

The JMBA Newsletter

Issue 01: January 2010

Jamaica Masonic Benevolence Association



Brotherly Love

Relief

Truth

IN BRIEF

PURPOSE OF THE JMBA

To relieve, aid and assist needy Masons, their widows, orphans or other dependents through allowances and donations; by providing education for their children or other dependents; or by such other charitable means as may be within the scope and objectives of the Association.

FUNDING

Funding comes solely from the dues and contributions of Members, as well as from contributions from Lodges. Membership is open to all Masons and annual dues are \$1000, payable through the Members' Lodges.

MANAGEMENT

The Board consists of a rotating President and 21 members - 7 from each of the three Constitutions.

HOW TO JOIN

Simply pay the prescribed annual dues to your Lodge Treasurer. The dues will be forwarded to the Association and a Certificate of Membership will be sent to the Lodge for presentation to each new member.

Financial Situation

Ethics do not allow the Association to seek assistance from the public. All of the funding therefore comes from the annual dues and contributions of Members, as well as from contributions from Lodges.

The reality is that the Association's funds are severely stretched, as requests for assistance outweigh subscriptions from members. Income for 2009 was **\$1.37M**, as against expenditure of **\$1.62M**.

Projections are that the Association may have to reduce the quantum of disbursements to individual beneficiaries, and to concurrently encourage Lodges to facilitate eligible beneficiaries in accessing the National Health Fund and similar government schemes.

Please bear in mind that whilst a major component of the ethos of Freemasonry is benevolence, charity begins at home, and the Association ought to be a tertiary source of funding for needy Masons and their families. The first source ought to be the individual member's Lodge(s), followed by their respective District or Provincial Boards of Benevolence. This sequence of relief is a primary consideration when the Association reviews applications for relief, and acts as a buffer to the Association's limited resources.

What Is Required

Whilst it is appreciated that membership in the Association is strictly voluntary, we are obliged to request that Lodges encourage Brethren to become subscribing members.

In addition, the Association is further obliged to impress upon Lodges to remit all subscriptions and donations collected from their members, specifying the amounts attributable to individual Brethren so that the appropriate certificates may be issued reflecting the contributions.

What Can Masons Do?

- Join the JMBA if you are not currently a member. Simply pay the prescribed annual dues to the Treasurer of your Lodge.
- Encourage other Masons to join.
- Distribute a copy of the JMBA's booklet to all members of your Lodge.
- Exhort your Lodge to dedicate an evening each year as the JMBA meeting, where a brief overview is given and a special collection is taken for the Association.
- Encourage your Lodge to donate a part of the proceeds of all fundraising events to the Association.
- Make regular donations to the Association if within your ability to do so.
- Stewards of Charities should promote the JMBA & encourage membership.

WHAT IF?

ACCIDENTS AND EMERGENCIES DO
HAPPEN

SUBSCRIBE TODAY

Current Beneficiaries

Presently there are 12 beneficiaries, each receiving \$5000 monthly; considering the economic challenges of the day this monthly sum ought to be at least doubled. The JMBA has also pledged \$44,000 for monthly boarding fees at a senior citizens' home.

Routine Assistance

The JMBA addresses a number of routine applications for assistance from necessitous Masons, their widows and dependents. These average \$50,000 each, and may involve 4-5 such applications per month.

Other Initiatives**The JMBA/Sagicor Health Scheme**

Over the last few years, the JMBA, in association with Sagicor Jamaica (formerly Blue Cross (Jamaica)) has facilitated a health scheme for members and their families. The coverage applies both locally and overseas. Negotiations are currently ongoing regarding the renewal of the scheme for 2010, and every effort is being made to keep the costs at the 2009 level. This year, a Secretariat will be established at the Masonic Building, Barbados Avenue with a view to alleviating some of the administrative difficulties that have been experienced in the past.

The National Health Fund (NHF)

The National Health Fund is established to provide financial support to the national healthcare system to improve its effectiveness and the health of the Jamaican population through two categories of benefits. NHF Institutional Benefits provide assistance to private and public sector organizations for projects. NHF Individual Benefits provide assistance to persons, initially, to purchase specific prescription drugs used in the treatment and management of designated chronic illnesses. Persons seeking assistance from NHF Individual Benefits must be certified, by a registered private or public doctor, with one or more of the specified medical conditions and register with the NHF. Once approved, the beneficiary is issued with a NHF card and will be able to get assistance with the purchase of drugs from approved participating pharmacies.

The Jamaica Drugs For The Elderly Programme (JADEP)

The Jamaica Drugs For the Elderly Programme is a public-private sector collaborative effort which was launched by the Ministry of Health in 1996. The Programme is now managed by the National Health Fund. The objective of JADEP is to improve access to Essential Drugs through payment subsidies for persons suffering from ten (10) chronic illnesses. All Jamaican residents, sixty years of age and older, who have been diagnosed with one or more of the conditions covered, are eligible to enroll for JADEP membership.

The NI Gold Health Scheme

The NI Gold Health Plan is an innovative health care programme for pensioners under the National Insurance Scheme (NIS) that came into effect December 2003. The benefits include: Doctor's Visits; Prescription Drugs; Diagnostic Services; Dental/Optical Services; Surgeon's Fee; and Hospital Room & Board.

Renewal of Health Scheme

This is to advise that premiums for the 2010 Sagicor Group Health Scheme for Freemasons and their Dependents are now due and must be paid by **January 31, 2010**.

The New Rates Are:

Age Band	Individual	Individual +1	Family
	\$	\$	\$
Under 49	13,308.00	25,116.00	40,476.00
50 – 54	15,396.00	29,292.00	47,352.00
55 – 59	16,788.00	32,064.00	51,936.00
60 – 64	17,616.00	33,732.00	54,684.00
Over 65	22,344.00	43,188.00	70,284.00

Payment Instructions:

1. **All payments are to be made by cheque;**
2. Cheques must be made payable to the Jamaica Masonic Benevolence Association;
3. All cheques must be delivered to the **Secretariat**, Masonic Building, 45-47 Barbados Avenue, Kingston 5;
4. **No** cash will be accepted;
5. **No** payment is to be made through banks; and
6. **No** payment is to be made to Sagicor.

Please print your name, address and Lodge accurately and legibly on the back of your cheque.

New Applicants must complete an Application Form and will be subject to a medical examination.

We recommend that each Lodge appoints a Brother to liaise with the JMBA Implementation Committee, to ensure a smooth beginning of the Scheme.

Brethren may direct their enquiries regarding the Scheme to:

- W. Bro. Linton Andrews: Telephone 924-2349; 361-1004. E-mail: linton_a@hotmail.com
- W. Bro. Verley Harrison: Telephone 927-2201. E-mail: verley@cwjamaica.com