 minutes, which means that I'm constantly on edge when it's just the two of us.

"Both my husband and son are Freemasons, so the lodge were aware of our situation. We didn't even have to ask for help, they just offered to put in an application on our behalf. It didn't really occur to me to ask for assistance, so it was a wonderful surprise that they were so eager to help.

"The MCF pays for carers to come in to our home so that I can take a break. It's brilliant in that it gives me a rest so that I can stay strong. But to be honest, I still worry about him when I'm not there.

"It can be tough being a carer, but this is my job now, and I know that John would do the same for me."

Turn to page 10 to find out more about care and carer's assessments and how we can support you in organising one.

## Avril is a full-time carer for her husband, John

"I've been caring for my husband for about four years now. He has dementia which is the hardest thing to cope with, but he is also diabetic and is a double leg amputee.

"It's hard work, but physically I'm actually a very healthy, strong woman so I can manage. It's the emotional side of things that really takes its toll.

"We've been together for 52 years, and for all those years before he became ill, we did everything together. As a family we would go

“

*It's brilliant in that it gives me a rest so that I can stay strong.”*

*Sadly, John has now passed away but we will be there for Avril and her family, should they need our support.*

# Caring for communities through COVID-19



**When the coronavirus pandemic sent millions of households into lockdown, we stepped up our funding for charities and adapted our support for Freemasons and their families, to ensure those most vulnerable were supported through the crisis.**

The Freemasons' COVID-19 Community Fund raised more than £2 million to support frontline initiatives. Over £1 million of this was generously donated by Freemasons, their families and friends, with the other £1 million match funded by the MCF. We also gave £750,000 to three leading charities which worked hard to alleviate the negative impact of COVID-19 on those they support; Mind, Age UK and Buttle UK.

This funding was part of an additional £2.75 million pledged by the MCF to support Freemasonry's charitable response to COVID-19.

**In total, 451 charities were supported with £2,775,136 funding between 1 April – 31 July.**

**1,847 grants were also given to 1,460 Freemasons and their families struggling as a result of COVID-19, totalling £2,689,702.**

Explore how Freemasonry's charitable response to COVID-19 impacted your community:

[mcf.org.uk/covid19impact](https://mcf.org.uk/covid19impact)

**Derbyshire Square Meals**  
£10,000

Derbyshire Freemasons were one of many Provinces which used MCF funding to cook and deliver meals to vulnerable and socially-isolated residents.

**England and Wales Computer equipment**  
£98,520

We provided computer equipment to disadvantaged children and grandchildren of Freemasons, to ensure they could continue learning from home and stay in touch with their friends.

**Devonshire Improving Lives Plymouth**  
£8,000

The Freemasons' COVID-19 Community Fund helped continue much-needed advice and support to veterans, people with disabilities and long-term health conditions.

**England and Wales**  
**Daily living costs**  
**£2,032,847**

30 per cent of all grants to Freemasons and their families supported them with day-to-day living costs.

**Nottinghamshire**  
**Nottinghamshire Independent Domestic Abuse Services**  
**£1,250**

The Freemasons' COVID-19 Community Fund supported men, women and children who continued to face domestic abuse whilst in lockdown.

**England and Wales**  
**Counselling service**  
**£183,048**

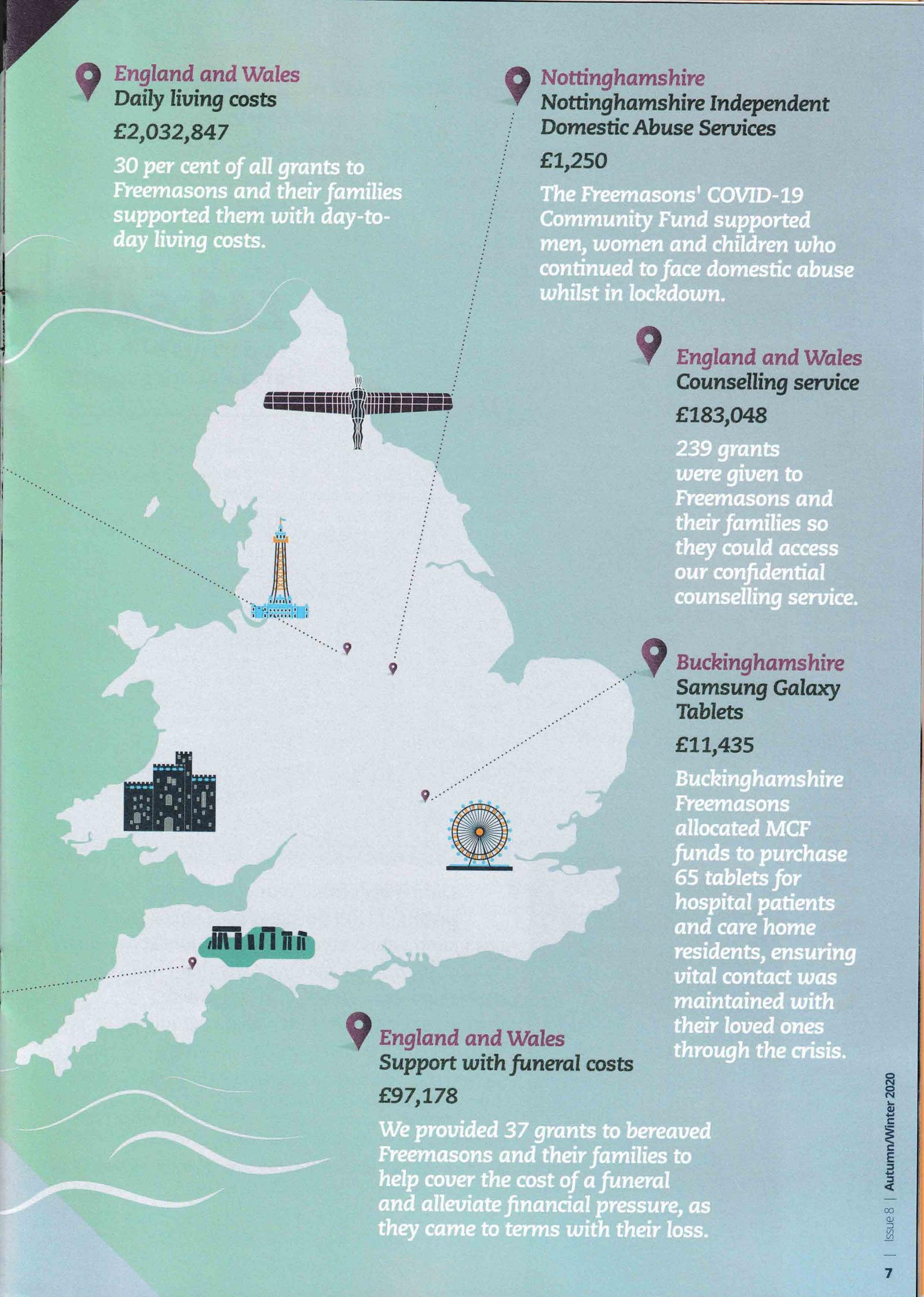
239 grants were given to Freemasons and their families so they could access our confidential counselling service.

**Buckinghamshire**  
**Samsung Galaxy Tablets**  
**£11,435**

Buckinghamshire Freemasons allocated MCF funds to purchase 65 tablets for hospital patients and care home residents, ensuring vital contact was maintained with their loved ones through the crisis.

**England and Wales**  
**Support with funeral costs**  
**£97,178**

We provided 37 grants to bereaved Freemasons and their families to help cover the cost of a funeral and alleviate financial pressure, as they came to terms with their loss.





**Childcare can help children build relationships and a sense of independence, whilst their cognitive development can thrive with a day of play and activities. Childcare also enables parents to carry on working or learning and financially support their family.**

## So what's the problem?

Childcare is one of the largest expenses for any family with young children. Last year, the average cost of part-time childcare for a child under two in nursery was £6,600 a year. Raise this to full time, and on average a parent or guardian would spend £12,600 on one child's care alone. Depending on your social or financial situation, investing in such support can run the risk of putting your family into unnecessary debt.

Over the last few years, the government has been providing better support for parents, including the introduction of 30 hours free childcare for those eligible. But, for those who are ineligible, should the unexpected happen – a redundancy, loss of income or other financial distress – families can suddenly

find themselves struggling to get by and unable to afford childcare which, at worst, can either force parents out of work or education, or prevent them from regaining suitable employment.

## How can the MCF help?

Whether it's support for pre-school children, breakfast and afterschool clubs for school-age children or holiday care – for parents who find themselves with an unexpected loss of income and are struggling to continue childcare, we may be able to help.

We will consider whether we can support you with costs for everyday living and, if we can, we will then consider funding up to 52 weeks of childcare per year. This support helps to bridge the gap between the affordable and unaffordable, and can keep a parent in work or on a path that's leading them into employment.

**Last year, we gave  
£41,649  
to parents in need  
of childcare support**

If you are from a low-income family, we can consider support to help you to increase your household income – whether that's help with CV writing or funding for training courses – in turn giving you more money to spend on childcare should you wish.

So if you've found yourself in an unexpected situation and you're finding it difficult to afford your childcare costs, get in touch with us today.

Imogen did, and it's helped her pursue a career as a nurse...

## Can we help you?

Get in touch with our Enquiries team to discuss ways in which we can support you with childcare costs:

☎ 0800 035 60 90

@ [help@mcf.org.uk](mailto:help@mcf.org.uk)

**“**During my second year of university, I fell pregnant with my daughter, Darcey. Not only was I faced with becoming a mother whilst juggling my education, I was battling costs that I hadn't ever experienced – the cost of childcare is just phenomenal, and I only managed to graduate because I could do long-distance learning.

“I achieved a first class honours degree which I'm incredibly proud of, but I was determined to go back to university to complete a second degree in nursing – I wanted to pursue a career that I loved and provide a good, stable future for Darcey.

“A nursing degree has no set structure, and my placements would be constantly changing, so Darcey needs to be in nursery five days a



*Imogen, student nurse and mother to Darcey*

week. At first I was optimistic I could survive and 'make do' but in reality I wasn't confident I could keep a roof over her head.

*"I was very upset about the future for myself and Darcey – I wanted to be able to provide a good future for my child and be happy in my job, but the cost of childcare made this seem impossible.*

"There was about a £3,500 shortfall between the cost of childcare and what was provided by the government so, as my grandfather

was a Freemason, I decided to get in touch with the MCF to see if they could help me.

"When I got an email through to say the MCF would provide me with a scholarship for living costs and support for childcare, I called Claire – a member of the Advice & Support Team who had supported me – and cried on the phone to her for about half an hour. After so many knockbacks and dead ends, having someone say "Yes, we want to help you" was fantastic.

"Darcey can now be with her friends for five days a week and loves the social side to it. My degree is

going really well, and I've found something that I'm passionate about. The university has provided me with so many opportunities – I've realised that I want to go into research nursing, and I can't wait for the future.

*"Without the support I don't know where I'd be, or what I'd be doing. I certainly wouldn't be pursuing a career that I love and building a future for my daughter – the MCF really has changed my life."*



**If you're one of the 6.5 million unpaid carers in the UK, you may know that giving someone else your time and attention means it can be easy to forget about your own needs.**

When you stop to gather your thoughts, have you ever found yourself thinking: "I'm struggling to make ends meet each month", or "I need some time away from caring"? You may have even thought, "My own mental health is suffering".

If you've ever considered one of these thoughts – you're not alone. Thankfully, for Freemasons and their families, we have 13 regional Advice & Support Team (AST) advisers on hand to provide guidance and support to help you in your caring role.

**Follow AST Team Leader, Gill, as she takes you through how the AST can support you.**



## 1 Help arranging a carer's assessment

Whatever your situation, your local authority has a duty of care for all carers to carry out an assessment to see what could make your life easier – whether that's help with taxi fares if you don't drive, training how to lift safely or even putting you in touch with local support groups. We can contact your local authority or social services on your behalf to arrange for a carer's assessment to be carried out – remember, even if the person you care for refuses a care needs assessment, you are still entitled to a carer's assessment.



## 2 Support discussing respite needs with social services

There are many different types of carer's breaks or respite care that can be provided by your local social services to support you in taking a break from your caring responsibilities. If you are unsure as to whether you're eligible for respite, or you don't know how to access local authority support, we can advise you on the steps involved or help you to make contact with your social services.



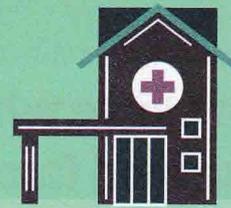
## 3 Identifying benefits to which you or the person you care for may be entitled

We often find that carers are not aware of, and are therefore not claiming, the full range of benefits to which they're entitled. We can help you to identify any benefits that you may be eligible for and support you in making an application to your local authority or the government. We can also advise you on any benefits for which your loved one may be eligible.

**4**

## Help with making an application to the MCF for support

Every member of the AST has a full understanding of the support available from the MCF and its eligibility criteria. Whether it's home adaptations, mobility equipment, carer's breaks or support for daily living expenses, we can advise you on any support you may be eligible for, and can help you to complete a full and thorough application.

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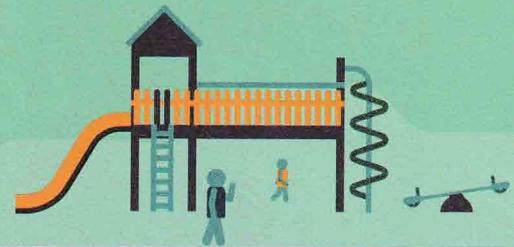
## Directing you to other charities and organisations

There are many other national charities and organisations that can provide advice and guidance, depending on your situation. Organisations like Alzheimer's Society, Parkinson's UK, Macmillan and Carers Trust can provide further support specific to your needs, and we can direct you to any other relevant charities or organisations that may be of benefit to you.

**6**

## Refer you to the MCF's counselling service

Over the years, we've seen a common need amongst carers: support for their own mental health. If you're feeling low, anxious or depressed we can put you in touch with the MCF's counselling service, which is free of charge and confidential.



**Whether you're a carer, are being cared for, or have finished your caring responsibilities, we're here to provide advice and support.**

Get in touch with the MCF to request a visit from a member of the AST, and together we can explore ways to help make your life that little bit easier.

### **Do you need support?**

To arrange a conversation with our Advice & Support Team (AST), contact our Enquiries team today:

☎ 0800 035 60 90

@ help@mcf.org.uk

**For those who care for an elderly, unwell or disabled family member, the responsibilities involved in looking after the physical and emotional needs of their loved ones leave little time to think about the future.**



## *Life after caring*

**Unfortunately, if the person being cared for dies, the sudden absence of the routine that had filled the carer's day-to-day life can leave a practical void, that makes the emotional loss even harder to cope with.**

On an emotional level, people may struggle to find a purpose once they lose their identity as a carer who is relied upon every day. And on a financial level, the loss of income from Carers Allowance or other government benefits may cause problems – especially if you need to pay for a funeral.

We offer a wide range of support to help people through the transition after life as a full-time carer. For people like Doreen, Angela and Adrian, our support helped them find their feet again after years of caring.

*"I was a carer for my husband for four years before he passed away last year. He had Alzheimer's disease, which is a horrible condition. Caring for him was a lot of hard work, and the distress it caused both of us meant that in some ways it was a relief when he was finally laid to rest."*

*"During his illness we received a lot of help from the MCF including funding for a carer's break, which gave me a bit of a rest."*

*"After Dennis died, my financial situation completely changed. He didn't have any insurance, and I also lost the income from his pension and his benefits. His death was an enormous loss, and it felt like the last thing I needed was the stress of working out my finances."*

*"A gentleman from my husband's Province came to visit me which was comforting. He made it very easy to apply for the changes to the support I would need now that Dennis was gone."*

*"The MCF offered to cover the costs of the funeral, which was a huge weight off my mind and they continue to offer funding to help me with my day-to-day living expenses. It's still tough, but thanks to the MCF, I'm managing."*

*"It's been a difficult transition, going from someone who is needed all hours of the day to not having as much to do. But I see my three sons regularly which helps a lot."*

*"Freemasonry was a big part of Dennis' life, so it's comforting that through the MCF, it is still a part of mine."*

-  Doreen
-  83 years old
-  West Kent

- 👤 Angela
- 🎂 46 years old
- 📍 West Lancashire



*"In September 2017, my mum was diagnosed with lung cancer so I moved myself and my two boys into her home so I could be her full-time carer.*

*"On her final round of chemo she came home and was very ill – more so than usual. The hospital told us to see the doctor the next day, which we did, and it was the doctor who phoned an ambulance straight away, as he was worried she had sepsis.*

*"Mum was rushed into our local Accident & Emergency, and I followed behind with my sister. Soon after arriving, mum took a turn for the worse and fell into a coma. The doctor took us into a family room and explained it was unlikely she'd wake up – we had to make the hardest decision of our lives to turn off her oxygen and wait for her to die.*

*"Going home was incredibly overwhelming. I wasn't working as I had been my mum's full-time carer, but I had two young boys to look after. Mum had helped financially, so losing her was losing an income – I remember thinking, "How am I going to do this, I have no money!" I wanted to give her a proper funeral but I just couldn't afford to pay for it.*

*"Dad was a Freemason, so I got in touch with an Almoner who supported me in contacting the MCF. I had managed to get a government grant to cover half of the cost of the funeral and after hearing my situation, the MCF agreed to pay the difference and also provide grants to cover our daily living expenses. It was the light at the end of a very long, and dark tunnel and in all honesty, it saved me.*

*"The funeral was still very simple; I bought flowers from my local supermarket and made all the food myself, but I was so happy I could do this last thing for my mum.*

*"The continued support has allowed me to do things with the boys that I couldn't have done after mum died. If I wanted to do something as a family, I would have struggled and saved all I could – the grants I receive have removed the pressure and I feel as though I can actually provide for my children. I can breathe again – the support has totally changed, and saved, my life."*

👤 Adrian

👤 54 years old

📍 Cornwall

"In 2012 I had to give up work – partly because of my own health, but partly because I became a carer for both my parents. I'm an only child so when they reached their final years, it was down to me to look after them.

"After years as their carer, I lost both my parents within three years of each other – dad first, then mum. Emotionally I was drained, and financially I was destitute – having worked and saved all my life, I ended up spending it all on my parents.

**"When they died, I struggled to look after myself financially and I slipped into a depression.**

"I don't have an income because I can't work anymore and, although I receive benefits, this goes immediately on rent so I'm left with virtually nothing afterwards.

"My Almoner is a life-long friend and he got in touch with the MCF and helped me apply for a grant to cover the costs of my mother's funeral. I was in such a state, I didn't know what was going on so he helped me through the process. The MCF gave me a grant to cover the funeral costs and then carried on supporting me with costs to cover my daily living expenses.

**"Without the support from the MCF, I genuinely don't think I'd be here anymore. I still have dark days and it feels like only yesterday that I lost my parents, but I'm managing and so grateful for all the MCF has done for me."**

### **Do you need support?**

If you are struggling after caring for someone, get in touch to see if we can help you:

☎ 0800 035 60 90

✉ [help@mcf.org.uk](mailto:help@mcf.org.uk)



## When considering your own care, or the care of a loved one, it's important to understand what's available and choose the best type for you.

To help people to make this decision, we spoke to Alison, Home Manager of RMBI Care Co.'s Albert Edward Prince of Wales Court in Mid Glamorgan. As someone

who has worked in the care industry for many years, she's well-placed to give us the best advice and explore the most important factors in choosing your care.



Here are Alison's top tips to consider when choosing care:

**When looking into the different care options, there are two main types: residential and domiciliary.**

**What's the difference?**

Residential care involves you moving to a different setting, usually a residential home or a retirement village. These homes have nurses and care workers to provide full-time support, whether it's for your medical needs or general wellbeing. Domiciliary care refers to care provided in your own home by trained carers, or home adaptations like access ramps and handrails to help keep you in your own home.

**Have you taken a care needs assessment?**

A care needs assessment is carried out by a care home or your local authority to establish the type of support you need. It determines how much your local authority can provide and can establish whether a residential home is equipped to support your needs. The assessment will consider things such as any medication you have to take, your level of mobility and what everyday tasks you can do for yourself. Some people worry that having a care needs assessment will lead to reduced independence – this is not the aim of the assessment. Instead, it is there to ensure you're receiving support in the areas in which you most need, enabling you to remain as independent as possible.

**Based on your care needs assessment, is home-based support the best option for you?**

If you have a good level of mobility, day centres could be an appropriate choice of care, which allows you to continue living in your own home. Day centres are a brilliant way of socialising, and many provide useful services like hairdressing and chiropody. Alternatively, it could be useful for professional carers to visit you at home to help with everyday tasks like cleaning and shopping. If you need more regular support, having a live-in carer is also a possibility.

**Have you decided that residential care is best for you?**

Care homes fall into three main categories: residential, nursing, and dementia nursing, and the type of home you choose should be based on your needs and resources. Unlike residential homes, a nursing home is required to have a registered general nurse on site at all times. In dementia nursing homes, a registered mental health nurse is on duty 24/7. Many homes also have high-dependency areas within their residential area which may be able to accommodate people with more complex health needs, without requiring a qualified nurse.

RMBI Care Co. supports over 1,000 residents in its 18 care homes across England and Wales, many of which are rated either 'Good' or 'Outstanding' by regulators, the Care Quality Commission and Care Inspectorate Wales. Anyone interested in moving into an RMBI home should get in touch with the home manager to see whether they can accommodate your needs.

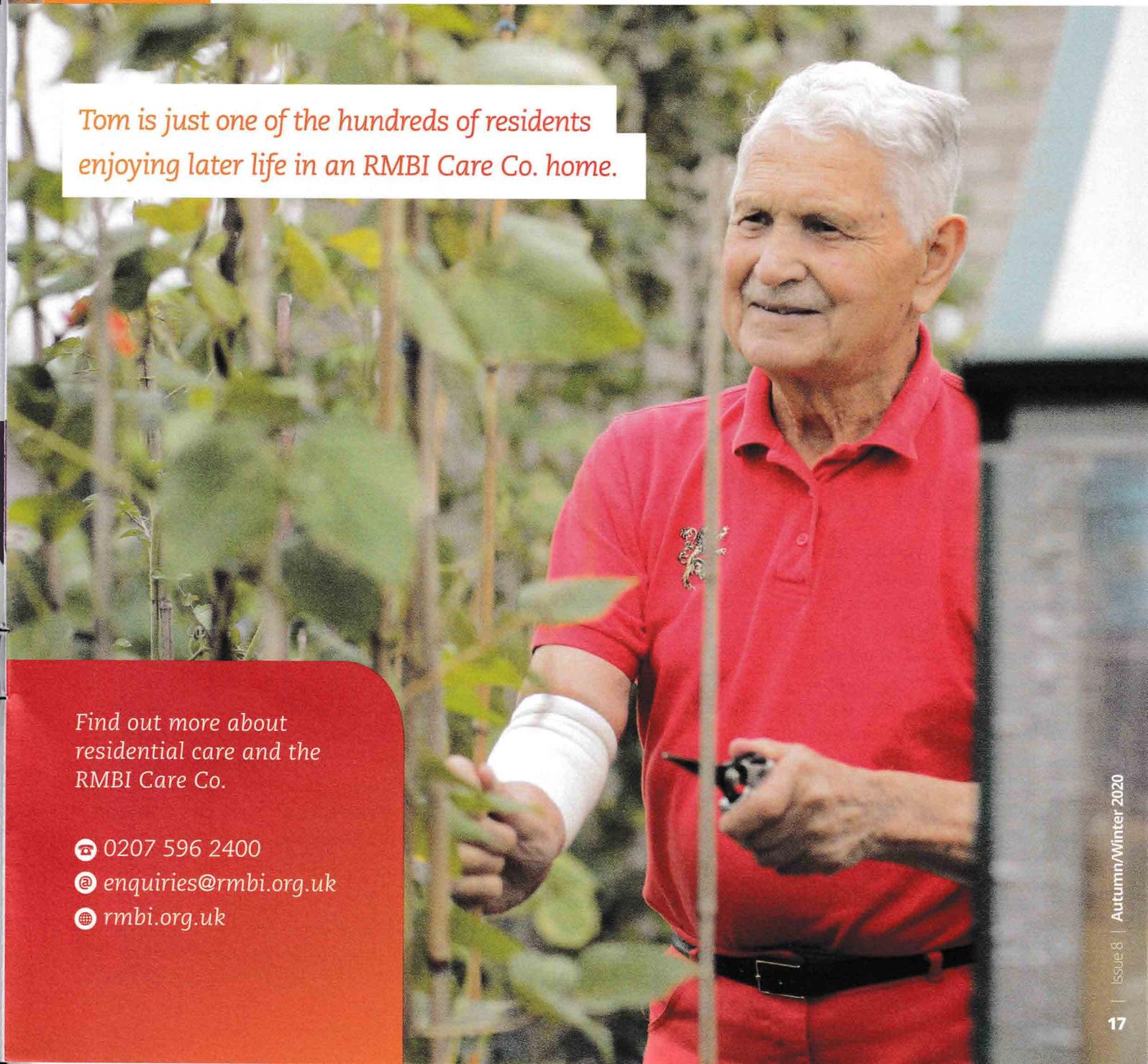
### **How will your care be paid for?**

When moving into a care home, the home will carry out a full care and financial assessment which will determine how much your care will cost. Depending on your assets, your local authority will decide whether they can support the full or partial cost of your care. If they can contribute to the cost of your care, you will need to submit an application to your local authority for support.

If a resident living in an RMBI Care Co. home reaches a stage where they are no longer able to pay for their care, RMBI Care Co. will continue to support the person's fees alongside the local authority, as long as their care needs can still be met.

### **Don't forget about the benefits of moving into a care home!**

Moving into a care home can have many advantages for both you and your loved ones. It provides peace of mind that you are safe and gives you the support needed to be comfortable and happy in your new home. With the help of staff like the RMBI Care Co's activities coordinators, care homes can also provide excellent opportunities to socialise and try new things. It might even give you a new lease of life!



*Tom is just one of the hundreds of residents enjoying later life in an RMBI Care Co. home.*

Find out more about residential care and the RMBI Care Co.

- ☎ 0207 596 2400
- @ enquiries@rmbi.org.uk
- 🌐 rmbi.org.uk

# Behind the scenes of an enquiry

**If you are going through a difficult time in your life, we and your lodge Almoner are here to help. Many people find that talking to their Almoner before contacting the MCF is a good way of understanding a little bit more about the support and services we can provide.**

Almoners are there to listen and support without judgement. So should you wish to enquire about support through your lodge Almoner, here is what you can expect:

## 1 A meeting with your Almoner

Your Almoner will arrange a time and place to meet that's most convenient for you. Many people prefer their Almoner to visit them in the comfort of their own home, but it can be in a coffee shop or even after a lodge meeting if you would prefer.

## 2 Explaining your situation

In order to better support you, your Almoner will need to know about the situation you're facing. Remember, you can give as much or as little information as you feel comfortable in sharing. If you're not comfortable speaking to your Almoner, remember you can always contact us directly instead.

## 3 Advice on the support available from the MCF

Your Almoner will understand the areas of support that the MCF can provide, and have an awareness of other organisations or charities. Your Almoner isn't there to give you advice directly, but can help you understand the range of support available.

## 4 Contacting the MCF

If you would like to contact the MCF, your Almoner can help by contacting the MCF on your behalf. Alternatively, they can provide you with our details so you can get in touch with us directly.



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**For Freemasons, for families, for everyone**  
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[mcf.org.uk](http://mcf.org.uk)

Charity number 1164703. Company number 09751836.

**Do you need support?** *Speak to your Almoner or get in touch with us directly, today:*

0800 035 60 90   
[help@mcf.org.uk](mailto:help@mcf.org.uk) 

# Puzzles for prizes

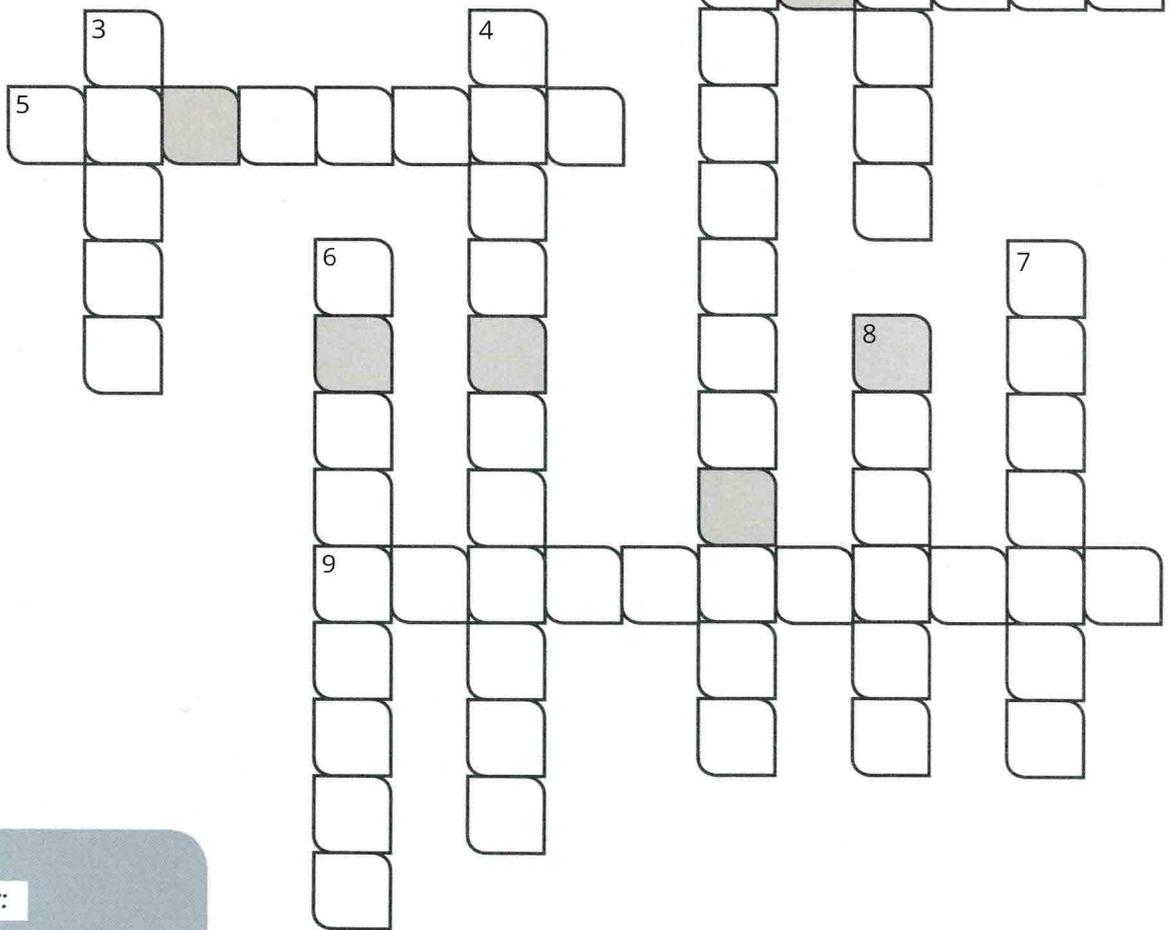


## Complete the crossword to win a £50 John Lewis voucher!

The answers to the crossword can all be found in this issue of *Better Lives*. Once you have completed the crossword, unscramble 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.

### Across

- 2 The Advice & Support Team can support you in arranging a \_\_\_\_ assessment (6)
- 5 83-year-old Doreen is a widow from \_\_\_\_ (4, 4)
- 9 The MCF can support carers by funding up to 10 hours of \_\_\_\_ care (11)



### How to enter:

Write your crossword answer and/or circle the five differences you spot in the photos clearly on the tear-off flap. Fill in your details on the reverse of the flap and send it to:

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

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

### Down

- 1 Imogen was helped with childcare for her daughter, \_\_\_\_ (6)
- 2 The MCF can offer emotional support through our \_\_\_\_ service (11)
- 3 The MCF has supported \_\_\_\_ Learning Disability in Nottinghamshire (5)
- 4 The best part of RMBI Shift Leader, Nikki's job is the working \_\_\_\_ (11)
- 6 \_\_\_\_ is one of the largest expenses for any family with young children (9)
- 7 Adrian was given a \_\_\_\_ grant after his mother died (7)
- 8 The \_\_\_\_ & Support Team can help you to explore the various care options available and choose what works best for you (6)