

**Bournemouth Masonic Group Welfare Association
30 January 2014**

**** SLIDE 1: Introducing The Freemasons' Grand Charity**

Introduction

Good evening gentlemen. I have been warned that the room is full of the most esteemed members of the Masonic Provinces of Hampshire and Isle of Wight and Dorset, so I am very honoured that you have invited me to speak to you tonight. Knowing the challenges that I may face from you tonight, I have brought along intellectual, moral and physical support—all in the same man—Colin Cooper, who is the Grand Charity Chair of Cancer Genetics at the University of East Anglia. I'll say a bit more about Colin when I introduce him, but he has been leading research into prostate and testicular cancer for many years and for the last eight on behalf of Freemasons, who have funded his work with the grant of £1m from the Freemasons' Grand Charity.

For my comments tonight, I have been asked to provide a quick overview of the bigger picture of the central Masonic Charities and some of the issues we are currently addressing, a reminder about the work that all of you fund through your Annual Contributions to the Freemasons' Grand Charity and then Colin Cooper will give you that in-depth understanding of what your funding actually achieves and the huge impact it is making on the lives of thousands of people every year.

Overview of Central Masonic Charities

I know that some of you will have heard an excellent address that Les Hutchinson, the Chief Executive of the RMTGB, made to the Bournemouth and District Masters Lodge last October, entitled 'Your Central Masonic Charities and our Vision for the Future.' So, I apologise if there is some repetition, but it is very useful for me to take this opportunity to reassure you that the central Masonic Charities are actively seeking to improve the services that we provide and to meet cost effectively the challenges we face arising from changes to the demographics of the membership of the Craft and the wider socio-economic environment and public policy response.

To set the background stage for today's central Masonic Charities, I cannot emphasise enough the changes that have already occurred over the past ten years. When I arrived at the Grand Charity in 2001, the four central Masonic Charities were housed in separate buildings, the Chief Executives met four times a year for a formal meeting followed by a very good lunch and probably never saw each other in between and all the Charities often made grants to the same families or individuals without even knowing it.

At about that time, the Presidents of the charities began to meet regularly and to consider how greater co-operation amongst the Charities could be achieved. The first, and to my mind the most important step, was to bring the four Charities together physically in the refurbished basement, or in PR speak, the garden level, of Freemasons' Hall in London where we shared kitchens, loos and even, heaven forbid, held a joint Christmas party. We soon realised that as we shared the same funders and the same beneficiaries for our support, we also shared a great many problems, issues and challenges. More importantly, we also realised that we could make better decisions for dealing with these problems by working together.

**** SLIDE 2: Presidents' Review**

About three years ago, the Presidents, with support from the Chief Executives, began a formal review of Masonic charity. Those of you who are avid Masonic historians will know that the last major review of Masonic charity occurred in 1973 under Lord Justice Bagnall. The recommendations of that review established the basic structure of the central Masonic charities as they are today. But anyone who has ever worked for or run a successful business knows that it must adapt to changes in the environment and the needs of its customers to remain solvent and effective. That principle, gentlemen, applies even within the Masonic world, although the pace of change may be slower and there may be more stakeholders who must be persuaded along the way. So every 40 years does not seem to be too often for a considered, overall reassessment of what we are and should be doing to meet our customers' needs.

The Presidents' Review has identified the challenges faced by the central Masonic charities:

- **Changes in the demographics of the Craft** – a decline in membership from 500,000 in 1984 to just under 200,000 today with the age profile of the Craft moving sharply upwards

- **Declining charitable donations** – with the changes in the absolute number of members, charitable donations will decline. Although correct in absolute terms, donations per member may not decline and if there are fewer applications for charitable assistance the decline in donations may not necessarily result in inadequate funds to meet future need.
- **Changes in public policy** – with the shrinking of the welfare state and the resulting increase in demand for charitable support to fill the gap there may be greater need for Masonic charitable support.

These three factors suggest that in the future the central Masonic Charities may receive less money from donations and need more because of the increasing numbers of elderly Masons who tend to require more charitable support and because of the changes in available state benefits for all ages. So the Charities need to look at how they can use their funds more efficiently.

There is a related challenge facing the central Masonic Charities which arises from the current arrangements for their fundraising. On the one hand, the Masonic charities are incredibly lucky to be funded by the brilliance of the Masonic system of Festivals, which must be the best fundraising technique I have ever encountered. Whatever changes might be considered for the central Masonic Charities, it is critical that nothing be done that will undermine the tremendous success of Festival fundraising.

But there is an aspect of the funding of the central Masonic Charities which potentially leads to an inefficient allocation of funds. Under the current arrangements, there is an assumption that each of the five areas supported by the central charities: relief of financial distress, advice and residential care for older Masons and their dependants, support for the children of Masons, medical assistance and donations on behalf of all Masons to charities serving the wider community should receive equal funding over an 11 year period. But the actual level of funds required to meet the demand in each of these areas might not be equal and might change over time, reflecting changes in the membership and as priorities change under government policy and the welfare system.

For example, what happens going forward if there are lots and lots of elderly Masons, very few children of Masons and government decides to increase welfare spending on children and cut back on social care for the elderly? If that happens, Masonic charity would need to give more to support the needs of older Masons and less to support Masonic children. The existing Masonic Festival system would provide all the money that is needed overall for all the needs, but we currently do not have the mechanism to allocate that money in proportion to the level of need nor the flexibility to change the allocation over time as the needs of Masons change.

So that is one challenge we must address to ensure that we meet the needs of our beneficiaries in the future. The central Masonic Charities also want to provide the best possible services to their beneficiaries and have a responsibility under charity law to do so cost effectively. So we are looking at ways to streamline our services, using the same criteria to assess eligibility for financial assistance, using joined up IT systems and a move to considering the needs of the Masonic family as a whole rather than looking individually at financial need, child support or residential care as we do now.

I can assure you that all of that work is far enough along for me to be confident that you will be seeing very positive changes over the next few years and you will know that your donations are being applied even more effectively.

**** SLIDE 3: The Freemasons' Grand Charity Supports...**

The Freemasons' Grand Charity

Turning now to the work of the Freemasons' Grand Charity, let me give an overview of what we do and, much more importantly, try to convey to you the difference that your support makes to the lives of thousands of people every year.

So let me tell you a little about what it does. The Grand Charity makes grants to:

- Freemasons and their families who are in financial difficulty
- nationwide charities
- and other Masonic charities in times of need

In its thirty one years of operation, the Grand Charity has supported thousands of Freemasons and their families and hundreds of charitable projects and services with grants totalling well over £100 million.

**** SLIDE 4: Supporting the Masonic Family**

Every year we receive hundreds of applications for assistance from Freemasons or their family members who have fallen on hard times financially. And the Grand Charity is able to assist people through Masonic Relief Grants for:

- essential daily living expenses and for
- unexpected emergencies - for example following an accident, redundancy, or other personal crisis.

During 2013, over 1500 people were assisted by the Grand Charity with approved grants totalling £3.7 million

A typical case for the Grand Charity is help for an elderly widow. Her husband will likely have been a Mason for many years. But of course – he may never have told her that if she ever needed help, she should approach his Lodge—in fact, he probably didn't even realise himself that charitable assistance was available if needed.

When her husband died, his wife began to struggle financially.

Fortunately, if the Lodge has a good, active Almoner he visits the widow and even on entering the home it may be immediately apparent that all is not right. He ascertains that she is on a very limited income, with no savings and needs help to meet basic, everyday living expenses. An application is prepared and sent off to the Grand Charity which confirms that she meets the eligibility criteria for assistance and off a grant goes.

This may perhaps sound rather mundane and practical, but what you need to focus on is the difference that £20 or £30 a week will make to an elderly lady who lives alone in a draughty house that she has lived in and loved for 40 years. All of her friends are in the immediate area and that little bit of extra money each week means that she can heat the house adequately, pay the other utility bills and retain her life-long social network and support system. The quality of her life would be dramatically reduced if she were forced to move to a location she does not know, where she could suffer the worst of the social exclusion and loneliness that can haunt elderly, frail people.

The Grand Charity also supports those who have had much more traumatic and destructive experiences. Those who have endured failed businesses, redundancy, tragic car accidents—some unexpected event which can turn people's lives totally upside down. In these situations people often need financial help immediately to see them through the crisis, until they are able to get their life back onto a sustainable, self-supporting basis. The really heart wrenching cases are those where a number of family members have serious medical conditions or where the husband commits suicide when he can no longer face the mounting debts from his failed business.

The Cutler family has experienced just this type of tragedy, and has kindly agreed to allow me to share their story with you. Up until several years ago, Barry Cutler was a healthy young man, living with his wife Carol and two children, Diane and William. Barry's family meant the world to him as sadly, he had lost both of his parents as a young man.

About 10 years ago, Barry was found to have high blood pressure and a very serious hereditary condition, polycystic kidneys. Over the next couple of years he went into kidney failure requiring dialysis.

Life is never fair and to add to this family's troubles, in 2005, Barry's wife Carol underwent surgery for skin cancer. All was well for a few years, but by 2010 the cancer had returned and had spread extensively. Carol died in 2011.

For Barry the support that he has received from Freemasonry, especially from his Almoner and other members of his Lodge, has saved his family from the depths of despair that life threatening illness and death bring. And the financial help that he has received from the Grand Charity has also been critical and has meant that on top of all the other challenges of his life, he has not worried that his electricity would be disconnected or that his children would go hungry. In Barry's words, Freemasonry has supported him and his family through renal failure, renal transplant and the death of his wife.

Barry's story is sadly far more common than you and I would like to believe possible. Your support for the Grand Charity, through your Festival Appeal, ensures that in years to come, when another family's life is devastated by tragedy, the Grand Charity will be able to help.

**** SLIDE 5: Supporting Non-Masonic Charities**

I would now like to turn to the other major area of grant giving of the Grand Charity, that of donations to national charities serving the wider communities of England and Wales. One of the primary reasons that the Grand Charity was formed in 1980 was to enable the Craft to make donations befitting the scale and importance of Freemasonry by making grants to national charities on behalf of all Freemasons.

With the non-Masonic grants, The Freemasons' Grand Charity seeks to:

- Make a significant difference to people in real need
- Support issues that Freemasons and their families are concerned about and will be glad to be helping, and
- Fund projects that achieve a long-term impact.

Every year between £2-3 million is donated to charities across England and Wales. Grants are given for:

- Medical research
- Youth opportunities
- Vulnerable People
- Hospices
- Air Ambulance Services
- Disaster relief both internationally and in the UK.

**** SLIDE 6: Supporting Medical Research**

A key area of funding is for medical research. This type of funding is of real benefit to the wider community – and having given over £9 million towards this purpose since 1981, the Grand Charity is considered to be a significant funder in the medical research community for many different conditions. You will hear in a few minutes from Colin Cooper about his research that is revolutionizing the diagnosis and treatment of Prostate Cancer. We fund lots and lots of different types of medical research and occasionally the Grand Charity is fortunate to receive news that research it has funded has achieved a very tangible, positive result. This was the case recently, when it was announced that trials into a new drug, alemtuzumab, have been successful - a significant development for those suffering from multiple sclerosis (MS). This drug has a much higher success rate in stalling the disease and even reversing damage it has caused than anything heretofore, but for a small minority of sufferers, causes serious side effects. The Freemasons' Grand Charity's funding of £100,000 has sought to identify those who should not be given the drug, an essential part of the testing required for government approval.

I would ask you to pause there, just for a moment, and think about someone you know, more or less your own age, who has MS. Just think how different that person's life would have been if he, or more likely she, could have been treated with alemtuzumab when first diagnosed. Many of the most devastating effects of this disease could have been avoided. In the future, for many diagnosed with multiple sclerosis, you can take great pride that your Grand Charity has played an important role in ensuring a much more fulfilled and pain free life for that sufferer.

**** SLIDE 7: Supporting Youth Opportunities**

As well as providing support for medical research and the vulnerable, the Grand Charity also provides funding to help young people. A significant focus of this support is for the most disadvantaged, at-risk youth in society, to help them to gain the necessary skills for employment and social integration. But support is also given to organisations helping a broad range of young people to get the most out of life, to achieve their potential and to move on from difficult situations.

One of my personal favourites is a project that we funded with Buttle UK. Now, it is not widely known, but a decade ago the number of care-leavers entering university was as low as 1%. But this disturbing figure is slowly improving due to a ground-breaking research project completed in 2006. The 'By Degrees' research project, facilitated by Buttle UK and supported by the Grand Charity with £100,000, explored the experiences of care leavers who continue into higher education, identifying the problems they face. It showed clear evidence that their ability and potential were being systematically underestimated and that they were deprived of most educational opportunities open to children growing up in their own families.

The findings have since influenced Government, local authorities, universities and schools to recognise the potential of children in care and provide the support they need in order to achieve in higher education. Legislation has been introduced to support these young people, who now, as a result of the Grand Charity's support, have a much greater chance of reaching their own full potentials and making a much greater contribution to society as a whole.

**** SLIDE 8: Supporting Hospices**

One of the most popular areas of our grant-making is for hospices. More than £10.5 million pounds has been donated to hospice services since 1984. Most of us will share memories of the support given to someone who we loved very much from these havens of comfort and solace.

Every year the Grand Charity donates £600,000 in total to over 200 hospices that receive less than 60% of their income from the National Health Service. In the Provinces of Hampshire and Isle of Wight and Dorset, we funded 11 hospices with more than £26,000 in 2013. More than £284,000 has been donated to hospices in these Provinces since 1984.

**** SLIDE 9: Supporting Air Ambulances**

Somewhat similar to our hospice programme is our giving to Air Ambulances – with an air ambulance charity in every Province having received a yearly donation since 2007. Last year we marked over £1.3 million in total donations for these important services – including £56,000 to the *Dorset and Somerset Air Ambulance* and £34,000 to the *Hampshire Air Ambulance*.

**** SLIDE 10: Emergency Disaster Relief**

Finally, the Grand Charity makes grants to relieve distress following disasters like hurricanes, earthquakes and flooding when they occur throughout the world. We also respond to natural disasters when they affect our own regions.

Typhoon Haiyan

You will all be familiar with the devastation caused by Typhoon Haiyan in the Philippines. Striking with deadly and catastrophic force on Friday 8th November 2013, and with reports of winds over 190mph, it is considered to be the strongest storm to ever make landfall.

The typhoon wrought terrible damage across seven provinces in the Philippines. Current figures show that:

- over 14.1 million people have been affected.
- 4.1 million people are still displaced and 1.1 million houses have been significantly damaged.
- 1,785 people are still missing and 6,201 deaths have been confirmed.

In the wake of the disaster, a massive humanitarian response commenced. Straight after news of the devastation was brought to the attention of The Grand Charity's President Richard Hone, an emergency relief grant of £50,000 was approved and donated to the British Red Cross to support the most urgent relief efforts in the affected areas.

The World Health Organisation categorized Typhoon Haiyan as a grade 3 emergency - the highest level that can be awarded. With immediate risk of death from untreated injuries and water borne diseases, compounded by the overcrowding from the displaced population, sanitation and medical supplies were a priority for the first wave of aid. To support the massive demand for critical supplies, the Freemasons' emergency relief grant funded the distribution of much needed Hygiene Kits to 8,500 families.

The widespread devastation caused by the typhoon has also destroyed the ability of thousands of families to survive unaided, and to support their communities in the future. The Department of Agriculture has estimated that 155,000 farming households and 49,000 fishing households (more than 400,000 people) were directly affected by the typhoon. Due to the damage to 33 million trees, coconut farmers have

lost their livelihoods for an estimated six to nine years. In addition, 65% of fishing communities have lost their productive assets, and about 28,000 fishing boats were destroyed. This means that the relief effort in the Philippines has really only just begun.

Relief Chest (Typhoon Haiyan)

Typhoon Haiyan, just like the tsunami in 2004 and the earthquake in Haiti in 2010, touched members of the Craft so deeply that many of you wanted to make additional donations to support the relief efforts following these disasters. In response to requests from many Lodges and Provinces, the Grand Charity opened a dedicated Relief Chest to receive donations to support additional reconstruction efforts, following the period of immediate emergency relief work. In the very short time since the Typhoon struck, the dedicated Relief chest has now received more than £150,000. This is an amazing accomplishment, and it shows just how much Freemasons care about helping communities all over the world that are suffering in the wake of natural disasters.

The Council will now begin to consider how best to use these funds to make a tangible, long term contribution to rebuilding the lives of those affected, as we have done with the school in Haiti and economic redevelopment work and schools for tsunami victims.

**** SLIDE 11: Thank You**

Colin Cooper

It now gives me great pleasure to introduce Colin Cooper, the Grand Charity Chair of Cancer Genetics at the University of East Anglia. Colin, as I'm sure that you can guess without my reading any of the long list of achievements following his name, is one of the most distinguished research scientists in the UK. He has spent most of his professional life investigating the causes and potential treatments for a range of different cancers, with a focus on prostate cancer. He has made innumerable contributions to the methodologies used and the knowledge base gathered about this disease. The focus of his work as the Grand Charity Chair of Cancer Genetics has been to develop tests to differentiate between the tigers and pussycats of prostate cancer tumours and I'm absolutely delighted that he is here to speak with us tonight.

Colin.....