



CHARITIES

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Who can the Masonic Charities help?

- Freemasons
- Widows of Freemasons
- Children of living & deceased Freemasons in education up to & including 3rd Level
- Dependents of Freemasons
- Elderly daughters of Freemasons
- And in some cases the children of daughters of living & deceased Freemasons

The various Masonic Charities in Ireland are for the benefit of Freemasons of the Irish Constitution and in some cases their families and/or dependants. Should you resign from the order, be "struck off" or expelled, you and your family will lose the entitlement to be, or become, a beneficiary of most of these Charities/Funds.

In the case of a deceased Freemason it means one who had died whilst a member of the Order, although some discretion may be exercised where resignation could reasonably be attributed to the state of health of the member concerned.

The statement often quoted "Once a Mason always a Mason" has no basis in law, and is not a Grand Lodge of Ireland decree.

INTRODUCTION

This booklet sets out in a brief convenient form a summary of the history and the objectives of the Charities run by Freemasons of the Grand Lodge of Ireland for the benefit of distressed Brethren, their families and dependants. The booklet is not intended as a direct appeal for funds but advice is given on ways to contribute to the Charities.

Brethren have always been encouraged to give of their talents, time and money for the relief of poverty or distress. Historically the objectives have been linked exclusively to Freemasonry though in more recent times assistance has been given to non-Masonic Charities; usually from specific appeals for that purpose.

The Grand Lodge Masonic Charities in Ireland are:-

- 1) The Charity Fund of Grand Lodge
- 2) The Masonic Girls Benefit Fund (1975)
- 3) The Masonic Boys Benefit Fund (1982)
- 4) The Victoria Jubilee Masonic Benevolent Fund (1887)
- 5) The Masonic Welfare Fund (1997)
- 6) Masonic Havens Ltd. (1975)
- 7) The Freemasons of Ireland Medical Research Fund (1989)
- 8) The Elena Donoughmore Memorial Masonic Charity Fund (1947)
- 9) Teddies for Loving Care (2013).....*pending*

There are many other local charities of which the following would be the most important:-

- 1) The Belfast Masonic Charity Fund (1862)
- 2) The Down Masonic Widows' Fund (1893)
- 3) The Derry Masonic Widows' Fund (1900)
- 4) The Richardson Memorial Charity Fund (1939)
- 5) The Margaret Elizabeth Daniel Fund (2007)
- 6) The Harold McMaster Taggart Fund (1994)
- 7) The Provincial Grand Lodge of Munster Benevolent Fund
- 8) The Milne Watt Boyce Fund (1973)
- 9) The Joseph Karmel Fund (1959)
- 10) The Masonic Orphans Welfare Committee (1917)

GRAND LODGE CHARITIES

Requests for assistance commence with the Lodge Almoner interviewing the applicant and completing an application form. This must then be signed off in Open Lodge by the Worshipful Master, Secretary and Almoner. Names or application details do not need to be advised to the Lodge Brethren. When completed this form, which is both an application form and Lodge recommendation is sent to Molesworth Street, Dublin for presentation to the Board of the Fund. A "visitor" (non Masonic employee of the Charity) may call to complete a more detailed report. Strict confidentiality is assured and no case information is passed back to the Lodge.

A booklet listing beneficiaries of the Girls & Boys Funds as well as the Victoria Jubilee and Welfare Fund is produced annually and is available on request to all members of the Order. This booklet also lists the beneficiaries of the Belfast Masonic Charity Fund. Details of actual benefits received are not disclosed.

THE CHARITY FUND OF GRAND LODGE

The main Masonic Charity controlled directly by Grand Lodge is the Charity Fund of Grand Lodge.

"The Charity Fund of Grand Lodge shall be applied to the relief of distressed Brethren, or the widows of children of distressed Brethren, or deserted wives of Brethren...."

This is the only Masonic charity in the Irish Constitution where a levy is imposed on each Brother. This amounts to 15c per annum in the Metropolitan Area and 5c in all other areas, except overseas.

The rules governing the Fund are found in the Laws & Constitutions of Grand Lodge – Laws 87 to 98 inclusive. Application forms for assistance from the Fund are available from the Grand Secretary's office.

By Cy-Pres Motion, approved by the Commissioners of Charitable Donations and Bequests for Ireland, the assets of the Masonic War Relief Fund and the Southern Jurisdiction Masonic War Relief Fund (No.2) were amalgamated into the Charity Fund of Grand Lodge.

MASONIC GIRLS BENEFIT FUND & MASONIC BOYS BENEFIT FUND

The Girls Benefit Fund and the Boys Benefit Fund were established in 1975 and 1982 respectively following the closure and sale of the two Masonic Schools. Both Funds were established by Order of the High Court, have largely similar objectives and are administered by Management Committees appointed by Grand Lodge.

These objectives include the provision for the cost of **education, maintenance, advancement and benefit** (including medical care) of daughters and sons of deceased Freemasons in the first instance, and of financially distressed Freemasons in the second instance.

Financial assistance can include assistance with the payment of school and university fees, accommodation, travel expenses and books. The provision of musical instruments, computers and cost of school trips may also be considered.

The Masonic Girls Benefit Fund also awards two music bursaries annually. Applicants must be beneficiaries of the Fund studying music at second or third level of education.

Applications for assistance must be submitted by a Lodge. The charity office of Grand Lodge in Dublin will arrange for the family to be called upon by a Visitor. A sub committee of the Fund usually interview "living fathers". The needs of the family are assessed and submitted to the next meeting of Management Committee for consideration.

Currently these two Funds offer financial assistance to over three hundred children at primary school, secondary school and third level education. In addition, the Girls Benefit Fund has been able to offer financial assistance to daughters of Freemasons, and in some cases education support may be available to their children.

FUNDING: Currently both Funds are self sufficient, deriving the income they require for education and maintenance grants, from well managed investment funds, the proceeds from the sale of the schools.

APPLICATION FORMS: Available to Lodge Almoners from the Masonic Charities Office, 17 Molesworth Street, Dublin 2.

VICTORIA JUBILEE MASONIC BENEVOLENT FUND

The Victoria Jubilee Masonic Benevolent Fund was established to offer Annuities to distressed Freemasons and widows of deceased Freemasons. Annuitants, of which there are several hundred, receive annuities of up to €1,820 per annum and a seasonal Christmas bonus when possible. Residents of nursing homes may also qualify for a small grant.

The Annuitants come from all parts of the Irish Constitution.

Applications are considered quarterly at which time income, capital, health and residential criteria are taken into account when establishing the size of the Annuity from a graduated means tested scale. Until recently, applicants had to be over 50 years of age and have been five years a subscribing member of a lodge. This is no longer the case.

The Grand Master is the Chairman of the Fund and he is supported by the Deputy Grand Master, the Assistant Grand Master and 20 board members (representing every province in Ireland) whose names are recommended annually by Provincial Grand Masters for approval by the Grand Lodge of Ireland.

The "VJ" maintains a Register of Masonic widows of which there are almost 6,000. Each widow is sent a greeting card and relevant welfare entitlement information once or twice annually.

<p>FUNDING: There is an ongoing fundraising requirement. Lodges are encouraged to contribute funds to this most deserving cause.</p>

<p>APPLICATION FORMS: for assistance are available to Lodge Almoners from the Victoria Jubilee Masonic Benevolent Fund, 17 Molesworth Street, Dublin 2.</p>
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THE MASONIC WELFARE FUND

For many years the Governors of the Victoria Jubilee Masonic Benevolent Fund felt that there were Brethren and dependants in need or financial distress, whose circumstances prevented their being helped under the strict rules of the Cy-Pres Boys and Girls Schemes as set up by the High Court, and their own Fund. They wished to be able to help Irish Freemasons and their dependants in obvious need but who fell outside the scope of existing Funds.

Accordingly in March 1995 Grand Lodge constituted the Masonic Welfare Fund to cater for just such beneficiaries and the administrative structures were drawn up. The Grand Master is the Chairman of the Fund and he is supported by the Deputy Grand Master and the Assistance Grand Master. The Board of the Fund is made up of a representative appointed by the Grand Master and 18 members whose names are recommended annually by Provincial Grand Masters for approval by the Grand Lodge of Ireland. A Deputy Chairman is elected annually from among the Board.

The Fund is designed to meet the needs brought about by the complex changes in the social and cultural life of the present, and indeed, to anticipate future changes. This is all clearly shown in the very flexible and widely written primary objectives of the Fund as follows:-

"To relieve cases of poverty, hardship, sickness and distress amongst members of the Fraternity of Freemasons whether situated in Ireland or overseas and the wives, widows, children and other more remote issue and dependants of such members and other necessitous persons".

FUNDING: As a relatively new Charity, funds are required to build reserves for the future. Lodges and other Masonic bodies are asked to support the Welfare Fund financially. Members of the Order can become Patrons and receive a Patrons Jewel on payment of €150 or £100.

APPLICATION FORMS: Lodge Almoners can request application forms from the Masonic Welfare Fund, 17 Molesworth Street Dublin 2.

MASONIC HAVENS LIMITED

Masonic Havens Limited was formed in 1975 and became a Grand Lodge Charity in 2010. It is managed as a registered charity by a board of directors.

It presently administers three operations:

CARRICK MANOR, Monkstown, Co. Dublin is a sheltered housing complex for the active elderly. Residents are mainly Masons or Masonic widows. It comprises of nine bungalows and thirteen apartments and bedsits. Lunch is provided daily and a competitive rent is charged.

ST. JOHN'S, Virginia Co. Cavan is also a sheltered housing development of twenty six two bedroom bungalows and a community centre for the active elderly. It is located in the ground of St. Josephs Nursing Home. Accommodation is available to Masons and non Masons alike. An economical rent is charged.

Both of the above operations employ a fulltime warden, and are under the management of local committees.

ST. JOSEPHS NURSING HOME, Virginia Co. Cavan is a commercial fifty two bed HIQA registered nursing home on a fourteen acre lakeside setting. It is managed on a daily basis by a nursing qualified Director of Care.

FUNDING: Irish Freemasons are encouraged to make donations to the Masonic Havens Ltd. Funds are used to improve and modernise facilities and give residents an improved standard of living.

APPLICATIONS FORMS: for sheltered housing accommodation may be obtained from the local committee or from the Secretary, Masonic Havens Limited, 17 Molesworth Street, Dublin 2.

THE FREEMASONS OF IRELAND MEDICAL RESEARCH FUND

Set up in 1989 after the first Grand Master's Festival of Charity, its purpose is to facilitate medical research in Ireland. In the past it has supported research into cochlear implants, renal failure and the causes of arthritis. It is presently assisting with research into the causes and treatment of MRSA and other related diseases.

The Fund is managed by trustees appointed by Grand Lodge. The Trust Fund remains undiluted with a capital balance of almost €700,000. Research grants of approximately €100,000 have been paid out.

FUNDING: The Trustees will gladly accept donations to the fund from all branches of the Order, and from individuals.

THE ELENA DONOUGHMORE MEMORIAL MASONIC CHARITY FUND

This is a Masonic Charity administered from the Grand Secretary's office. It was set up by Richard 6th Earl of Donoughmore K.P. (Grand Master 1913-48) in 1947, in memory of his late wife, the Countess Elena.

Its main object is the rapid relief of urgent cases of distress and the avoidance of undue delay that sometimes occurs when it is necessary to get forms signed in Open Lodge.

The Fund has reserves of approximately €200,000 and trustees are appointed by the Grand Master.

APPLICATIONS FORMS : can be obtained from the Grand Secretary's Office, 17/19 Molesworth Street, Dublin 2, to be filled up and signed by the person applying for assistance.

TLC APPEAL IRELAND

Soon to be launched as a new Grand Lodge Charity, *Teddies for Loving Care* is a Charity for the benefit of sick children. Funds will be raised within the Masonic Order to purchase Teddy Bears. These will be provided to Hospital Accident and Emergency Departments, so that medical/nursing staff can give these, at their discretion, to children that are admitted in severe distress and where the staff feel that a Teddy to cuddle will help alleviate stress and assist them in their important work. The project will be funded by Lodge and individual donations, and the sale of lapel / tie pins and teddies, (not the same size or style as the teddies donated to the Hospitals).

Following the launch of TLC during 2013 it is hoped that within a very short time every hospital on the island of Ireland will have teddies donated by local Freemasons.

BELFAST MASONIC CHARITY FUND

This Fund was founded in 1862 and is the oldest Charity Fund still operating. The objects of this Fund are to afford assistance to deserving, destitute and indigent Freemasons or their families by grants or loans of money or by such other means as the Committee may find best suited to the necessities of the applicants. The Committee meets monthly and there is a sub committee empowered to deal with urgent cases. Enquiries about this fund should be addressed to The Secretary, 115 The Mount, Belfast BT5 4ND.

BELFAST MASONIC WIDOW'S FUND

This Fund was founded in 1873. The Fund (which has a current value in excess of £750,000) is no longer operational, its widows having been transferred to the Victoria Jubilee Masonic benevolent Fund. It is currently awaiting High Court approval to transfer the remaining funds and assets to an appropriate Masonic Charity Fund.

DOWN MASONIC WIDOWS' FUND

This Fund was founded in 1893. Its objects are to assist deserving, destitute or indigent widows and families (including mothers and sisters) of Freemasons who have been subscribing members of a Lodge in the Province of Down outside a 6 mile radius of Belfast by grant or loans of money or by such other means as the Committee may find best suited to the necessities of the applicants. Additionally the Fund provides a bereavement grant to every widow of a serving member. The Committee has powers to accept annuitants onto the Fund at any time of the year and all enquiries should be sent to the Secretary, Noel Sufferin, 1 The Grange, Lisburn BT28 3XX.

THE DERRY MASONIC FUND

The origins of this Fund are not formally recorded but it is believed to have been founded around 1900 by certain Lodges in the Londonderry area. The By-Laws of the Fund were revised in 1995.

The objects of the Fund are to afford assistance to deserving needy Freemasons whose Lodge and/or other Masonic Bodies are subscribers to the Fund, and to their wives, families and to widows and families of deceased Brethren, by grants and loans of money or such other means as the Committee may find best suited to the needs of the applicant. All enquiries should be addressed to Billy Cairns, 23 Seventree Road, Waterside, Londonderry BT47 1QH.

MASONIC ORPHANS WELFARE COMMITTEE

The Committee was founded in 1917. It advises, encourages, assists and promotes the welfare of necessitous orphans and children of Freemasons provided they are not more than 25 years of age.

Grants are normally paid at Christmas. A broad range

of orphans and children are helped, including many students in third level education, who are assisted with their travelling and educational expenses.

The Committee gives assistance to necessitous orphans and children of Freemasons, from the Irish Constitution, wherever they may be living. The Committee is permitted to appeal for funds but has never yet done so. Nevertheless it receives many welcome donations from all branches of the Masonic Order including Charity Committees.

The Committee meets on the second Saturday of each month, June, July and August excepted, in the Provincial Masonic Hall, 15 Rosemary Street, Belfast.

THE RICHARDSON MEMORIAL CHARITY

This Fund was established by the Provincial Grand Lodge of Armagh on 19th January 1939, and was named after the then recently deceased Provincial Grand Master – Major E. J. Richardson. It was originally called the Richardson Memorial Benevolent Fund of the Masonic Province of Armagh, but in October 1952 its title was altered to the Richardson Memorial Charity Fund. The purpose of the Fund is to provide for distressed Brethren and widows of deceased Brethren in the Province of Armagh, the balance to support the Victoria Jubilee Masonic Benevolent Fund and for any other charitable purpose or purposes as the Provincial Grand Lodge of Armagh shall from time to time decide.

MARGARET ELIZABETH DANIEL RESPITE FUND

This Fund commenced in October 2007 funded by a bequest of £467,000 from the late Mrs. Margaret Elizabeth Daniel.

The Fund provides financial assistance towards the cost of short term respite care for Masons (or close relatives) who sit in Lodges within the Masonic Province of Down.

The level of grant awarded is at the discretion of the Trustees

THE HAROLD MCMMASTER TAGGART FUND

The Harold McMaster Taggart Fund was set up on the 7th July 1994 by the Provincial Priory of East Ulster, and was named after the former Prior of East Ulster.

The Object of the Fund was to provide financial assistance to relatives of members of the Order of the Temple who were embarking on Post Graduate Education. Applicants, who are not in receipt of financial help from any other Masonic Fund, will be considered by the Trustees of the Fund in September of each year. The Trustees of the Fund are the Principal Officers of the Provincial Priorities of East Ulster and South Ulster. Enquiries in the first instance should be made to – The Administrator, Provincial Priory Office, Mount Masonic Centre, 45 Park Avenue, Belfast BT4 1PU. Tel. 02890 472144

PROVINCIAL GRAND LODGE OF MUNSTER MASONIC BENEVOLENT FUND

The Fund was set up in 1967 to assist distressed, indigent or aged Brethren of Lodges under the jurisdiction of the Provincial Grand Lodge of Munster, their wives and/or dependents. This includes assistance to a Brother during his temporary loss of or inability to work.

The Fund provides an immediate source of relief in cases of extreme need and where any assistance from the Grand Lodge of Ireland or any other sources might take too long to meet the initial emergency.

Revenue is received from Munster Lodges and individual Brethren in the Province and occasional Constitution wide efforts, such as the production and sale of the book *"Memoir of the Lady Freemason"*.

The Secretary of the Fund is the Provincial Grand Secretary of the Provincial Grand Lodge of Munster.

THE MILNE WATT BOYCE FUND

This Fund was set up in 1973-74 to perpetuate the memory of R.W. Bro. Robert Milne, Provincial Grand Master, Province of South Eastern Counties, and on the death of R.W. Bro. W. F. Watt, Provincial Deputy Grand Master, his name was added.

The Fund has a capital of €6,000 and the interest is used to help Brethren, widows and their elderly daughters in reduced circumstances.

Where demands are such that capital is disbursed it is replenished by the Lodges in the Province.

JOSEPH KARMELE BENEVOLENT FUND

The Fund was established in 1959 with a sum of money donated for the purpose of perpetuating the name of Joseph Karmel in the annals of Knight Masonry, an active and devoted member of the Order of Knight Masons.

The object of the Fund is to provide assistance to or for the benefit of "any subscribing Knight Mason who may be in need of emergency financial assistance (or in the case of a deceased Knight Mason, one who was subscribing at the time of his decease), or for the benefit of any widow of his or any child up to the age of twenty – one years who may be in need of emergency financial assistance".

Application for assistance is made on an approved form obtainable from the Secretary of the Fund, Freemasons' Hall, Molesworth Street, Dublin 2.

ALLEN CAMPBELL MONTGOMERY BEQUEST

In 1988 the Masonic Trust Company received in trust a legacy which had been bequeathed by Allen Campbell Montgomery deceased. The current day value of the investments from this bequest is €250,000. Income from these investments is allocated at the discretion of the Directors to various "Masonic Charities" in accordance with the testators wishes.

GEORGE ANDREWS EDUCATIONAL TRUST

In 2000, the Masonic Trust Company received in trust a legacy which had been bequeathed by George Charles Andrews deceased. The value of this Trust is €70,000. The income from this fund is applied by the Directors as they in their discretion see fit to assist the beneficiaries of the Masonic Boys Benefit Fund who need assistance to enable them to proceed to post graduate studies in any University in the British Isles.

GRAND MASTER'S FESTIVALS

These "Festivals" are held to raise funds for the assistance of Masonic and non-Masonic Charities. This fundraising is intended as additional fundraising, and not just the redirecting of normal Masonic charity funds.

Festivals will run for a period of a year or thereabouts, during which time individual Brethren, Lodges or Provinces will organise fund-raising events. At the end of the period a Festival will be held, when all funds collected will be handed over to the Grand Master who will allocate them to the designated Charities.

The first Grand Master's Festival held in 1989 resulted in a total fund of some €440,000. This money, with Grand Lodge approval, was constituted into the Freemasons of Ireland Medical Research Fund, managed by Trustees appointed by Grand Lodge.

Subsequent Festivals raised €690,000 for The Alzheimers Societies (North and South), and €660,000 for the Samaritans, Laura Lynn Foundation and Northern Ireland Children's Hospice.

Grand Master's Festivals will not be held more often than every three to five years.

PROVINCIAL AND DISTRICT CHARITY COMMITTEES

The Masonic Provinces of Antrim and Down have for some time had District Charity Committees. The duties of these District Charity Committees are mainly to raise funds and to encourage Lodge Stewards of Charities in these activities. They also advise Lodges where the greatest need exists. Following the 1984 Charity Report, Charity Committees have now been established in almost all of the Masonic Provinces in Ireland. In the case of the larger Masonic Provinces several District Charity Committees have been set up. In Northern Ireland these Charity Committees are registered with the Inland Revenue as a Charity so that Brethren will be able to take advantage of tax assistance through Gift Aid.

TAX RELIEF – SOUTH OF IRELAND

An individual PAYE taxpayer who donates €250 or more in total to a Masonic Charity in a calendar year, may complete the “appropriate certificate” CHY2 (download from www.revenue.ie). This form should be returned to the Charity who in turn will submit all forms at the end of the year to the Revenue Commissioners.

The Revenue Commissioners will then refund the Charity the deemed tax associated with the donation based on the donors marginal tax rate, e.g. a standard rate taxpayer donating €250; the revenue will refund €62.50 to the Charity. For a higher rate taxpayer, the refund is €127.73. A tax payer on the self assessment system should claim tax relief in his own self assessment tax return.

STEWARDS OF CHARITIES

In each Lodge there is the important Office of Steward of Charities. His duties are to raise finance from within the Lodge for distribution directly to the Charities or through the Provincial or District Charity Committee. He is the link between the Brethren and the Charity or the Provincial or District Charity Committee, and provides the Lodge with information about the needs of the various Masonic charities.

ALMONERS

There is also in each Lodge the Office of Almoner, whose main duty is to identify the needs of any distressed Brethren, widows or dependent children or relative associated with his Lodge and to see that appropriate assistance is provided. He should also ensure that the Lodge provides the necessary continuing care to those in need and liaise with the Charities and the Regional Welfare Committees.

MASONIC TRUST COMPANY

This Company was incorporated in the Republic of Ireland as a Company limited by guarantee and not having a share capital on 4th November, 1966. It does not have any funds of its own but acts as Trustee for the Masonic Girls Benefit Fund, the Masonic Boys Benefit Fund, the Victoria Jubilee Masonic Benevolent Fund, the Masonic Welfare Fund, Masonic Havens Limited and any other Masonic Charity Fund which requests trusteeship.

It is representative of the Order at large and its expertise is drawn from Brethren in the professions including Business, Law and Accountancy.

AUDIT AND ACCOUNTS

All the charities listed herein prepare annual accounts which are audited.

Copies of these accounts are available from the Secretary of each fund.

HISTORY

Those who want to read more about the general history of Masonic Charity in Ireland will find it in the Report of the Grand Master's Committee on Charity issued in June 1984. Copies are available from the Grand Secretary's office.

LEGACIES AND BEQUESTS

Many Masonic Charities came into being following generous bequests from members of the Order. Indeed, some Lodges have their own Charity or Emergency Fund, created from such bequests.

THE YELLOW BOOKLET

A copy of this booklet is available to every member of the Masonic Order. Whilst every effort has been made to ensure the accuracy of the information contained herein, the rules of individual charities concerning application, eligibility criteria and entitlements can change.

If you require assistance from any of the Funds listed, please approach your lodge Almoner in confidence first, or request further information from the relevant Charities administrator.

LITTLE GEMS OF INTEREST

- “It’s only when in need that you realise what charity means” (Jimmy Weir founder of MHL).
- In need? Financially distressed? Apply for support it’s (benevolence) not charity.
- If you have a daughter who has fallen on hard times – The Girls Fund can assist her boys & girls education.
- Many Lodges have an emergency fund for financially distressed Brethren. If in need talk to your Lodge Almoner first!
- All funds raised in Lodge for Masonic Charities should be distributed to those Charities within 12 months of collection.
- Charity – support can go up as well as down..... give what you can.
- The allocation and distribution of Masonic Charity funds must be decided by a majority vote in open Lodge. Decisions are recorded in the Lodge minutes.
- Many Lodges raise funds for non-Masonic charities but this must be stipulated before funds are collected. Money collected for Masonic Charities may only be used for that purpose.
- No member of a Masonic Charity Committee is paid for his time or commitment to that charity. Necessary expenses are reimbursed, but are quite often waived.
- If you would like to help or become a member of a Charity Committee, please advise your Provincial Grand Secretary.
- Whilst we always refer to CHARITY as in: “Steward or Charity”, never be afraid or embarrassed to ask for assistance. After all, you have already contributed. Consider it Benevolent Assistance.
- All Grand Lodge Charities are regulated by either High Court Cy-Pres schemes or constitution or rules. Copies of these are available to all members of the Masonic Order.

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