

MSI

MUTUAL SUPPORT

ARMED FORCES MULTIPLE
SCLEROSIS SUPPORT GROUP

Newsletter

September 2022



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Honorary Members

Christine Jones

Roger Langdon MBE

Lieutenant Colonel C S MacGregor KRH

Stephanie Millward MBE

Alastair Hignall CBE

Simeon Grundy

Newsletter Articles To Be Sent To:

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

communicationsvolunteer@mutual-support.org.uk

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Stephanie Millward MBE

FORWARD

Hello everyone.

Well, here we find ourselves already in the third quarter of 2022. I think the events of this year will be remembered for many reasons and we will feel the repercussions for quite some time to come.

We were so pleased at long last to be able to host our spring residential weekend last May after weathering the worst of what Covid-19 had to throw at us. In June we sent out an email to all members with the proforma to attend the autumn weekend from Friday 4th - Sunday 6th November 2022 at The Hayes Conference Centre. If you think that you didn't receive the email can you please contact Graham Duncan our membership volunteer by email. membershipvolunteer@mutual-support.org.uk or if you are a member of our Facebook page you can download it [here](#).

In the meantime Rachel Harris has invited you to attend the next [virtual catch up and quiz](#) meeting on Wednesday 14th September 2022 at 19:00hrs.

Mutual Support is a finalist in the 2022 [Soldiering On Awards](#) in the family values category (see p6) There are also quite a few other impressive organisations in the finals. What an accolade it would be if we were to actually win it, so keep your fingers crossed.

Did you know: Wherever you see a graphic, logo or banner anywhere in this publication, it is usually a live link to the subject of the article, just click on it to see the full details. Try this SOA22 logo. 



Now we are in the very last days of summer, and what a great summer it has been if you are a sun worshiper. Personally, I used to love the hot sunny weather but now it just absolutely floors me, I'm sure many of you with MS will understand exactly what I mean by that. Kim Bartlett sent in an extract from an article about sunscreen and the effect it might have on vitamin D production (see p17).

Thanks to Peter McKernan for sending in some interesting thoughts and facts about pensions, although he may be quite modest about it, I think he's a bit of an expert on the subject (see p2 & p3).

Likewise thanks to Mike Robbins for sending in his thoughts and useful advice about living with MS (see p8 & p12). I have always been impressed by the level of knowledge and expertise that many members of our excellent group have to share, and that is true Mutual Support.

The next price cap on domestic fuel bills will take affect in October and then every three months there after. I think this combined with general inflation is going to have a very adverse effect on many UK households. I have tried to include money saving ideas and signposts in this issue, the next edition will be published in December so if you come across any useful tips and tricks for keeping costs in check please drop me an email.

All the best

Bill Land (editor)
communicationsvolunteer@mutual-support.org.uk

Why can't JPAC use similar systems to the DWP for awarding Pensions?

For my wife's State Pension (SP), which she'll shortly be eligible to receive, without asking and four months before her SP entitlement date, the Department for Work and Pensions (DWP) sent notification to her, of her SP entitlement and the various ways she could make a claim. Opting to complete the application online, she got an almost instantaneous confirmation of its receipt followed up by a letter from the DWP a couple of weeks later. The letter, three months in advance of her SP eligibility date, informed her of the dates when and amounts she would receive!

Unless leaving the Service in receipt of your Armed Forces Pension (AFP), to claim it, you have to personally remember when your pension is due, the schemes tell you to submit a claim no more than 3 months before you reach your Pension Benefit Age (PBA).

You need to complete and submit a hard copy of the application form (AFPS Form 8), which you first need to source/download, ensuring you complete the return slip that the Joint Personnel Administration Centre (JPAC) use to acknowledge receipt of your claim and post it to Glasgow. Under exceptional circumstances and in consultation with JPAC, it may be possible to submit an online application. However, manuscript submission of the AFPS Form 8 is the standard method to apply for your AFPS pension.

It's then a case of chilling out and waiting to hopefully receive the acknowledgement slip back. That is if the letter hasn't gone walkabout in the meantime, such as being lost/undelivered by Royal Mail (even after sending and paying extra for it to be signed for on receipt!), or passed to the wrong section within JPAC, or another mishap occurring to it!

Nothing else can be done until you reach your PBA! Even then JPAC have a further ten working days, after your PBA date, to issue the pension AWARD letter. Without the system generating the award letter no details of amounts payable can be passed by JPAC, so I was told.

The award letter will tell you the amount of gratuity and pension you should receive. Whilst JPAC are responsible for the overall administration of pension payments, they aren't the Paymaster and as such, no payment dates/details are given.

Payment dates are set by [Equiniti](#) (the Paymaster) who, once informed by JPAC of monies payable, will set the relevant payments up. Be warned, these can be up to 31 days from your PBA.

If in receipt of an Early Departure Payment (EDP), so you don't get caught out, expect and budget for a lower final EDP payment before your pension kicks in. Your pension payment date may be different from that of your current EDP as well.

You then have to wait for Payment Advice Notices to come through from Equiniti, of which you could get several.

The above is just my personal experience on reaching the PBA and transitioning from EDP to pension. Thankfully next year, I'll only have the simpler DWP system to navigate to get my state pension.

Peter Mckernan

Armed Forces Pension Scheme (AFPS) '75 to AFPS'05 Option to Transfer (OTT)

Back in 2005 a group of 'old & bold' Royal Navy (RN) senior rates, at HMS Heron (RNAs Yeovilton), of which I was one, worked out that unless you had served or could guarantee to serve 26 years or more, individuals were likely to be better off **NOT** electing to take the OTT.

For those with 26 years' Service or more, the category I fell in to, providing life expectancy to reach the AFPS'05 Pension Benefit Age (PBA) of 65 was good, taking the OTT would appear to be the right choice. Also for this group, if life expectancy was poor, dependant death benefits were better than for those who elected to stay on AFPS'75. Like it is for numerous personal financial decisions, to take the OTT was a gamble.

Now having reached the AFPS'05 PBA, was it a good decision?

After first being index linked from the date of leaving the Service to the present Consumer Price Index (CPI) rate, the second 'tax free' gratuity (lump sum) has been paid. Additionally the monthly Early Departure Payment (EDP), Index Linked from age 55, has now changed to a Pension Payment (PP) and restored to its 100% Index Linked value.

Taking the change in value of the current gross annual EDP from the new gross annual PP gives an indication of the annual 'loss' taken from the start of the EDP award to PP. To gain a more detailed and accurate calculation, for each year the EDP was in payment, annual CPI rates need to be deducted from the respective yearly gross PP figure. The PP figures need to be backdated and calculated sequentially in order, before deducting the appropriate yearly EDP figure. These then need to be added up to give a gross 'total loss figure'.

From this gross 'total loss figure', Income Tax (IT) needs to be taken in to consideration. Once this 'nett' figure has been calculated, it can then be deducted from the second gratuity (lump sum) payment. The result should give a positive or negative sum and is the one which indicates whether taking the OTT was beneficial or not. With any luck it's positive!

In my case, the figure calculated in the paragraph above was **POSITIVE** therefore the decision to take the OTT would appear to have been the **RIGHT** one. How **GOOD** that it has worked out at approximately 33% or **MORE** than if I'd stayed on AFPS'75.

For me, **YES** it was the **RIGHT** decision to take the 'Option to Transfer'.

Hopefully the above has made sense?

CPI Rates:



| Year | CPI Rate | Year | CPI Rate |
|-----------|----------|-----------|----------|
| 2021/2022 | 3.1% | 2016/2017 | 1.0% |
| 2020/2021 | 0.5% | 2015/2016 | 0% |
| 2019/2020 | 1.7% | 2014/2015 | 1.2% |
| 2018/2019 | 2.4% | 2013/2014 | 2.7% |
| 2017/2018 | 3.0% | 2012/2013 | 2.2% |

Vince and Linda's Sixty Keys

Whilst at the [Caravan and Motorhome Club](#), Club Fest which was held over the Platinum Jubilee Celebration weekend at Belvoir Castle, we helped to raise £173, which was rounded up by me to **£200 for Mutual Support**.

We had a Key box and placed a variety of prizes, such as a bottle of wine, gin, whiskey, chocolates, sweets etc. The Key box had a window to allow participants to see what they were playing for. They paid a £1 for four keys and there were, at times, as many as sixty keys to choose from. In total we had 10 winners.

Vince Mott and Linda Rowell Mott



Find out more about the



Supporting, mentoring and signposting veterans, emergency services, reservists and their families

WOODY'S LODGE
SOUTH WALES
Amelia Trust Farm
5 Mile Lane, Barry
CF62 3AS
Call **01446 781792**
Mon - Thu 10am - 3pm
support@woodyslodge.org

WOODY'S LODGE
NORTH WALES
Eirias Park, Abergele Road
Colwyn Bay
LL29 8BN
Call **01492 533954**
Mon - Thu 10am - 3pm
support@woodyslodge.org

WOODY'S LODGE
PENLAN FARM
Penrhiewpal
Llandysul
SA44 5QH
Call **01559 31328**
Mon - Thu 10am - 3pm
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Related quick links: [Who comes to Woody's](#) [Veterans](#) [Families](#)
[Emergency Services](#) [Friends of Woody's](#) [Decision Makers](#)



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Get expert tips every month

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- Choose more sustainably, from pension providers to garden plants
- Save money and resources by repairing clothes and appliances
- Find out more about our Eco Buy product recommendations

[See a sample of our newsletter](#)

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This newsletter delivers sustainability content, along with other information about Which? Group products and services. We won't keep sending you the newsletter if you don't want it unsubscribe whenever you want.



Pension Tracing Service

We often speak about the Armed Forces Pensions Schemes (AFPS). But what if you are the partner, spouse or dependant of the service person? Or perhaps you're a retired service person who has worked in the public or private sectors?

There is an estimated £400 million sloshing around in lost pensions according to the Department for Work and Pensions (DWP). With people having 11 jobs on average over the course of their working lives, it's easy to lose track.

The GOV.UK [Pension Tracing Service](#) is designed to put you in touch with the administrator of your lost pension. It's worth noting though that it won't tell you upfront whether you have a pension or what its value is – it will find lost or forgotten pension contact details for you.

Other ways to apply

[**Start now >**](#)

You can also request contact details from the Pension Tracing Service by phone.

Telephone: **0800 731 0193**

From outside the UK: **+44 (0)191 215 4491**

Textphone: **0800 731 0176**

[Relay UK](#) (if you cannot hear or speak on the phone): **18001 then 0800 731 0193**

British Sign Language (BSL) [video relay service](#) if you're on a computer - find out how to [use the service on mobile or tablet](#)

Monday to Friday, 8am to 5pm

[Find out about call charges](#)



Mutual Support is in the final

Jack and Julie Russell spent a wonderful day in London on 4th July at the **House of Lords** no less in the company of sponsors, partners, and invited dignitaries, for a reception to announce the finalists of the Soldiering On Awards 2022.

Watch Jeremy Vine [here](#) giving Mutual Support a mention:



Mutual Support was announced as one of three finalists in the [Family Values](#) category.

Julie and Jack gave the following account of their day:

In order to remove hotel costs to Mutual Support we were kindly accommodated at Graham and Angie Duncan's home in Carterton so we could then travel to and from London in one day

for the finalists presentation event. We used the train journey to prepare to sell Mutual Support. Although, much of our prepared material wasn't required but we were the first finalist attendees to be subject to a surprise recorded video interview! We survived this ordeal and were then able to enjoy views of the Thames from the Cholmondeley Room Terrace with a well earned glass of wine! Then followed an introduction to the Family Values Award Sponsors from Amazon, the Category Ambassador Vicki Michelle MBE (aka Yvette in 'Allo, 'Allo.) and the other two finalists in our category; Seren Killpatrick and DMWS. All we met were absolutely lovely people so it was well worth the long, tiring but rewarding day.



The winners of each category will be revealed on **27th October** at a fabulous black-tie gala reception at the **Park Plaza Westminster Bridge Hotel, London**. After the challenges presented over the last two years, this event is set to be a glorious celebration of the very best of the Armed Forces community.

Nominations for the **2022 Soldiering On Awards** arrived in incredible numbers, telling the stories of remarkable individuals and extraordinary organisations.

To ensure each nomination is judged fairly, a stringent process is in place, and this is executed by two separate groups: the Category Judges and the Independent Judging Panel. Full details of the Soldiering On Awards judging process can be found [here](#).

Fingers Crossed for Mutual Support





Make your own Skyr - It's good for you

Skyr has been a staple food in Iceland for over a thousand years. It closely resembles [yoghurt](#) or [Quark](#) with a similar taste and slightly thicker texture.

Skyr is rich in many nutrients and is a great source of probiotics that are beneficial to your gut health. It is also high in calcium, vitamin b12 and iodine, which are essential for healthy bones, the nervous system and thyroid health. It helps to regulate blood sugar and provides a good amount of protein with minimal amounts of carbs and fat. Overall, skyr is a nutritious food that can be a healthy addition to most diets.

Skyr is made from skimmed milk which is heated, [rennet](#) is added, it is left to thicken and then strained to remove the whey.

Skyr has become increasingly popular in recent years, it can be eaten on its own or with fruit as a nutritious breakfast and can be used as a healthy ingredient in many other recipes like curry, smoothies, ice cream, cakes and desserts. It can now be found in most shops and supermarkets, but it seems rather expensive for what it is. It is easy and cost effective to make your own Skyr at home. You can literally find hundreds of results if you use your search engine or YouTube to find a recipe. Here is a method that is good for beginners:



[Lactose free milk](#) is commonly available if you are lactose intolerant. [Rennet](#) is an animal product, but there are now [vegetarian versions](#) available if required.

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Catch up on news and stories from across the forces world.



'BOOM' MS struck!!!

Following an active sporting youth, Grammar school and all the angst that goes with 'being a kid', I decided against University and teaching and joined the Army.

Logistics, supply, management, languages and keeping the Soviets at bay (it was the Cold War), I went to Germany and loved it, learnt the language, and at 24 married a German girl called Monika.

Six months later, the first symptoms of Multiple Sclerosis (MS) (Sclerosis is Greek origin for 'Scarring'). I was formally diagnosed with relapsing remitting MS in 1985 and surprisingly, it was a relief to know what was going wrong, I could start to plan how to cope with it, and get on with the rest of my/our lives. Note that any illness doesn't just affect you, but also everyone around you. They may not know how to treat you or how to feel about you, etc. Believe me, it's a massive learning curve.

My initial symptoms were loss of balance, weakness in my legs, loss of feeling around the ribs and hands and sight loss in one eye. I first noticed these symptoms one afternoon while playing football. I'd never had much more than a cold before (except maybe the odd hangover), I was mega fit, had a brilliant life and career, and then 'BOOM' MS struck!!!'

After a year of inaction, they decided that I clearly wasn't well and sent me to the Maudsley Hospital, London, where various tests were done and a diagnosis of MS was made (bear in mind we didn't have [MRI](#) and [CT](#) scanners in 1984/85). [Lumbar puncture](#) was the main source of diagnosis back then 'lovely' believe me! MS was not something that one might have come across in the forces at that time, the majority of us were young, fit and healthy, and also information and treatments then were very limited (or nil).

I was treated with [corticosteroids](#) to dampen the inflammation and fortunately, abracadabra, I was restored to relative fitness, although I was left a limp when I walked and I got tired quickly, thank goodness I was inherently fit, and was able to continue my Military Career.

I was fortunate to be able to continue until just short of my full career, after 22 years I finished as a WO1. It was decided that the progression of my MS meant that I was unable to effectively carry out my job, and was given a Medical Discharge. Best thing for me! The Forces looked after me very well, to me, it was just the start of the next chapter in my life.

Now was another chance to make the best of my life, and I am just so grateful for the many people who've assisted me in achieving my goals. I've had various part-time jobs in IT, Languages, management and mentoring, and **Mutual Support** of course. I needed things to do and have a role in life, but not overdo things. My body doesn't function as well as it did, but fortunately my brain hasn't been compromised. A very useful thing was said to me by an MS nurse; for every action I make I use at least twice as much effort as a 'healthy' person, then I understood a little bit more about why I got so tired so quickly!!!

It is so important to have a reason to get up every day and to have contact with other people.

All the best

Mike Robbins





To our new members

We've had six new members joining Mutual Support since our June newsletter – a very warm welcome to them all, four from northern England, Cumbria and Lancashire and two from Hampshire in the South East. Greetings to the half dozen of you and your children. Our Team encourages you all to share the information that you have experienced in your military careers and also your MS journey. Any questions you have can invariable be answered by the other participants of the friendliest MS support group in the world.

Two couples have a Junior Service background whilst the other couple have an Army history; all those who served have now retired. The new members are:

Joanne and Peter Bland
Leonie and Scott Bradly
Anna and Sean Todd

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, or click on this link: [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, there are daily MS bulletins to read, some signposting, some banter and a good way of keeping in touch with each other.

If your dependent children are over the age of 18 (unless still in full time education) could you give me a message to let me know, so I can remove them from our membership list. Our benefactors request information about who they are funding.

Also, 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

Welcome once again to all of you and to all the 1157 members, which includes those with MS, their partners and dependent children.

Graham (*Hunky Dunk*) Duncan
Membership Volunteer



Collection Boxes

Do you know of any outstanding Mutual-Support collection boxes that need to be deposited in the bank?

If so, Please contact me Daryl Carr:

Email: fundraisingvolunteer@mutual-support.org.uk

Call: Mobile: **07502 387 278**

Many thanks

Daryl

What is Pension Credit?

Pension Credit gives you extra money to help with your living costs if you're over State Pension age and on a low income. Pension Credit can also help with housing costs such as ground rent or service charges.

You might get extra help if you're a carer, severely disabled, or responsible for a child or young person.

Pension Credit is separate from your State Pension.

You can get Pension Credit even if you have other income, savings or own your own home.

- [Eligibility](#)
- [What you'll get](#)
- [How to claim](#)
- [Report a change of circumstances](#)

Other help if you get Pension Credit

If you get Pension Credit you can also get other help, such as:

- [Housing Benefit](#) if you rent the property you live in
- [Support for Mortgage Interest](#) if you own the property you live in
- a [Council Tax discount](#)
- a [free TV licence](#) if you're aged 75 or over
- help with [NHS dental treatment, glasses and transport costs](#) for hospital appointments
- help with your heating costs through the [Warm Home Discount Scheme](#)
- a discount on the [Royal Mail redirection service](#) if you're moving house

[View a printable version of the whole guide](#)



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Grief can be overwhelming

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Chat online with expert grief counsellors.

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Or call our helpline: **0808 808 1677**



Mental Health Services for the Armed Forces

We are a new UK charity set up by four veterans, intending to promote [mental health awareness for UK Armed Forces](#), and help forces personnel build a positive mindset and improve their mental resilience. We are on a mission to raise enough money to develop a holistic and positive 7-day retreat. This retreat will be there for all those who have served, and are still serving, in any service of the UK military, who wish to improve their mindset and outlook.

A mental health charity for the military community

The Retreat will be a non-militarised, luxury, eco-friendly location with comfortable accommodation, and many other restorative facilities.

[THE RETREAT](#)

MS isn't going to beat me! Says Mike

Two service people met at a train station in London, started talking and soon found out that both were newly diagnosed with MS. So, what now and where do we go for help? Yes, there's the MS Society, but Forces people tend to be organisers. we have our own 'language' and are very proactive. We decided to set up a support group for the Forces, and that was the start of **Mutual Support**. That was 35 years ago, and from those two people we now have over a thousand members.

I have been an active member of the group ever since. We provide support to serving members of the armed forces, veterans and their families/dependents who have or are affected by MS.

I have done quite a few events to raise funds for the group including; four snooker-throns, two Parachute jumps, a canoe expedition around Hong Kong, Darts Competitions and a five-a-side football marathon.

I now have Secondary Progressive MS. Over a 36 year period, I've become less mobile, various infections have affected me and I use a Rollator to get around more effectively. For a long time my 'pride' stopped me from using the Rollator, but it's been brilliant. I'm more mobile, and my thoughts of 'what if people look at me as disabled' do not matter anymore, rather than walking badly with a walking stick with the chance of falling over probably made me look more disabled, if people want to look down on me, perhaps they're not worth knowing!!

It's amazing how helpful people are, for a long time I'd say "I can manage, I'll be alright", I still do a bit but, now if I need help I'm not too proud to ask.

As well as adapting my lifestyle, I have also made adaptations to my bungalow e.g. a wet-room and a kitchen with accessible ovens and drawers and I've had hand controls fitted to my automatic car.

I've always been a positive person by nature, and I said MS isn't going to beat me. Think positive, be cheerful and helpful and you get the same back. Isn't it horrible to be around a person who has a negative attitude? So, if there's one thing I can suggest, it is; think positively, try to be cheerful and helpful, and your life will have a far better chance of being nicer!!!! Therefore, my coping strategies have been positive thinking, being around positive people, keeping fit, eat well, stay active but don't overdo it.

Lastly, but very importantly. My Father, an amazing man, lovely, cheerful, clever, high in the education world (a developer of the NVQ/GNVQ) got Primary Progressive MS aged 60ish, it developed very quickly, and whilst he coped with it brilliantly, in the end he was bedridden, age and his immune system being so weak contributed to him sadly passing away probably earlier than he might have otherwise. It's not proven to be hereditary, so why he and I both got MS is unknown, I think it's just circumstance.

My final analogies are to live for today but do be aware of the future, enjoy life and don't worry too much. Remember there are always people worse off than you, and that no-one is immortal, everyone is just as important as each other!!!!!!

All the best

Mike Robbins





Stop, hang up, call 159

Last year criminal gangs stole over £470m by pretending to be your bank or other service provider.

If you think someone is trying to trick you into handing over money or personal details...

...Stop, hang up and call 159 to speak directly to your bank.

159 is the memorable, secure number that connects you directly to your bank if you think you're being scammed.

159 works in the same way as 101 for the police or 111 for the NHS. It's the number you can trust to get you through to your bank, every time.

159 will never call you. Only a fraudster will object to you calling 159.

Call 159 if:

- Someone contacts you saying they're from your bank even if they are not suspicious.
- You receive a call asking you to transfer money or make a payment even if it seems genuine.
- You receive a call about a financial matter and it seems suspicious.
- Remember, 159 will never call you. But you can rely on 159 to get you through to your bank.

159 has been set up by banks and telephone companies who want to fight fraud. It's a pilot scheme at the moment. So far Barclays, Co-operative Bank, Lloyds (including Halifax and Bank of Scotland), Nationwide Building Society, NatWest (including Royal Bank of Scotland and Ulster Bank), Santander, Starling bank and TSB.

That covers over 70% of UK primary current account holders.

We want more banks to join us, and we hope they will over the course of the pilot.



Cost of living crisis and how digital can help

Join us for a FREE webinar on **Tuesday 20 September 2022 at 1pm BST**, to learn from Ability Net and guest organisations about how digital can help with the cost of living crisis we're all facing.

[Register for the webinar](#)

The webinar shares some hints and tips from experts, including outlining free digital tools and techniques available that can offer you fresh ideas for keeping costs as low as possible.

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[Digital accessibility](#)

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UTIs, sometimes called water infections are relatively common among people with MS. but what is a UTI, how do you know if you've got a UTI and what should you do about it? A UTI in people with MS can result in an exacerbation of your existing symptoms such as muscle weakness, difficulty walking, a high fever, slurred speech. Optic Neuritis and a generally feeling very unwell.

UTIs affect your urinary tract, including your bladder (cystitis), urethra (urethritis) or kidneys (kidney infection). UTIs may be treated with antibiotics, but they're not always needed.

Symptoms of a urinary tract infection (UTI) may include:

- pain or a burning sensation when peeing (dysuria)
- needing to pee more often than usual during the night (nocturia)
- pee that looks cloudy, dark or has a strong smell
- needing to pee suddenly or more urgently than usual
- needing to pee more often than usual and/or [blood in your pee](#)
- lower tummy pain or pain in your back, just under the ribs
- a high temperature, feeling hot and shivery or a very low temperature below 36C
- changes in behaviour, such as acting agitated or confused (delirium) or difficulty speaking
- haven't been for a pee all day

These symptoms could mean you have a [kidney infection](#), which can be serious if it's not treated as it could cause [sepsis](#). If you do suspect that you have a UTI you should always ask for an urgent appointment with your GP or call **111**. [get help from 111 online](#).

Things you can do yourself

To help ease symptoms of a urinary tract infection (UTI):

- take [paracetamol](#) up to 4 times a day to reduce pain and a high temperature – for people with a UTI, paracetamol is usually recommended over NSAIDs such as ibuprofen or aspirin
- rest and drink enough fluids so you pass pale urine regularly during the day
- avoid having sex

Some people take cystitis sachets or cranberry drinks and products every day to prevent UTIs from happening, which may help. However, there's no evidence they help ease symptoms or treat a UTI if the infection has already started.

To find out all about UTIs go to the [NHS](#) website.

Download the NHS App, create or log in to your NHS account, it's a simple and secure way to access a range of NHS services online.





COVID-19 booster jabs for people with MS this autumn

Everyone with MS will be eligible for the booster. The rollout is expected to start in September, but it will probably take several months to get it to everyone. You might also be offered a flu jab at the same appointment.

The autumn booster is recommended as well as, not instead of, the spring booster. So it's [not too late to get any vaccine jabs](#) you're eligible for.

But you can't book an autumn booster yet. In some nations, you'll be contacted directly by the NHS to arrange it, closer to the time. Check back with [our COVID-19 vaccine page](#) for booking details closer to the time.



Questions about MS?

[0808 800 8000](#)



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MS Walk London Saturday 17th September 2022



Sign up for MS Walk London on Saturday 17th September 2022 and enjoy some of the capital's finest views and iconic landmarks such as Buckingham Palace, the Houses of Parliament and the Tower of London.

With 1, 5, 10 or 20km routes to choose from, there is something for everyone. All routes will start and finish next to the river in Victoria Embankment Gardens. The routes will then take in some of London's finest views and iconic landmarks along the River Thames.

Whichever route you do, you'll be helping change the lives of people affected by MS - now and in the future.



Victoria Embankment Gardens,
London
WC2N 6NS



mswalk@mssociety.org.uk



Saturday 17 September 2022
10:00am



Adults for £15 and under 18s
for £7. Children under 5 free

[Register now](#)

Download more information:

[MS Walk London 2022, Event Information](#)

[MS Walk Terms and Conditions](#)

Stay Cool!



With Britain reaching record temperatures this summer, many of us have found electric fans indispensable, especially after tossing and turning through the night leaving those of us with MS feeling even more fatigued as a result.

Mike Robbins wrote on Facebook about how indispensable the ceiling fan above his bed has been this year.



There is an infinite range of fans on the market, some of them even have a built in reservoir to contain water or ice, effectively turning them into mini air conditioning units. Rechargeable hand held fans can also be very useful for when you are on the go. For you ladies experiencing the menopause there is a portable rechargeable fan that can be worn like a necklace, these are really good at alleviating those dreaded hot flushes.

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Of course, along with the temperature, the price will rise as demand increases, so in the spirit of saving money buy your fan in the autumn or winter when it will be a lot cheaper and be ready for when the sun pops out again next summer.



Respite and Wellbeing Weekend Rachel's video

Here is a short video from Rachel Harris who attended our Wellbeing weekend for the first time back in May this year.

If you would like to see what Rachel has to say, please click on this link, which will download a short mp4 video:



If Rachel has convinced you to attend the next weekend away, click here to download the Application Proforma:



Application form

The next residential weekend is from Friday 4th Nov until Sunday 6th Nov at The Hayes Conference Centre (<https://www.cct.org.uk/the-hayes/the-hayes-conference-centre>). Any application must be sent to Jill Watson's email address:

EventsManager@mutual-support.org.uk as soon as possible.



Did you know, we are also on twitter?
Follow us @ twitter.com/mss_msupport

Does Sunscreen Affect Vitamin D?

People use sunscreen to protect their skin against sunburn and skin cancer. That's because sunscreen contains chemicals that either reflect, absorb or scatter sunlight.



When this happens, the skin is exposed to lower levels of harmful UV rays. However, because UVB rays are essential for making vitamin D, sunscreen could prevent the skin from producing it. In fact, some studies estimate that sunscreen of SPF 30 or more reduces vitamin D production in the body by about 95–98%.

However, several studies have shown that wearing sunscreen only has a small impact on your blood levels of vitamin D during the summer. One possible explanation for this is that even though you are wearing sunscreen, staying in the sun for a longer period of time may cause enough vitamin D to be made in the skin.

That said, most of these studies were conducted over a short period of time. It's still unclear whether frequently wearing sunscreen has a long-term impact on blood vitamin D levels.

Source: [Dr Ryan Raman, MS, RD on 28th April 2018](#)

Thanks to Kim Bartlett for sending this in.



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pat@papyrus-uk.org Apps to support your Find help and advice
wellbeing



Text - 07860 039967

Ask the forum network

0800 068 4141



Defence Children Services (DCS)

The DCS Vision is that we:

Educate the Child – Support the Family – Defend the Nation.

[Information about the Education Advisory Team \(UK\)](#)

[Information about the Overseas Education and Supportability Team \(OEST\)](#)

[Other services provided by DCS](#)

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Ministry
of Defence

Services Cotswold Centre - [GOV.UK](#)

The Services Cotswold Centre (SCC) is a tri-service facility managed by Headquarters [Army Welfare Service](#) (AWS) and funded by Headquarters Regional Command (HQ RC) on behalf of the MOD. It provides short term transit accommodation for service personnel and entitled family members.

The SCC accommodation comprises of 41 self contained chalet style homes and 19 single storey semi-detached units of various sizes. The SCC is located in Neston near Corsham, Wiltshire in the United Kingdom.

Services Cotswold Centre
Neston
Corsham
Wiltshire
SN13 9TU

Telephone: civilian **01225 810 358**, military **(9)4382 4521**

Fax: civilian **01225 816 918**, military **(9)4382 4529**

Email: rc-aws-scc-bookings@mod.gov.uk

[Service Cotswold Centre leaflet](#).

[Services Cotswold Centre booking form](#)

[Burlington Lodge and Annex - Community Support Residential Facilities at the Services Cotswold Centre](#)



TeamForces



enquiries@teamforces.org



Team Army and Team Forces are co-brands of a programme which helps to fund sport, challenge and adventure in the armed forces community in order to improve health, wellbeing and recovery. We help the best get better.

Sport, challenge and adventure are critical to the morale, motivation and wellbeing of our forces, yet taking part is often expensive and in some cases, beyond the means of our personnel. We conduct fundraising, attract sponsorship and make financial grants to make these activities more accessible by reducing the cost of participation. In addition to supporting grass roots activity, we encourage and assist our elite athletes to compete at the highest level. We also increase the opportunity for those who are wounded, injured or sick to take part in sports and activities which enhance their recovery journey.

The programme is operated by Ethos Fundraising Ltd (EFL) in collaboration with the Team Army Sports Foundation. The brands Team Forces and Team Army are interchangeable and applicable within the armed forces as appropriate. Since our launch in 2011, we have donated over £9m to the armed forces community.



TeamArmy

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Motability

THE ROUGH GUIDE TO

ACCESSIBLE BRITAIN

ROUGH
GUIDES



THE ROUGH GUIDE TO
ACCESSIBLE
BRITAIN

NEW
EDITION





My MS My Needs

My MS My Needs is the largest survey of people with MS in the UK. It is run by the MS Society in partnership with the UK MS Register.



Over 10,000 people responded to the first survey in 2013, revealing a postcode lottery of treatment and care. Since then, the survey has run every three years. Alongside the friends and family survey it will help us understand the priorities of the wider MS community. To find out more go to: <https://ukmsregister.org/mymsmynneeds>

If you are already on the UK MS Register you can complete the survey here: <https://ukmsregister.org/account/login>

If you want to complete the survey and aren't a member of the UK MS Register, please sign up now, we will ask for some identifying information, some details about your MS, then the My MS My Needs survey will be on your 'Hub' page. The sign-up process should take around five minutes to complete, our secure, reliable platform has enabled people with MS to monitor their disease, communicate with clinicians and directly contribute to research.

My MS My Needs should take less than 30 minutes.

Why Register?

There are a number of very good reasons to sign-up to the register, not only to take part in surveys such as this, but potentially be informed about clinical trials or other research that is relevant to you. Get feedback on changes to your health over time and make a massive contribution to MS research in the UK.

Register at: <https://ukmsregister.org/account/register>

COUPON QUEEN BLOG GUIDES VIDEOS COUPONS FREEBIES OFFERS PRINTABLES ABOUT



Hi I'm Holly!
I'm the UK's Coupon Queen
as seen on TV

WELCOME TO MY BLOG! HERE YOU WILL FIND
MONEY SAVING AND LIFESTYLE CONTENT! I ALSO
MAKE VIDEOS OVER AT MY YOUTUBE CHANNEL

CLICK HERE TO FOLLOW ME ON INSTAGRAM

MUTUAL SUPPORT COORDINATING TEAM (as at September 2022)

| | |
|--|---|
| Scott Johnson Group Coordinator | 07572 867 886 group-co-ords@mutual-support.org.uk |
| Julie Russell Deputy Group Coordinator Group Administration Volunteer | 07812 738 607 adminvolunteer@mutual-support.org.uk |
| Jack Russell Finance Volunteer | 07855 434 921 financevolunteer@mutual-support.org.uk |
| Scott Johnson Lead Support Volunteer | 07572 867 886 leadsupportvolunteer@mutual-support.org.uk |
| Graham Duncan Admin Volunteer (Membership) | 01993 844 136 membershipvolunteer@mutual-support.org.uk |
| Karen Fisk Admin Volunteer (Social Media) | socialmediavolunteer@mutual-support.org.uk |
| Bill Land Communications (Newsletter) | 07565 82 62 09 communicationsvolunteer@mutual-support.org.uk |
| Jill Watson Events Volunteer (Manager) | 07506 272 916 eventsvolunteer@mutual-support.org.uk |
| Anita Rose Events Volunteer (1) | eventsvolunteer_01@mutual-support.org.uk |
| Silke Land Events Volunteer (2) (Hosting) | 07746 603 711 eventsvolunteer_02@mutual-support.org.uk |
| Allocated Events Volunteer 3 (childcare) | eventsvolunteer_03@mutual-support.org.uk |
| Laura Lawrence Events Volunteer (4) Speakers | 07413 564 699 eventsvolunteer_04@mutual-support.org.uk |
| Daryl Carr Fundraising Volunteer | 07502 387 278 fundraisingvolunteer@mutual-support.org.uk |
| Vicki Fielder Events Volunteer (Virtual Quiz) | virtualevents1@mutual-support.org.uk |
| Mandy Wilkinson Events Volunteer (Virtual) | virtualevents2@mutual-support.org.uk |
| Rachel Harris Events Volunteer (Virtual) | 07393 854 330 virtualevents@mutual-support.org.uk |
| Emily Oxley Comms Volunteer (Publicity) | 07875 070 068 publicityvolunteer@mutual-support.org.uk |