

MASONIC HOUSING ASSOCIATION

ANNUAL REPORT
1ST JANUARY 2018 - 31ST DECEMBER 2018





MASONIC HOUSING ASSOCIATION

MHA was founded in 1975 and specialises in the provision of sheltered housing for older people.

MHA has 5 purpose built sheltered housing properties located in Buckinghamshire (Prebendal Close), Essex (Hamilton Court), Northamptonshire (Palmer Court), Staffordshire (Wilson Keys Court) and Warwickshire (Reading Court).

The day-to-day management of our properties rests with voluntary local House Committees with members appointed by the Provincial Grand Master of the Masonic Province in which each scheme is located. These Committees maintain a waiting list for accommodation, are responsible for operational budgets and provide support to the Scheme Managers. Individual reports from each Local House Committee Chairman can be found on pages 6 - 10.

MHA's voluntary Board of Management, mainly made up of Freemasons, maintains ultimate control. It meets quarterly and receives regular reports from the Local House Committee Chairmen and the Finance & General Purposes Committee which is responsible for budgetary control and for monitoring the Management Accounts. Our sheltered housing properties are represented on the Board of Management by their Local House Committee Chairmen.

MHA sheltered housing is not restricted to applicants with Freemasonry connections, MHA accepts applicants from local communities, the 5 Local Authorities where our developments are located and from overseas.

Our aim is to ensure that our tenants, both now and in the future, live in safe, affordable, fit for purpose accommodation.



“

I am very happy living here and would not wish to live anywhere else.

“

The building is kept in tip top condition.



“

I love my home it's the best one I have ever had.





CHAIRMAN'S STATEMENT

FOR THE YEAR ENDED 31ST DECEMBER 2018

The result for the year is a surplus of £351k after providing depreciation of £210k, compared with £366k and £193k respectively last year. The decrease of £15k results from an increase in income of £50k and an increase in expenditure of £65k.



Rental and service charge income increased by £61k mainly due to increased service charge income as rents from tenants were reduced by 1% as required by law. This reduction will also be made in the next two years. There was a small increase in void occupancy. The Board continues to take steps to keep void periods at a low level. These mainly occur when a change in tenant gives rise to a need for maintenance and redecoration.

The increase in expenditure of £65k was largely due to additional cyclical maintenance costs, and inflationary increases in other expenditure offset by a reduction in loan interest.

In the last year capital expenditure on our properties amounted to £497k, the bulk of which arose from the reconfiguration of accommodation at Reading Court, the remainder from routine enhancements to other properties. The overall condition of the properties is good.

The Association paid a final instalment to extinguish a revolving loan from its bankers.

As mentioned in last year's statement the Board has continued to consider the changing

requirements in sheltered accommodation and the need to maintain high levels of occupancy to provide funds for keeping our properties at a high standard. The Board is looking closely at further significant steps to put its older properties on a firm footing for the future. This may require further borrowing.

Once again, the Board is indebted to the staff at our properties and to the many volunteers on the Local House Committees who, with their wives, all work hard to provide attractive, efficient, and well maintained sheltered accommodation for our tenants. The Board is also grateful for donations from Masonic Lodges made to the Association for enhancing the welfare of our tenants.

During the year Mark Duncan replaced Geoff Smith as Chairman of the Prebendal Close House Committee and joined the Board. I thank Geoff Smith for his contribution over a number of years. David Dunsford was appointed to the Board during the year.

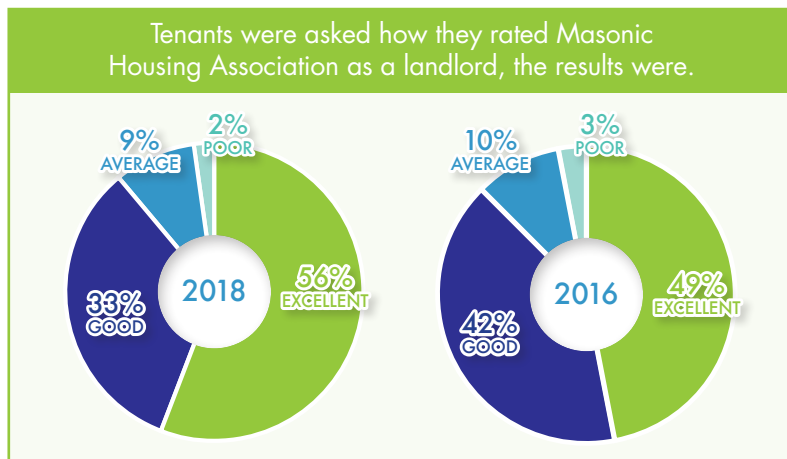
As in previous years I am grateful to members of the Board for their continuing support.



TENANTS SURVEY 2018

The Association carries out a Survey of its tenants every two years and in July 2018 181 Surveys were issued with 130 returned a 72% response rate, this compares to 77% response rate in 2016.

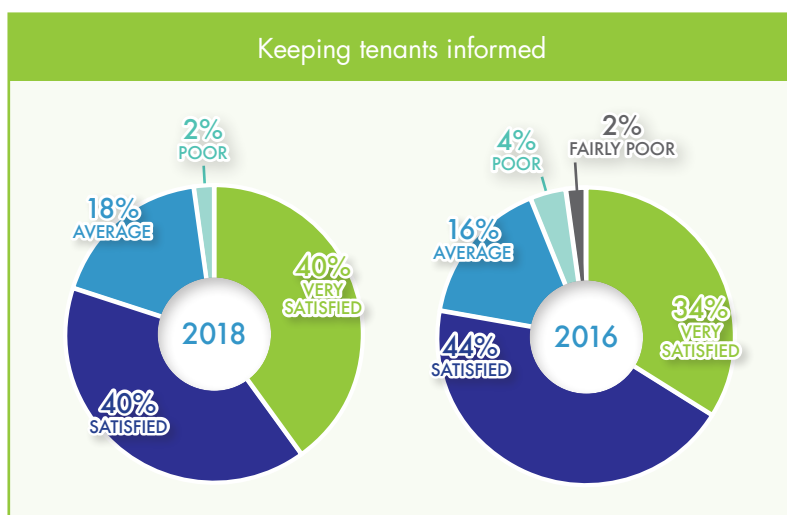
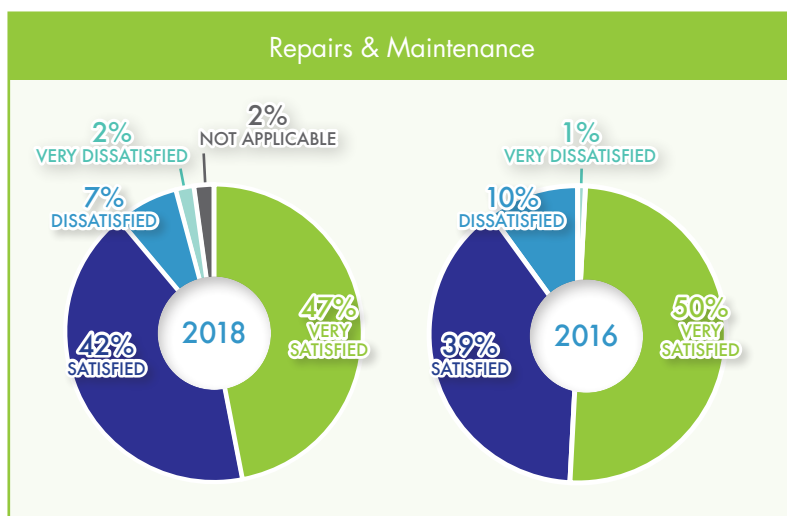
The questions range from satisfaction with their flats, value for money for rent, safety and security, repairs and maintenance to information sharing. The levels of tenant satisfaction remain good with dissatisfied tenants averaging one or two in each of our schemes.



Tenants were also asked to identify what they consider were the 3 most important factors with regard to their tenancy from a list of 9.

The top 4 were	2018	2016
Repairs and Maintenance	80%	61%
Keeping Tenants Informed	68%	59%
The Alarm Call System	49%	44%
Overall Quality to the home	49%	32%

The following are the results from 2 of these key areas:



The Alarm Call System continues to be important to our tenants – we provide emergency pull cords in all of our flats which are linked to our on-site Scheme Managers during working hours and to specialist help lines outside of working hours.

Tenants consider the quality of their home to be important and 54% of our tenants were very satisfied with the general condition of their home and 43% satisfied.



OUR SCHEME MANAGERS



HAMILTON COURT – SARAH SKINNER

Sarah joined Hamilton Court in June 2017 having experience working for Basildon Council as a Careline Controller and also as a mobile member of staff visiting up to 7 sheltered housing schemes per week providing support for tenants. Sarah has proved to be very popular with the residents as well as being very professional in her approach to resolving any issues that might occur in the day to day running of the complex.



PALMER COURT – JILL LETT

Jill has worked in the care and support industry for over 20 years, working in nursing homes caring for the elderly and became a Care Manager for a domiciliary care agency, training and leading a large team of Carers delivering high quality care to the elderly in their own homes, whilst at the same time gaining a diploma in counselling skills. Jill joined Palmer Court in 2006 which she states has been the most challenging role of her career but the most enjoyable.



PREBENDAL CLOSE – MARGARET FARROW

Margaret came to Prebendal Close 23 years ago having been a Carer for 2 little girls with mental health issues. Margaret has always loved her job supporting the residents at Prebendal Close ensuring they are safe and happy. She will be retiring in August 2019 and knows she will miss everyone. We wish Margaret a long and happy retirement.



READING COURT – PAM JOWERS

After having 2 children, living in Australia and working as a Hairdresser, culminating in her owning 6 salons, Pam decided she needed a change and went to college and gained the Institute of National Wardens Certificate. She has worked at Reading Court for 26 years and over those years has seen many changes and still finds the job rewarding enjoying the challenges at work every day. Pam is an avid bowler and plays to County Level with the neighbouring bowls club.



WILSON KEYS COURT – TRACY SLATER

Tracy's association with Wilson Keys Court began in 2001 when she was employed as a cleaner; she moved to Deputy Manager in 2003 and took on the position of Scheme Manager in 2013. Tracy is admirably suited to the role and manages the scheme's affairs in a very professional way allowing residents to maintain their independence without compromising their safety.



HAMILTON COURT

Nelson Place
South Woodham Ferrers
Essex CM3 5FJ

43 x One Bedroom Flats
Scheme Manager - Sarah Skinner
☎ 01245 323743
✉ warden@hamilton-court.co.uk
🌐 www.hamilton-court.co.uk

The Hamilton Court House Committee is comprised of 9 volunteer Essex Masons plus 1 lady non Masonic member bringing a wide range of skills and professions including Accountancy, Building and Surveying, Electrical and of course Health & Safety. The Committee are responsible for the upkeep of Hamilton Court and the general administration and they support our Scheme Manager, Sarah Skinner, who is responsible for the day to day running of the building and the safety of the residents.

This coming year will be very eventful for the residents of Hamilton Court. A decision was made by the Masonic Housing Association Board to set in place a programme to replace all the kitchens that have not already been updated when the flats became void. This programme is due to start on the 1st April 2019. Once this is complete we will fully upgrade the Communal kitchen in the lounge area.

Following the decision made by our residents to reduce the trips we have hosted several B.B.Q's, a themed Mexican Lunch, evening entertainment with supper and singers, Wii bowling and darts, quiz nights and a St Georges tea with a good old fashioned sing song and another trip to Romford Greyhound Stadium.

Trips are also arranged for a visit and guided tour to Great Queen Street and the Houses of Parliament.

A new gardener was appointed and the grounds now look fantastic. He is under the supervision of several of our ladies so he had better keep up the standard he has set!

We have carried on with our Christmas party which is attended by 95% of the residents. The residents also arrange events such as Birthday Parties, Fish & Chips evenings. The Committee would like to say a special thank you to the Elves whose work behind the scene has been fantastic. Our Committee members have participated whenever they can and are fully committed to arranging whatever entertainment the resident's may request.

The scheme has its own Charitable fund the Hamilton Court Charitable Association which relies upon the generosity of Masons within the Province of Essex. This is by the way of Lodges, Chapters and personal donations. The fund enables us to carry on with the tireless work of the Committee in enhancing the lives of our residents, one who has been with us for 35 years!!

Robert Mathew, House Committee Chairman



“ Sarah our Manager goes above and beyond to help people. ”





PALMER COURT

Hatton Avenue
Wellingborough
Northamptonshire NN8 5UZ

35 x One Bedroom Flats
Scheme Manager - Jill Lett
☎ 01933 273140
✉ palmercourt@btconnect.com

Palmer Court is located just a short walk from the town centre with views over the Broad Green area of the thriving old market town of Wellingborough. The town's shopping area is now supported by the vibrant new Rushden Lakes complex just a few miles away which includes well-known high-street names, a multiplex cinema and numerous restaurants.

Palmer Court is run by an excellent Scheme Manager and Deputy supported by a voluntary House Committee, made up of local Freemasons from all walks of life, who bring various specialist skills enabling them to provide a balanced overview of day to day activities forming a team with significant expertise who help to provide the highest standard of voluntary care for our local community.

During the early part of the year an in-depth feasibility study was completed that considered local demographics and provision of sheltered housing in the Wellingborough area. The Board of Management of the Masonic Housing Association agreed to accelerate our programme of reconfiguration and modernisation of

flats in our original building opened in July 1984, with the intention of future proofing our accommodation to ensure our Residents have the most comfortable and practical rooms possible.

Social events at Palmer Court are organised and run by the Scheme Manager, her Deputy and a number of Residents with the support of Committee Members. Over the summer our Hawaiian themed garden party was very well attended by our Residents and we were visited by our Provincial Grand Master.

In October the Committee organised an excellent Halloween fancy dress party which attracted virtually all of our Residents. The traditional "Christmas at Home" event with mince pies and sherry took place in December with the usual musical entertainment.

In 2019 we are planning a further garden party and this year our theme will be the Caribbean, complete with a steel band!

Ian Richards, House Committee Chairman



“
The running and management of this complex can only be considered as excellent.”





PREBENDAL CLOSE

Castle Street
Aylesbury
Buckinghamshire HP20 2RY

29 x One Bedroom Flats and
2 x Two Bedroom Flats
Scheme Manager - Margaret Farrow
☎ 01296 433511
✉ manager@prebendalclose.org.uk

Prebendal Close is run by a full time resident Scheme Manager together with a Domestic and additional Assistant. They are ably assisted by a volunteer resident and team of volunteer Committee Members with various skills, including building, Health & Safety, organising social events, administration and managerial.

2018 was a year which saw the retirement of a very devoted Chairman, Geoff Smith, after 8 years of committed service, a great man to have had at the helm. Following him, due to many other commitments relating to work social and Freemasonry, was Bill Smithson another dedicated Mason who has served the scheme well for years.

2019 will see Richard Lewis and Colin Dixon saying goodbye after over 20 years of service to the scheme between them, this will leave a dent the size of a meteoric crater within our ranks as they will all be hard acts to follow.

Prebendal Close fosters a friendly family atmosphere and the Residents importantly get on and actually care about each other's welfare, we continue to hold many events for them which are all very well attended.

In November we took 8 of our Residents to a night out called, "Big Band Swing" where they enjoyed a Glenn Miller Style Band; we had to drag them away at the end of the night as they didn't want to come home.

We are aware though that not everybody either wants to or can get out, so we are bringing the 'Mountain' to them in the form of a varied mixture of entertainment.

Our Christmas events took the form of a Christmas Carol Concert run by one of our most stalwart supporters the Brethren of De Bohun Lodge; we also held a Christmas lunch and a Christmas Party which went on well into the night.

We continue to have 3 coffee mornings per week, a weekly fitness class as well as the old favourites of cheese and wine nights, quiz nights, etc.

Looking forward we plan to have many activities/events in 2019 including a Fish & Chip Lunch, singers and comedians. We ask our Residents what they would like to see next as we want to give them something to look forward to every two months.

The future of Prebendal Close continues to be on our minds – should we stay or should we go. We do not have rising damp, rot, leaking roofs, crumbling brickwork or anything else usually associated with a decrepit building which is past its sell by date. I always believe in the saying if it isn't broke then don't fix it, Prebendal Close is a long way away from being broke-but a major refurbishment could be the answer.

Mark Duncan, House Committee Chairman



Scheme Manager Margaret does a fabulous job.





READING COURT

Tiddington Road
Stratford upon Avon
Warwickshire CV37 7SA

45 x One Bedroom Flats
Scheme Manager - Pam Jowers
☎ 01789 29 7301
✉ readingcourt@btconnect.com

Reading Court situated on the edge of Stratford-upon-Avon offers sheltered accommodation for those over 60 who wish to continue independent living with the support of a Scheme Manager. We continue to have a waiting list for our flats, with Reading Court remaining as popular as ever.

The Scheme Manager is supported by a House Committee consisting of Freemasons and wives of Freemasons who are involved in maintaining the fabric of the building and the welfare of the residents. Monthly lunches are held for the residents who organise daytrips out to local places of interest, and regular film club evenings in the recently refurbished lounge.

In the summer we held the annual Summer Luncheon for Residents and House Committee Members and this was attended by the Provincial Grand Master for Warwickshire RW Bro David Macey and his wife, Sandra. We also had the pre Christmas visit from the Salvation Army Band for a carol concert and a Christmas Lunch for Residents and Committee Members.

The financial support from Warwickshire Freemasons is greatly appreciated and in the spring of 2019 Assistant Provincial Grand Master W Bro David Stanford (Chair of Reading Court House Committee) presented, on behalf of Warwickshire Freemasons, a cheque for £3,000 to Pam Jowers the Scheme Manager.

Our project to increase the size of our bedrooms continued through 2018 and was completed in time for Christmas together with a new canopy over the entrance. The residents are delighted with the results.... and the end to the building works!

During the summer of 2018 we also refurbished and refitted the communal kitchen with new appliances.

A highlight of 2018 was Pam Jowers our Scheme Manager celebrating 25 years in her role, an amazing achievement. Pam's continued hard work is appreciated by both our residents and House Committee alike

David A Stanford, House Committee Chairman



I am very proud living at Reading Court – everything is done to a high standard.





WILSON KEYS COURT

Deanery Close
Rugeley
Staffordshire WS15 3JX

34 x One Bedroom Flats
Scheme Manager - Tracy Slater
☎ 01889 576544
✉ wilsonkeyswarden@btconnect.com

Wilson Keys Court is situated in the small market town of Rugeley close to Cannock Chase Forest. 7 voluntary Freemasons and 2 ladies with masonic connections support our 4 members of staff in the day to day running of the house.

Our voluntary House Committee hold quarterly meetings followed by a residents meeting to update them on any changes and points discussed at the meeting. Our residents have the opportunity to discuss any concerns that they may have.

The house has a wide range of activities which are organised by a Residents Social Committee, assisted by the staff where possible. These range from knitting club, darts, bingo, gentle exercises and quiz afternoons as well as social evenings and occasional outings.

We continue to have a good relationship with our local primary school, Chancel Primary, the children visit twice a year to read with our residents. The school celebrated their Harvest Festival in October and 5 residents were invited to the church service. The children came back to the house after the service with harvest produce to distribute to the residents.

We continue to carry out routine maintenance which includes the cyclical redecoration of communal areas. In the last year we have updated our 'warden call' intercom system and all bathrooms have now been renovated by having baths removed and walk in showers fitted. We have also updated our guest room

on which visitors have complimented how comfortable it is.

This year the Masonic Knights Templar group took part in a Charity Walk in April along the canal from Hanley to Burton on Trent. We invited them in for tea, coffee and biscuits, it was a welcome break for them and the residents enjoyed their company.

The house is supported by various Masonic lodges throughout the year, especially during the festive season or at any charity events that we hold.

Christmas time at the house is a 'jolly' occasion with two highlights held in mid-December so as not to intrude on the resident's family Christmas activities. An evening Carol Service, sponsored by a Masonic Lodge or Royal Arch Chapter, which starts with mulled wine and after the service cheese, sherry and mince pies are served. Our Christmas lunch is well supported by residents and sponsored by our local Masonic Charities. Staff support the house and residents by setting up Christmas decorations inside and out.

The House Committee continues to be grateful for the support and assistance from various Masonic sources and takes this opportunity to thank the staff team at Wilson Keys Court for their continued dedication and hard work.

Alan Walker MBE, House Committee Chairman



Wilson Keys is a lovely place to live; the staff could not be more helpful.





DONATIONS

During 2018 our Head Office received donations from Grand Stewards' Lodge £2,500 and the Relief Chest Scheme, on behalf of Cornucopia Rose Croix Chapter, £2,000 – these funds are ring fenced for use for the welfare of our tenants.

Our schemes regularly receive donations from Masonic Chapters, Lodges and Orders as well as from individual Freemasons. We would like to take this opportunity to recognise this generosity:-

HAMILTON COURT

Hamilton Court is supported by donations from Lodges, Chapters and other Orders associated with Essex Masonry of which donations have been received from 93 along with 72 Individual donations; we are also well supported by annual donations from 7 other Orders.

These donations are used to enhance the lives of our residents. Our voluntary House Committee arrange various trips each year in addition to in-house activities such as BBQ's, talks and quizzes. In 2018 we purchased a 60 inch T.V with a Sonos surround sound system and have replaced all the garden furniture which was selected by the residents and the Scheme Manager.

As a committee we are very grateful for the support from the 25% of Orders that support us and allows us to continue with this work at Hamilton Court.

PALMER COURT

Palmer Court received a number of large donations from various local charitable trusts including The Douglas Compton James Charitable Trust and The Cockerill Masonic Trust that enabled us to refurbish the communal lounge and fund our entertainment programme for the next two years in addition to donations from our local Provincial Masonic Charity and Masonic Lodges. These donations also enable us to give our tenants a special Christmas present and provide a range of social events and improvements for our tenants over and above those provided by non-Masonic housing schemes.

PREBENDAL CLOSE

Prebendal Close has received donations totalling £2494.00 from Craft Lodges, £455.00 from Chapters, £100.00 from Mark Lodges and £50.00 from RAM lodges. These donations were used to fund Christmas/Birthdays gifts for residents, social events such as special lunches and tea parties, fish & chip suppers and Keep Fit Classes.

READING COURT

Reading Court received a donation of £1,500 during 2018 from the Freemasons of Warwickshire which was used to support various activities for the residents. In spring 2019 Reading Court received a donation of £3,000 from the Warwickshire Masonic Benevolent Fund

WILSON KEYS COURT

During 2018 Wilson Keys Court received donations from the following Staffordshire Masonic Lodges: - Chartley £150.00, Foster Gough £150.00, Minerva £50.00 and Musket Pike & Drum £50.00. We have also received bequests from residents who have passed away totalling £684.00. It is our intention to purchase a set of patio furniture that will be light and easier to use by residents.

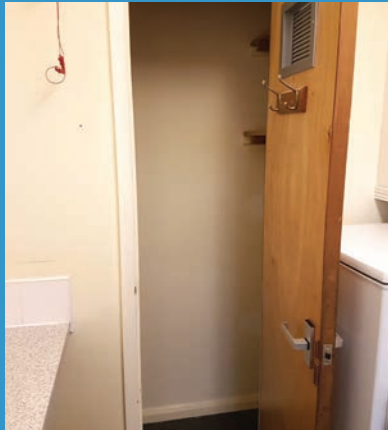


DEVELOPMENT AND FUTURE PROOFING

HAMILTON COURT

The kitchen reconfiguration programme commenced in April of this year. 38 of the flats have original layouts with walk in larders.

Walls enclosing the larders are being removed to create a larger, modern space. Works are being phased to minimise disruption and will run into 2020.



BEFORE



AFTER

PALMER COURT

Palmer Court is one of our older properties and faces challenges due to it being on a confined and sloping site. The feasibility completed last spring concluded demolition and re-build was the best option albeit one that would involve a much reduced number of units to achieve current space requirements.

Following a “flooding” of the market with new build developments by our sheltered accommodation competitors about 5 years ago demand for flats at Palmer Court has returned.

We experienced high voids throughout this period; however, due to an uptake in flats and keen interest we have recommenced the programme of reconfiguring and upgrading the smaller units.



BEFORE



AFTER



BEFORE



AFTER



PREBENDAL CLOSE

Following much work by the local team at Prebendal Close the Board decided to cease further searches for land to relocate to the outskirts of Aylesbury or another site within Buckinghamshire. Whilst the desire for a modern building appealed potential costs, lack of suitable partners to assist and the fact our existing and future residents could be left “ isolated” in many respects on an out of town site ultimately led to this decision.

The existing building was constructed in the late 70's and enjoys the benefit of a town centre location appreciated by many of our residents. Despite all the facilities nearby and within the building its age reflects the era of construction which was admirably achieved on a confined site with a considerable slope!

Our attention has now turned to either re-configuring the existing building or alternatively demolish and re-build in order to address some of the issues we face. An architect has been commissioned to assist in advising as to what may be possible.

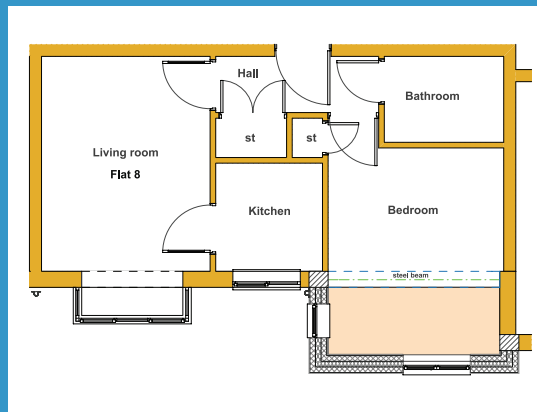


READING COURT

We successfully completed the bedroom extension programme at Reading Court within budget and due to a diligent team of architects, quantity surveyors, structural engineers and contractor as well as patient and understanding residents fast tracked the final phase a year early.



BEFORE



READING COURT FLAT PLAN



AFTER

WILSON KEYS COURT

Being our most modern dating from the early 90's and being on a level site like Reading and Hamilton Courts has meant the issues facing others is not as acute as particularly Palmer Court and Prebendal Close.



Douglas Neill MRICS, Board Member



STATEMENT OF FINANCIAL POSITION

MASONIC HOUSING ASSOCIATION

Summarised Accounts for year ended 31st December 2018

STATEMENT OF FINANCIAL POSITION		
	2018	2017
	£	£
Fixed Assets		
Housing Properties: depreciated cost	8,778,601	8,503,586
Other Fixed Assets	128,426	129,537
Work In Progress	-	7,437
	8,907,027	8,640,560
Current Assets		
Trade and other Debtors	79,950	45,155
Cash and cash equivalents	154,063	167,332
	234,013	212,487
Less:		
Creditors		
Amounts Falling Due Within One Year	(167,069)	(184,470)
Net Current Assets	66,944	28,017
Creditors		
Amounts falling due outside one year	(3,970,634)	(4,016,039)
Total Net Assets	5,003,337	4,652,538
Capital and Reserves		
Called Up Share Capital	40	40
Unrestricted Reserves	5,003,297	4,652,498
	5,003,337	4,652,538

STATEMENT OF COMPREHENSIVE INCOME

	2018	2017
	£	£
Turnover	1,484,225	1,434,313
Operating Expenditure	(1,126,142)	(1,057,188)
Operating Surplus	358,083	377,125
Interest Receivable and Other Income	423	42
Interest Payable and Similar Charges	(7,707)	(11,387)
Surplus On Ordinary Activities Before Taxation	350,799	365,780
Taxation on Surplus on Ordinary Activities	-	-
Total Comprehensive Income for The Year	350,799	365,780



STATEMENT OF FINANCIAL POSITION

These summarised financial statements, which comprise the Statement of Comprehensive Income and Statement of Financial Position are a summary of the information in the financial statements of the Masonic Housing Association.

They do not contain sufficient information to allow a full understanding of the Association's results for the year and its state of affairs at the year end. For further information, the full financial statements and the report of the auditors on those financial statements should be consulted. Copies of the full financial statements for the year ended 31st December 2018, which were approved by the Board on 11th April 2019, are available upon request by calling 020 8655 6727.

The auditor has issued an unqualified report on the full annual financial statements and of the consistency of the Board Report with those financial statements.

BOARD OF MANAGEMENT

Martin Clarke MA, FCA	Chairman
His Honour Ian Alexander LLB Hons, QC	
David Dunsford	Appointed July 2018
Mark Duncan FInstSMM	Local House Chairman – Prebendal Close Co-opted December 2018
Richard Grove	
Michael Jones DBA, Hon DBA, MSc, ChtrdF CIPD, FRSA, PGDip	Chairman – Finance & General Purposes Committee
Stephen Lindner BSc, ACGI, CEng	
Robert Mathew AIIRSM	Local House Chairman – Hamilton Court
Douglas Neill MRICS	
Ian Richards BSc, CEng, FIMechE, MWMSoc	Local House Chairman – Palmer Court
Alan Geoffrey Smith	Retired December 2018
David Stanford	Local House Chairman – Reading Court
Alan Walker MBE	Local House Chairman – Wilson Keys Court
Elizabeth Rangé MRICS	Company Secretary



MASONIC HOUSING ASSOCIATION

(a Charitable Housing Association)

REGISTERED OFFICE AND ADDRESS FOR CORRESPONDENCE:

2nd Floor (North Wing)
Legion House
73 Lower Road, Kenley
Surrey CR8 5NH

AUDITORS

Knox Cropper
Chartered Accountants
65 Leadenhall Street
London EC3A 2AD

SOLICITORS

Cripps Harries Hall
Wallside House,
12 Mount Ephraim Road
Tunbridge Wells, Kent TN1 1EG

BANKERS

Barclays Bank PLC
1 Churchill Place
London E14 5HP

Masonic Housing Association is registered as a Charitable Housing Association under the Co-operative and Community Benefit Societies Act 2014 No.21444R and with Homes England No L0673 and the National Housing Federation No. 1105



**NATIONAL
HOUSING
FEDERATION**