

# MS

# MUTUAL SUPPORT

ARMED FORCES MULTIPLE  
SCLEROSIS SUPPORT GROUP

Newsletter

March 2022



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***Newsletter Articles To Be Sent To:***

Bill Land  
Communications Volunteer  
7 Southam Road  
Long Itchington  
Southam  
Warwickshire  
CV47 9QY

**[communicationsvolunteer@mutual-support.org.uk](mailto:communicationsvolunteer@mutual-support.org.uk)**

***Newsletter Deadline:***

**Friday 27th May 2022**

**Cover Photo:**

**God bless the Queen in this year of her platinum jubilee 2022**

## FORWARD

Welcome to the March 2022 edition of your newsletter. I know we always say that every year seems to go by quicker than the last, but I am really surprised that we find ourselves in March already.

The events team is still working towards organising the next residential weekend 6th - 8th May 2022 at the [Hayes Conference Centre](#) in Derbyshire. This is only two months away now, but as we have become accustomed to living within the restraints and uncertainties of the pandemic we have to be prepared to change our plans at short notice. Jill has already emailed you the advanced booking form back in early February, check your inbox. You can also find it on our [Facebook group](#) page.

Since I was diagnosed with MS, I have heard the suggestion that there could be a link between the Epstein Barr Virus (EBV) commonly known as [Glandular fever](#) and Multiple Sclerosis. I had Glandular fever myself back in the mid eighties so I was interested to read a recent article in the *Preventative Neurology Newsletter* on this subject, read about it on pages 12 and 13, I would love to hear **your** opinions.

Thank you to everyone who contributes to this newsletter, It's really the personal articles that the readers enjoy the most. We endeavour to bring you a variety of information which we hope will be of interest or useful to you in some way. If you have any anecdotes or something else you think could be of interest, then please don't hesitate to email me:

[communicationsvolunteer@mutual-support.org.uk](mailto:communicationsvolunteer@mutual-support.org.uk)

The virtual 'post Christmas' meeting in January was a great success so, Rachel Harris has arranged a [March Zoom Quiz and Catch-up](#) details on page 11.

We have seen some significant changes to the coordinating team recently, as a result, things must change so we have had to discuss how we continue to deliver support to you from now. See the 'Team Talk' article on page 2.

Our membership volunteer Graham Duncan sent out a 'Membership Satisfaction Survey' earlier this year which garnered some very interesting results and comments, Graham has collated the responses for you, read the article on page 17.

With so much in this issue, we have decided to publish it for you a few days early, The next issue will be due out on 1st June 2022 but if we have anything we wish to inform you about before then, we will send you a supplementary email and add a post to our Facebook page.

All the best to you

Bill (Editor)

## Team Talk

'Times are a changing' as they say. **Heather Smith** has now had to stand down as Lead Benefits Volunteer as she needs to spend her time attending to important family matters. Het, as she prefers to be known has volunteered for Mutual Support on and off in some capacity for the best part of 30 years, that we are sure you will agree is a massive contribution. She will still be available until about Easter time to finalise things. The coordinating team would like to thank Het for the dedicated work that she has done for Mutual Support's members over many, many years. She will be missed from the team and we wish her and Joe all the very best for the future.

You don't get off that easily though. We hope to still pick your brains at times and see you at one of the 'Well-being weekends'.

**Katharine Sims, Louise Pritchard, and Lindsay Saxton** have had to stand down from the Support Team, we of course owe them all a huge debt of gratitude for all they have done for this group. To say thank you doesn't seem like enough, but you ladies please know that you will be missed.

It is with great pleasure that we welcome **Daryl Carr** who has joined the team as fundraising volunteer.

Thank you to **Scott Johnson** who will be our new group coordinator just as soon as he has completed the necessary MS Society induction training. The team is looking forward to welcoming you aboard.

With this in mind we have been reviewing how we do things. The coordinating team are in agreement that we must continue to deliver the very best support without any compromise to you. Your support and benefit team will now be one Support Team to make the system more streamlined and less time consuming for the few volunteers that remain.

### **From now, if you need our help:**

You should email the Lead Support volunteer in the first instance:

[leadsupportvolunteer@mutual-support.org.uk](mailto:leadsupportvolunteer@mutual-support.org.uk)

They will put you in contact with a support volunteer who will signpost you to areas of support depending on your need.

If you would like to join us, please follow these links to view the TOR's and fill in the application form:

[Lead Support Volunteer](#)

[Support Volunteer](#)

[Speakers Coordinator](#)

Please keep an eye on our Facebook page and this newsletter for further updates.

Best wishes

Coordinating Team

## Fundraising

Mutual Support would like to give recognition and grateful thanks to the following people who have made outstanding efforts to raise valuable funds for our group:

**Sarah Upton** raised £430 ring-fenced to Mutual Support by walking and fundraising with her son Harry completing 100 miles in 7 days.

**Sam Nelson-Rennie** raised £394.99 for Mutual Support by completing the Great North Run

**Jack Russell** raised a total of £1764.70 which was split between MSS and Mutual Support so £882.35 for Mutual Support by completing the Race to the Stones Ultra-Marathon.

In order to finalise the accounts end of year report, our finance volunteer Jack Russell has spent some considerable time and effort chasing up monies owed to us by MSS HQ who for whatever reason have had problems with their accounting procedures in 2021. This resulted in funds being transferred to Mutual Support taking rather longer than we might have expected.

Once again, thank you to Sarah, Sam and Jack for your sterling efforts and apologies to you for our belated thanks.

If you need to speak to Jack Russell, please email:

[financevolunteer@Mutual-Support.org.uk](mailto:financevolunteer@Mutual-Support.org.uk)



### Veterans supporting other veterans

The Help for Homeless Veterans charity is a double royal award winning organization doing what we can, where and when we can, as fast as we can.

Veterans helping other veterans.

Email: [ceohelp4homelessveterans@gmail.com](mailto:ceohelp4homelessveterans@gmail.com)

Call: **07305 260 798**

Charity Number: 1148155 | Registered in England and Wales



**Be sure to visit our Mutual-Support Facebook group for the latest news and views.**



## The Falklands Conflict 2nd April 1982 – 14th June 1982

This year marks the fortieth anniversary of the Falklands conflict in the south Atlantic. Many of you will no doubt have direct experience and memories of this remarkable period of British Military history.

[The South Atlantic Medal Association 1982](#) (SAMA82) offers a wide range of welfare, support, advice and events to it's members. To find out about joining SAMA82 click [here](#).

### 40th Anniversary events:

- [SAMA \(82\) 25th Annual General Meeting and reunion weekend 2022](#)
- [Ride of Respect 2022](#)
- [40th Anniversary Service - Sunday 3 April 2022 at the National Arboretum](#)
- [Departure of Task Force Service - 5 April 2022](#)
- [40th Anniversary Service at St Pauls Cathedral 5 April 2022](#)
- [HMS Hermes Reunion Weekend 8 - 10 April 2022](#)
- [Falklands Weekend at SYAM Doncaster 29 April - 1 May 2022](#)
- [Falklands 40 North West, Carlisle Saturday 14 May 2022](#)
- [HMS Cardiff Anniversary Reunion weekend 27 - 29 May 2022](#)
- [HMS Coventry Anniversary Reunion weekend 28 - 29 May 2022](#)
- [HMS Fearless Anniversary Reunion Weekend 28 - 29 May 2022](#)
- [Falklands Veterans Freedom Parade - 29 May 2022](#)
- [SAMA \(82\) Havant Branch Gala Dinner - 4 June 2022](#)
- [HMS Glamorgan Reunion Weekend 4 - 5 June 2022](#)
- [Sir Galahad, Sir Tristram & LCU Foxtrot 4 Service - 8 June 2022](#)
- [Veterans Regimental Dinner - 10 June 2022](#)
- [Unveiling of Falklands Stone Service – 11 June 2022](#)
- [42 Cdo RM – 40th Anniversary Event – 11 June 2022](#)
- [SAMA \(82\) USA Branch Reunion Weekend 11 - 12 June 2022](#)
- [Falklands Memorial Service Pangbourne 12 June 2022](#)
- [Royal British Legion 40th Anniversary Liberation Day Service - 14 June 2022](#)
- [40th Anniversary Memorial Service, Plymouth Hoe - 14 June 2022](#)
- [Chorley Liberation Service 2022 - 14 June 2022](#)
- [Hull 40th Anniversary Weekend – 17, 18, 19 June 2022](#)
- [SAMA \(82\) Christchurch Branch, 40th Anniversary Service & Gala Dinner - 18 June 2022](#)

Continued.....

- [Falklands 40 Gala Ball – 18 June 2022](#)
- [Parachute Regiment Drumhead Service/Parade – 18 June 2022](#)
- [Scotland Branch AGM & Gala Dinner 18-19 June 2022](#)
- [40th Anniversary Service, Portsmouth Cathedral 19 June 2022](#)
- [Memorial Service at Blackpool & Flyde Arboretum Friday 24 June 2022](#)
- [Veterans Parade Plymouth 25 June 2022](#)
- [3 Cdo Bge Sqn 40th Anniversary Dinner 25 June 2022](#)
- [HMS Queen Elizabeth Reception - 30 June 2022](#)
- [Cenotaph Parade, Whitehall, London 13 November 2022](#)

## How to contact SAMA 82:

Office opening hours: Monday to Thursday 10am to 1pm

South Atlantic Medal Association 1982  
Unit 25 Torfaen Business Centre  
Panteg Way  
New Inn  
Pontypool  
Torfaen  
NP4 0LS



**01495 741 592**



[sama@sama82.org.uk](mailto:sama@sama82.org.uk)



**afvbc**

ARMED FORCES & VETERANS  
BREAKFAST CLUBS

Our purpose is to facilitate veterans and serving armed forces personnel to meet face to face in a relaxed, safe, social environment to enjoy breakfast and banter, combat loneliness and allow veterans to 'return to the tribe'.

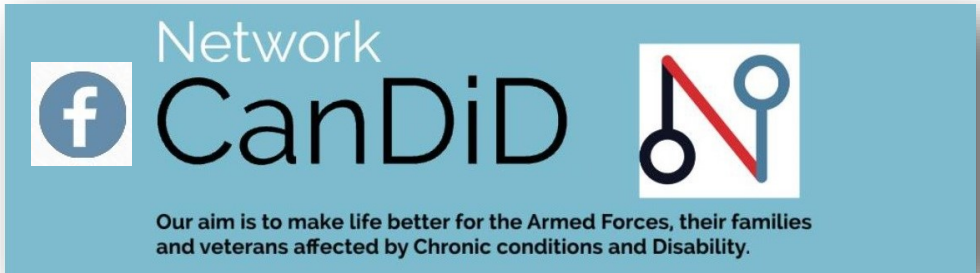
There are no fees or subs; you will have to pay for your own breakfast, we do not exist to raise funds for any national charity, organisation or business; we are free and will remain free to attend.

With over 370 clubs in 14 countries, and approximately 150,000 members worldwide, you can use our 'find a club' option to find a club near you.

**FIND YOUR NEAREST CLUB**



## Armed Forces CanDiD Network



## Forces Additional Needs & Disability Forum - FANDF

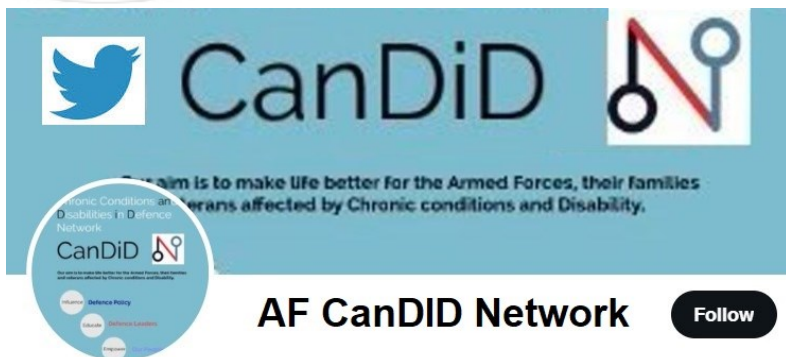


### OUR MISSION

To give a voice to forces families with additional needs and disabilities.

To change attitudes towards families with additional needs and disabilities in the armed forces.

To ensure policy and decision makers understand the needs of forces families who have additional needs and disabilities.



Armed Forces Network for serving personnel, carers and supporting agencies with an interest in chronic conditions [#Influence](#) [#Educate](#) [#Empower](#)





## Come on - Dive in!

**New horizons.** Depththerapy run specially adapted scuba diving programmes for seriously injured veterans and serving personnel of the British armed forces.

Depththerapy regards mental injuries and illnesses to be as important as physical injury and illnesses. All of our team are armed forces mental health first aiders to ensure that those with PTSD and other psychological illnesses are fully supported on our programmes.

To find out more visit our [website](#) or find us on:



## Plans announced for The Queen's Platinum Jubilee Central Weekend 2022

There will be year-long Platinum Jubilee celebrations throughout the United Kingdom, the Commonwealth and around the world as communities come together to celebrate The Queen's historic reign.

On 6th February this year Her Majesty The Queen became the first British Monarch to celebrate a Platinum Jubilee, marking 70 years of service to the people of the United Kingdom, the Realms and the Commonwealth.

There will be a four day UK bank holiday weekend from **Thursday 2nd to Sunday 5th June**. The bank holiday will provide an opportunity for communities and people throughout the United Kingdom to come together to celebrate the historic milestone.

To find out more visit the website: [www.royal.uk/platinum-jubilee-central-weekend](http://www.royal.uk/platinum-jubilee-central-weekend)



We provide life-long, life-changing support, jobs and training opportunities to Service leavers, reservists, veterans and their families.

**REGISTER NOW**

The details you provide here will help RFEA direct you to the most appropriate employability support and guidance. Please call our Veterans' Support Team on **0121 262 3058** if you have any questions or need help registering.



## Mikes guide to bladder relief.

I've been on a regime of Intermittent Self Catheterisation (ISC), when needed. I take a Desmopressin capsule every morning, and at night Detrusitol nasal spray. I have found the following benefits:

1. ISC - totally empty bladder, no 'sludge' left to fester.
2. I Can drink plenty of water through day to keep well hydrated.
3. Desmopressin - I can get through the day without any 'urgency' moments, and that gives me the confidence to not be having to keep checking where toilets are, etc.
4. Detrusitol - preceded by final emptying of bladder by Catheter before bed, I can sleep right through the night without having to get up to go to the loo.

Note - this works for me, and has done for over 15 years now. Everyone's different, so possibly this isn't for you all, but if you are having bladder weakness then please get an appointment with a Urologist to discuss the problem, there are options available.

## VASA Volunteer Driver Service

I live near Stratford on Avon, and there are occasions when I get medical Appointments to see maybe Neurologists or Physios, and these appointments could be quite some distance away.

Whilst I still drive, I'm finding it more difficult to manage these trips. Added to this, there is always the problem with finding parking, and other such difficulties.

Well, I've found a brilliant solution to this in the area, that you may not be aware of where you live. Namely, a [Volunteer Driver Service](#). Staffed by people who may be retired, or just want to provide assistance to people, they'll do the following:

1. Collect you
2. Take you your appointment
3. Wait for you
4. Bring you home

And all for a very nominal fee, normally just a reasonable mileage allowance (may vary by district). But a lot cheaper than getting a taxi. They know the areas, parking etc, and totally take the hassle out of managing the event. Try Googling it, and see what may be available in your area.

Hope this helps.

Mike Robbins

## Money saving tips

For anyone who doesn't know. I was renewing my annual RAC membership and making sure I got the best deal possible. I asked for a discount as always and then mentioned I was a vulnerable adult and would hate to break down without adequate cover. I was then asked if I had a blue badge, yes I do, oh in that case you get 'Response cover' which is even higher than I already got for less money - £50 saved!

Helen Spear

NB: I'm sure this tip will apply to the other well known recovery services, Bill (Ed)

## Save money at home

Cutting energy costs isn't just about cheaper tariffs, which are tough to find right now anyway, as there are no deals meaningfully cheaper than the price cap. The main way to save right now amid the current energy crisis is to use less, so see if you can adopt any of these easy methods below.

You may already be familiar with the Martin Lewis, Money Saving Expert (MSE) TV programme. Read about the following tips and a lot more at the [MSE website](#)

- Turn your thermostat down
- Draught-proof your home
- Cut your time in the shower
- Wash more clothes less
- Turn down hot water temperature
- Reduce boiler heating temperature



**Get our free weekly Money Tips email!**

Grab the latest deals, guides, tips 'n' tricks directly from Martin and the MSE team. Don't miss out

**SIGN UP**



**What does Julie Russell have in common with Queen Elizabeth II?**

**They both have the same birthday  
21st April**



## Pontio Project Wales

I'm Leila Middlehurst-Evans and I'm a Community Development Officer for MS Society Cymru (covering South & Mid Wales).

I wanted to make Mutual Support aware of some of the support we have for forces/ex-forces people affected by MS in Wales.

Our Pontio project also provides people living with MS, and their families, information and support. As well as emotional and befriending support from a team of trained volunteers, we also have Information sessions through a range of Community Café events.

The Pontio team can also provide:

- Support to apply for benefits including PIP and ESA
- Support to appeal a benefits decision, including Mandatory Reconsideration and Tribunal Support
- Support in work
- Support with housing issues
- Support to apply for grants

Here's a list of the Wales wide activities that we're running on zoom on a weekly basis:

- Yoga
- Tai-Chi
- Mindfulness
- Choir
- Pilates
- Strength, stretch & relaxation
- Knit & Natter
- Weekly quiz
- Bingo

To join any of these session please email Iwan Williams:

[Iwan.Williams@mssociety.org.uk](mailto:Iwan.Williams@mssociety.org.uk)

Our free Wellbeing Hub also provides:

- 1:1 Counselling
- Acceptance Commitment Therapy
- Men's Shed
- Women's group
- Carers Social Group
- Time to Chat sessions

I've attached a Wellbeing Hub leaflet and for more info and joining instructions please follow this link:

Leila Middlehurst-Evans

Wellbeing Hub Leaflet



## To our new members

We've had ten new members joining Mutual Support since our December newsletter – a very warm welcome to them all, two from Wales, four from the South West, two from the South East and two from the Midlands.

Four couples have an Army background, two of whom are still serving, one couple is still serving RAF. Greetings to all ten of you; our Team encourages you all to share the information that you have experienced in your military careers and also your new MS journey and hope that any questions you have can be answered by the other participants of the friendliest MS support group in the world. The new members are:

Christopher and Phyllis Evans  
Martin and Donna Nash  
Scott Rosser and Elizabeth Cantrell  
Helen and Paul Seager  
Anthony Shields and Karen Parkes

If you've changed your telephone number, postal address or email address, do keep me updated so we can keep you apprised of upcoming events. The easiest and quickest way is to email me:

[membershipvolunteer@mutual-support.org.uk](mailto:membershipvolunteer@mutual-support.org.uk)

Members with Facebook accounts might like to know that Mutual Support has its own Facebook page. If you have not yet joined us there and would like to, please search for Mutual-Support. Apply to join and I will grant you access right away. It's a good place to ask questions and support each other.

Welcome once again to all of you and to all the 1140 members – stay safe!

Graham Duncan  
Membership Volunteer



### March Zoom Quiz and Catch-up

**Wednesday 23rd March 2022. 18:00-20:00**

Rachel Harris has arranged a Zoom meeting online. You are all invited, see our [Facebook page](#) for details.

If you don't already have it, the Zoom app is free to download:



# Is there a link between Epstein Barr Virus and Multiple Sclerosis?

**Professor Gavin Giovannoni.  
Queen Mary University of London.**

After reviewing the epidemiological data about the association between EBV and MS in the late nineties I became convinced that EBV is the cause of MS. One of the reasons why I moved academic institutions, from UCL to Queen Mary University of London, was to study EBV and to develop an MS prevention research programme. Despite being very positive I found that it was difficult to convince my colleagues and the wider MS community to invest in EBV-MS research. I was fortunate enough to get an MRC grant application, but since then I must have had at least 20 grant applications around the EBV-MS hypothesis rejected. It is very disheartening when this happens.

The good news is that in 2017 Professor Nick Wald, Director of the Wolfson Institute of Preventive Medicine, suddenly realised that the evidence I had presented to him in 2007 was stronger than he had appreciated and agreed with me that EBV was the likely cause of MS. This led us to hold a workshop on EBV and MS and led to a successful grant application to the Barts Charity to start the Preventive Neurology Unit (PNU).

I am often asked why has no MS preventative action been taken? I need to remind people that science moves steadily and slowly and the biggest problem we have is the slow adoption, or rejection, of innovations or new ideas.

*"The human mind treats a new idea the same way the body treats a strange protein; it rejects it."* Peter Medawar, Nobel prize laureate, in Physiology or Medicine, 1960.

However, we are pushing on slowly with our plans to create a trial-ready cohort of people at high risk of MS for exploratory MS prevention studies. Dr Ruth Dobson is doing an amazing job at getting this off the ground. We are also taking forward our ideas around treating MS with antivirals that target EBV. To say that the funding for doing these trials has been difficult is an understatement, but I am hoping if we can get pilot data we can convince the sceptics to fund larger more definitive trials.

As you know we are also not the only team working on the EBV hypothesis of MS. Michael Pender in Brisbane, Australia, is doing great things and Atara Bio has taken up the baton in industry. I have recently posted on their preliminary results that were presented at ECTRIMS

Continued.....

I spend most of my waking day doing MS and a large part of that is thinking about EBV and MS prevention. The main strand of MS prevention is an EBV vaccination study. The development of an effective vaccine is not in our hands, but the capable hands of Jeff Cohen at the NIH, and now Moderna.

I can't tell how excited I am that Moderna's EBV vaccine has entered phase 1 trials and they have openly acknowledged that if it gets to the general public the vaccine may prevent MS. This statement alone is momentous. Why? If we can convince pharma of the importance of the EBV hypothesis maybe we can now convince funders to support a large international MS prevention study.

Even if Moderna proves that their EBV vaccine is effective in preventing EBV infection and infectious mononucleosis we will still have to overcome the public resistance to vaccination and convince public health officials that using EBV vaccination to prevent MS is a worthy objective. The battles ahead are numerous, but we will get there in the end. We have to. We don't want the next generation of people with MS asking us why we haven't done anything to prevent MS given the current state of knowledge.

Please read my blog post on how to prove that EBV is the cause of MS ([Blog Archive 22-Dec-2018](#)).

- [Conflicts of Interest](#)
- [Prof Gs MS Blog Archive](#)
- [MS-Selfie Newsletter](#)
- [Twitter](#) [LinkedIn](#) [Medium](#)

This article was taken from the Preventative Neurology Newsletter.



Preventive Neurology Newsletter

Subscribe

**Mutual Support would like to thank these charities and everybody else who supports us; your donations enable us to continue the good work we do, thank you!**



**The Hobson Charity**

**THE ARMED FORCES COVENANT FUND TRUST**



If you live in Scotland and get Personal Independence Payment (PIP) from the Department for Work and Pensions (DWP), your award will move to Social Security Scotland from summer 2022.

### **A new Scottish benefit called Adult Disability Payment will replace PIP.**

DWP and Social Security Scotland will write to you. DWP will send you a letter to let you know when:

- your benefit will move to Social Security Scotland
- your PIP award will end

Social Security Scotland will send you a letter to let you know what will happen during the move.

They will send you another letter when the move is complete to let you know when your Adult Disability Payment is going to start.

DWP will continue to make payments until Social Security Scotland start to pay you. There will be no gap in your payments.

During the move, Social Security Scotland may need to call or write to you to confirm details like your address.

### **DWP and Social Security Scotland will move your award**

If you live in Scotland DWP and Social Security Scotland will move your award without you having to do anything.

You'll not need to apply for Adult Disability Payment.

Social Security Scotland will not reassess or review your award during the move. If you were due a review with DWP, Social Security Scotland will review your award after you start getting Adult Disability Payment. This may affect your payment.

Your Adult Disability Payment begins the day after your PIP finishes.

### **Adult Disability Payment consultations**

Social Security Scotland will only ask you to take part in a consultation if they cannot get the information they need from the contacts you have given. A contact could be someone like your doctor or support worker.

The Social Security Scotland practitioner carrying out the consultation will:

Continued.....

- only ask for information that is missing
- take as long as you both need
- have experience of working with learning disabilities or difficulties, or a mental condition if this is what the consultation is about
- meet you in a way that suits you, by phone, video call or in person
- meet you in your home or in a nearby partnership venue like a community centre or GP surgery
- not carry out a medical examination

Consultations can be audio-recorded so that:

- the case manager can listen back to the recording when they need to make a decision
- the practitioner can concentrate on your conversation, not on typing

### **Other benefits and services**

You'll still be eligible for related benefits and services. This includes the benefits you get because you get PIP like a Blue Badge or a discount on your Council Tax.

If you get related benefits or services from other organisations like your local council, you may need to tell them when Adult Disability Payment replaces your PIP.

### **Motability vehicles**

Changing from PIP to Adult Disability Payment will not affect your Motability lease.

Social Security Scotland will:

- tell the company you lease the vehicle from about the transfer
- take over payments from DWP

If you have a vehicle through Motability now, you'll be able to keep it until the end of your lease.

After the end of your lease, you'll be able to lease a vehicle from the Accessible Vehicles and Equipment (AVE) scheme. You can lease:

- cars
- wheelchair accessible vehicles
- powered wheelchairs
- scooters

All leases include insurance, breakdown cover, servicing and road tax.

Continued.....

## People who are terminally ill

If you're receiving benefits because you're terminally ill, you do not need to do anything.

Social Security Scotland will make sure you get the right amount of Adult Disability Payment when they move your benefit.

If you get PIP and become terminally ill after Adult Disability Payment is available across Scotland, DWP and Social Security Scotland will move your benefit.

If a healthcare professional has confirmed you are terminally ill:

- you'll get the highest award for care
- you'll get the highest award for mobility
- Social Security Scotland will not review your Adult Disability Payment

## If your needs or personal details change

You'll need to contact either DWP or Social Security Scotland if anything changes.

## During the move

Contact DWP if something changes before your PIP finishes. Call free on **0800 121 4600**.

[Find other ways to contact DWP.](#)

## After the move

Contact [Social Security Scotland](#) if your needs or personal details change after your Adult Disability Payment has begun.

Find out how to [tell Social Security Scotland about a change in circumstances](#).

If you have any queries, please don't hesitate to contact me.

Kind Regards

Het

Het Smith

**07836 238 328**

[leadbenefitsvolunteer@mutual-support.org.uk](mailto:leadbenefitsvolunteer@mutual-support.org.uk)



Did you know, we are also on twitter?  
Follow us @ [twitter.com/mss\\_msupport](https://twitter.com/mss_msupport)

## Membership Satisfaction Survey - Jan 2022

In January this year I sent out a survey to 502 members, after a month we've had 111 responses. Here are the results:

1. "Do you read our Mutual Support newsletter, which is emailed to you?"

Yes 91. No 0. Sometimes 20

2. "Do you belong to our Facebook group?"

Yes 75. No 36

3. "Do you belong to our Twitter group?"

Yes 4. No 107

4. "Have you been to a Mutual Support residential weekend?"

Yes 70. No 41

5. "Would you like to go or continue to go to our residential weekends?"

Yes 45. Yes, when I consider it safe to go 38. No 28

6. "Have you joined in on an online Mutual Support meeting or quiz?"

Yes 29. No 82

7. "Do you believe that Mutual Support is worth belonging to?"

Yes 111. No 0

8. "Have you benefited from being a Member of Mutual Support?"

(This question allowed multiple choice answers)

Yes, I gained financially 27. Yes, socially 54. Yes, from information gained 90. No 4

9. "Would you consider volunteering to join the Mutual Support Team?"

Yes 17. No 51. Possibly 43

10. "Would you like to remain a member of Mutual Support?"

Yes 111. No 0

Question 11 asked for any comments that participants would consider useful to the coordinating team. Except for a few, the comments were mostly positive. We are grateful to everyone who responded, however you can always give us feedback at any time. To see the comments, (warts & all) please click the link below:

All the best.

Graham Duncan

[membershipvolunteer@mutual-support.org.uk](mailto:membershipvolunteer@mutual-support.org.uk)

**Membership Survey Comments**

## AFPS and New State Pension

The option to Transfer from Armed Forces Pension Scheme (AFPS) '75 to AFPS '05 – Did the gamble pay off?

I will let you know in around 4 months when I reach the AFPS '05 Pension Benefit Age (65) and although I don't look it, I hear you say, YES I really am that old! Apologies but I'm grabbing your attention to alert you to another matter which can have big implications, for some, on their New State Pension (NSP), which came in to effect from the start of financial tax year 2016 – 2017.

I will stress I'm not trained or authorised to give financial advice and all I'm fetching your attention to - is for YOU to check what YOUR NSP will be when you reach your State Pension Benefit Age (SPBA). Please seek the advice of a qualified financial adviser.

At YOUR SPBA, you will need to have 35 years of FULLY PAID UP National Insurance Contributions (NICs) to be eligible to claim the FULL NSP. If you haven't, then you'll get a NSP less than the FULL NSP. This can be considerably lower than the FULL NSP and in my case, in excess of £30.00 per WEEK!

Why? Well should you have served prior to April 2012, Armed Forces personnel were Contracted Out of the State Second Pension (S2P) and prior to April 2002 the State Earnings Related Pension Scheme (SERPS). Consequently, Armed Forces Personnel paid a lower rate of NICs than those contracted in.

Were we asked I hear you say? Well we probably were but I can't remember. No doubt there was some Defence Council Instruction (DCI) or other form of Tri-Service notice issued. The powers that be decided to opt all those serving at the time out of SERPS and S2P. This meant we all had more beer chits when we got paid and for morale, money in hand was better than that held elsewhere!

Anyway, for those who think this may be applicable to them, I urge you to check your [NSP Forecast](#) and [NICs](#) record using the relevant links found at [www.gov.uk](http://www.gov.uk).

When checking your NICs record, should you see Full year, don't be misled in to thinking you had a FULLY Paid Up year. If it was within the dates given above, the chances are it was paid in at a lower rate. Whilst you will have a FULL years worth of NICs to qualify for the NSP, this is by time rather than qualifying financially for the FULL NSP.

To make up 'lost' years, you can elect to pay Class 3 Voluntary NICs. However here again is a trap.

Any Class 3 Voluntary NICs paid for financial tax years PRIOR TO 2016 – 2017, DO NOT count financially towards the NSP. As such there is little, if not any, financial benefit paying Class 3 Voluntary NICs for any financial year prior to that for 2016 – 2017.

Individual circumstances will vary enormously, so the above is only general information. Under certain circumstances, an individual may get National Insurance (NI) credits and therefore may not need to pay any Class 3 Voluntary NICs.

Have we been seen off? The system will tell you that you haven't. The shortfall is made up by the Contracted Out Pension Equivalent (COPE) which is paid as part of your Armed Forces Pension (AFPS'75 & AFPS '05). Mmmmmmmmmmm.

### **Additional Information:**

Valuing your National Insurance contributions and credits made before 6 April 2016

Your National Insurance record before 6 April 2016 is used to calculate your 'starting amount'. This is part of your new State Pension.

Your starting amount will be the higher of either: the amount you would get under the old State Pension rules (which includes basic State Pension and Additional State Pension) or the amount you would get if the new State Pension had been in place at the start of your working life.

Your starting amount will include a deduction if you were contracted out of the Additional State Pension. You may have been contracted out because you were in a certain type of workplace, personal or stakeholder pension.

If your starting amount is less than the full new State Pension:

You can get more State Pension by adding more qualifying years to your National Insurance record after 5 April 2016. You can do this until you reach the full new State Pension amount or reach State Pension age - whichever is first.

Each qualifying year on your National Insurance record after 5 April 2016 will add about £5.13 a week to your new State Pension. The exact amount you get is calculated by dividing £179.60 by 35 and then multiplying by the number of qualifying years after 5 April 2016.

The [National Insurance Helpline](#) number is: **0800 731 0181**.

Kind regards, best wishes and good health

Stay safe and well

Peter Mckernan





## Short breaks guide (booklet)

Whether it's the annual family holiday, a weekend with friends, a day out in town or an afternoon's activity, taking a break is vital to everyone's wellbeing. This guide aims to help you research your own break or activity.

Download our short breaks guide to find out more on:

- how we can help
- paying for short breaks
- travelling around the UK
- going abroad
- hiring equipment
- families and carers
- respite care

This booklet is available for you to download and print, or you can [order a free copy from our web shop](#). There's more information on [taking short breaks available on our webpages](#).

Short breaks guide



## BFBS Best of British

In October 2021 the British Forces Broadcasting Service gave their listeners a chance to vote on what music they wanted to hear on a brand new radio station from: Best of British, Chilled, Country, Kids, Gold - 70s, Soul or Suggest your own.

David Bowie, Oasis, Craig David, Blur, Spice Girls, The Jam, Coldplay – there is no denying that British music is iconic.

To celebrate everything British music has to offer, BFBS has put on its union jack dress, Dr Martens boots and star glasses and launched a new radio station, '[BFBS Best Of British](#)'.



BFBS Best of British  
12:00 AM - 12:00 AM (GMT+0)

Schedule



The veterans welfare service is part of the Ministry of Defence's veterans support function and provides one to one welfare advice across the UK and the republic of Ireland. It facilitates access to all appropriate services using a caseworker approach that offers professional help and guidance.

Mutual Support recommends the veterans welfare service as being a comprehensive and valuable source of advice and assistance for a wide variety of issues. Click on following link to download and/or print this very useful guide:



**MS-UK**  
Supporting your MS journey

**Let's go walkies for MS!**

Sign you and your pooch up today and raise £100 for people affected by multiple sclerosis.

**This March!**

We are here to support anyone affected by multiple sclerosis...

**The BIG Purple Dog Walk**



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# MUTUAL SUPPORT COORDINATING TEAM

<b>Vacant</b> Group Coordinator	<a href="mailto:group-co-ords@mutual-support.org.uk">group-co-ords@mutual-support.org.uk</a>
<b>Julie Russell</b> Deputy Group Coordinator Group Administration Volunteer	<b>07812 738 607</b> <a href="mailto:adminvolunteer@mutual-support.org.uk">adminvolunteer@mutual-support.org.uk</a>
<b>Jack Russell</b> Finance Volunteer	<b>07855 434 921</b> <a href="mailto:financevolunteer@mutual-support.org.uk">financevolunteer@mutual-support.org.uk</a>
<b>Vacant</b> Lead Support Volunteer	<a href="mailto:leadsupportvolunteer@mutual-support.org.uk">leadsupportvolunteer@mutual-support.org.uk</a>
<b>Het Smith</b> Lead Benefits Volunteer	<b>07836 238 328</b> <a href="mailto:leadbenefitsvolunteer@mutual-support.org.uk">leadbenefitsvolunteer@mutual-support.org.uk</a>
<b>Graham Duncan</b> Admin Volunteer (Membership)	<b>01993 844 136</b> <a href="mailto:membershipvolunteer@mutual-support.org.uk">membershipvolunteer@mutual-support.org.uk</a>
<b>Karen Fisk</b> Admin Volunteer (Social Media)	<a href="mailto:socialmediavolunteer@mutual-support.org.uk">socialmediavolunteer@mutual-support.org.uk</a>
<b>Bill Land</b> Communications (Newsletter)	<b>07565 82 62 09</b> <a href="mailto:communicationsvolunteer@mutual-support.org.uk">communicationsvolunteer@mutual-support.org.uk</a>
<b>Jill Watson</b> Events Volunteer (Manager)	<b>07506 272 916</b> <a href="mailto:eventsvolunteer_01@mutual-support.org.uk">eventsvolunteer_01@mutual-support.org.uk</a>
<b>Silke Land</b> Events Volunteer 2 (Hosting)	<b>07746 603 711</b> <a href="mailto:eventsvolunteer_02@mutual-support.org.uk">eventsvolunteer_02@mutual-support.org.uk</a>
<b>Vacant</b> Events Volunteer 3 (childcare)	<a href="mailto:eventsvolunteer_03@mutual-support.org.uk">eventsvolunteer_03@mutual-support.org.uk</a>
<b>Daryl Carr</b> Fundraising Volunteer	<a href="mailto:fundraisingvolunteer@mutual-support.org.uk">fundraisingvolunteer@mutual-support.org.uk</a>
<b>Vicki Fielder</b> Events Volunteer (Virtual Quiz)	<a href="mailto:virtualevents1@mutual-support.org.uk">virtualevents1@mutual-support.org.uk</a>
<b>Mandy Wilkinson</b> Events Volunteer (Virtual)	<a href="mailto:virtualevents2@mutual-support.org.uk">virtualevents2@mutual-support.org.uk</a>
<b>Fiona Dangerfield</b> Tech Volunteer (website)	<a href="mailto:websitevolunteer@mutual-support.org.uk">websitevolunteer@mutual-support.org.uk</a>
<b>Rachel Harris</b> Events Volunteer (Virtual)	<b>07393 854 330</b> <a href="mailto:virtualevents@mutual-support.org.uk">virtualevents@mutual-support.org.uk</a>
<b>Emily Oxley</b> Comms Volunteer (Publicity)	<b>07875 070 068</b> <a href="mailto:publicityvolunteer@mutual-support.org.uk">publicityvolunteer@mutual-support.org.uk</a>