



## The Grand Lodge of Antient Free and Accepted Masons of Scotland

William Ramsay McGhee, MStJ, D.L., Grand Master Mason

Brethren

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I have been asked lately about Lodge social clubs who are having issues with business interruption policies that insurance companies are failing to pay out on. The following was on the BBC news on Monday and may help clarify the current situation –

*“A hotly contested case about insurance pay outs for small businesses who were unable to trade owing to lockdown was taken to the Supreme Court on Monday. A host of businesses closed or faced significant losses, so made claims on their business interruption insurance.*

*But many insurers disputed the claims, arguing policies were never meant to cover such unprecedented restrictions. Supreme Court judges will make a final judgement after the hearing, which is expected to last four days. The issue will have had implications for 370,000 - mostly small - businesses and involves potential pay outs of £1.2bn.*

*High Court judges earlier found mostly in favour of insurers having to pay out to policyholders regarding a selection of policy types. Some of these decisions are now being appealed against at the Supreme Court”.*

### SCFS

<https://www.facebook.com/groups/Scottish.Constitution.Freemasonry.Supports/>

During the week the group was delighted to welcome Bro. Alan Duck Past Master and Secretary of Lodge Neptune, No. 375 in the Province of Aberdeen City as its 4000<sup>th</sup> member.

An additional 61 new members joined the group which now has a membership of 4025 Brethren from all 4 quarters of the globe.

This week saw the total examples of charitable giving recorded within the group rise to 479, submitted by 206 of its members.

These updated contributions can now be attributed as to being made on behalf of 247 Lodges, from within 31 Provincial Grand Lodges, 18 District Grand Lodges, Superintendence’s and Lodges under the direct supervision of Grand Lodge.

The total identifiable monetary value of the contributions now recorded has risen to £361,054.

There have been 64,873 individual comments likes, and other reactions to the group since its inception.

### SCFS Overseas Report

- We welcomed another **16** Overseas Brethren this week.
- Our Overseas Membership is now standing at **1193** Members ... just 7 from reaching the 1200 milestone. It is very encouraging that we are continuing to welcome new members who are the first Brethren to join from their lodge.



- The geographical spread of Overseas Members this week saw Brethren being welcomed from ... The Bahamas, East Africa, Far East, Lebanon, KwaZulu Natal, Middle East, Newfoundland and Labrador, Nigeria, Republic of Panama
- The largest increase in membership was from the **Republic of Panama**.
- **Lodge St. Andrew, No. 1140**, from the Republic of Panama, had the largest number of Brethren joining from an individual Lodge ... for the second consecutive week.
- Our International Constitution Members (**ICMs**) viewing the SCFS page has increased to **59** as new ICMs joined the group from the Grand Lodge of Greece, Grand Lodge of Ireland, Grand Lodge of Canada in the Province of Ontario, Grand Lodge of Nigeria, UGLE, Grand Lodge of Peru, United Grand Lodges of Germany, Grand Lodge of South Africa, Grand Lodge of Illinois, National Grand Lodge of France. SCFS really is being viewed world wide.
- Excellent posts were received from *Lodge San Andreas, No. 1835*, in the Bahamas, and *Lodge Api-Api, No. 1826*, in Malaysia, Middle East.

I'm delighted to say that the raffle for the silver watch chain is going exceedingly well. To date, thanks to the efforts of Brother John Muir, we have reached the £2700 mark. Only five more days before it closes. It would be good if, in the absence of the big raffle this year, we could reach the £3000 mark for the benefit of the Homes. There is still time to secure your tickets - each draw entry costs £5 and if you would like to participate, please email John at [john.muir1779@gmail.com](mailto:john.muir1779@gmail.com) – he will be delighted to sell more tickets.

During the past nine months of lockdowns and restrictions we have experienced Lodge buildings being broken into and Lodge buildings going up in flames. From experience gained by the Lodges affected, and as we approach the end of the year, the time is right for all Lodges who own property to take stock and check the following – make sure building and content insurance is current and adequate and that there are no clauses in the policy regarding the building being unoccupied for periods of time. If there is asbestos in the building, ensure that you have an asbestos register. All electrical items should be PAT tested and a certificate obtained to that effect. It is also a good time to give thought to the safety of Lodge books, records and artefacts

As many of our Brethren and their families face Level 4 restrictions from tonight, can I remind Lodge Office-bearers that the Government Covid-19 Restriction Fund has now been closed but has been replaced by the Strategic Framework Fund. Some of our Lodges and Social Clubs may be eligible for further funding.

Full details on eligibility can be found at - <https://www.gov.scot/publications/coronavirus-covid-19-strategic-framework-business-fund/> and at - <https://www.gov.scot/publications/coronavirus-covid-19-strategic-framework-business-fund/pages/eligibility/>

There is a wee light at the end of the tunnel for all of us at home and abroad with the announcement that there may be a vaccine available by Christmas time. Let's hope and pray that this may be the start of a return to something resembling normality. In the meantime, please stay safe, look after yourselves and each other.

*Ramsay McGhee*  
Grand Master Mason

