



Newsletter September 2023



Multiple Sclerosis Society. Registered charity nos. 1139257/SCO41990.
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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

Newsletter Deadline:

Monday 27th November 2023

Cover Photo:

**Field of Poppies - Remember Armistice Cenotaph Parade
09:00-11:00 hrs Sunday 12th November 2023.**

FOREWORD

Hello, fellow Mutual Supporters.

Like a worn out record I say again, time has flown by and I just don't know how that happens so quickly, it's September already!

It is said that us Brits are pre-occupied with the weather, well as a person with MS I certainly am. The weather this year has been appalling, just last week in Liverpool a married couple died in their car after being trapped on a flooded road. But globally this year has seen every type of extreme weather event. Did any of you holiday in southern Europe during the last two weeks of July when the temperatures were in the high forties? Tell us about it if you did.

Here's a note for your diary, the next **support and respite weekend is booked on 3rd, 4th and 5th November 2023** at the [Hayes conference centre, Swanwick Derbyshire](#). You will receive an invitation by email soon. If you have any questions please contact Jill Watson at eventsmanager@mutual-support.org.uk

I have always produced this newsletter with the text justified equally to the left & right margins, but I was reliably informed recently that this format can be problematic to people who are dyslexic or who have a visual impairment. It also defeats those text scanning/reading devices. So, I have reformatted it now to be left justified only, If you also have a comment or suggestion for improvement, please don't hesitate to let me know.

In this first year in the reign of King Charles III, are any of you veterans marching past the cenotaph on armistice day? If so, why not tell us all about it.

This edition has quite a lot of content from our fellow members which I am chuffed to see. In this age of instant messaging and social media, with the whole world at our fingertips, the old adage 'today's news is tomorrow's chip paper' is a maxim that is more relevant than ever! I always have it in mind that this is **your newsletter**, and I know that the most popular articles are always those written by you (our members). Thank you so much for contributing.

Our group is fortunate to have a wealth of expertise as members of our esteemed armed forces, and as such our experience of MS and everything that surrounds it is priceless. We must surely have amongst us a wealth of knowledge to share with our fellow members. To those of us who have MS you, our spouses, partners, families, friends and carers are the most valuable asset we have, could you share with us anything you feel could be useful or interesting from your perspective?

Please help to keep your newsletter alive.

Very many thanks

Bill Land (Editor)



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

Charlotte Rees - Fundraising



Hi all, it's official, Richie and I are cycling the South Downs Way in aid of Mutual Support in September, in our newly arrived shirts - thanks [Julie Russell](#) . I'm not doing very well on fundraising yet, so if anyone has any tips I'm all ears. I don't have an employer to tap up and Richie is always stupidly busy, but I've put it in my daughter's school newsletter! I'm thinking I should contact some businesses in person.

A little about us and Mutual Support: I was diagnosed in 2017 with relapsing remitting MS. I have my issues, but I'm determined to keep taking part in physically challenging activities while I can. Richie and I have had amazing help from Mutual Support, the camaraderie, advice and shared experiences getting us through the tough times. They help many families with links to the military, with wide-ranging topics from pension and benefit queries to day-to-day challenges. We raised some funds for this very worthwhile cause at our wedding last year and now feel that we would like to raise some more.

We're going to take on the 100 mile off-road South Downs Way by mountain bike from Winchester to Eastbourne on the 9th -10th September. Richie has experience of mountain biking, whereas I have none...Please give generously and check out our training in the updates!

There is still time to help Charlotte and Richie, visit their [JustGiving](#) page or give now:

[Charlotte Rees](#)

[Give Now](#)



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

Our generous benefactors - Veterans' Foundation

Mutual support is extremely fortunate and grateful to everyone who raises valuable funds to enable us to do the good things we do. Unlike many other charities, we are staffed entirely by volunteers who uniquely have background experience of the British armed forces and Multiple Sclerosis. None of the coordinating team are paid for their time. We keep admin costs down to almost nothing. Our ethos is always to put you 'our members' first and foremost. We don't even charge a membership fee because our aim is to bring you the very best value along with the opportunity to meet each other, engage and interact with fellow members gain valuable knowledge, experience and respite in a relaxed and friendly manner.

We would not be able to make any of this possible without the financial grants and support provided by our generous benefactors. We want our benefactors to know just how important and valuable their continued support means to us.

We thought you may be interested to know something about our benefactors. So, in no particular order we have firstly chosen to tell you a bit more about the Veterans' Foundation in this edition. We will publish a feature about our other benefactors in future editions:



The Veterans' Foundation raises funds and then provides grants to British armed forces charities, and associated charitable activities, who are actively helping veterans, and their dependants, who are in need.

Joining the Veterans' Lottery changes the lives of British heroes in need. Our armed forces stand together to thank you.



For just £10 a month you can now win a tax-free £50,000!

82 guaranteed prizes are up-for-grabs in every draw - these include a £7,000 first prize, £3,500 second prize and 80 third prizes of £120. What's more, if you scoop the **rollover jackpot**, you can **win up to a total of £50,000**.

Each player will also receive a **FREE** membership to the Gourmet Society where you can not only save up to 25% off food and drink at thousands of restaurants nationwide, but you can also access big discounts on takeaway pizza, cinema trips, days out and hundreds of UK retailers! You'll also receive your own unique Veterans' Lottery card.

[Join Now to Start Helping Veterans Today](#)

Armed Forces Memorial Wall

REMEMBER - HONOUR - SUPPORT

[CLICK HERE TO VIEW THE MEMORIAL WALL](#)

Welcome to the **Armed Forces Memorial Wall** - a permanent online tribute honouring the lives of loved ones who once served.

Here we bring together forever the stories and memories of all the amazing men and women whose military service and sacrifice helped safeguard the world we know today. [Create your memorial here](#). By creating a memorial to a loved one who served you are helping to preserve British history for future generations. Thank you.



HM Armed Forces Veterans' ID Card

The Official HM Armed Forces Veterans' ID Card was intended to be rolled-out in 2018. However, all Service leavers automatically receive a Veteran Card from the MOD as part of their discharge process and so do not need to apply.

The Ministry of Defence and the Office for Veterans' Affairs are jointly delivering this service as part of ongoing improvements in veterans support. The OVA led the initial phases, establishing how the card can be delivered in the most simple and effective way. The MOD has now taken on its development and will deliver the service. It is a significant technical project and has required highly skilled support from Defence Digital and Government Digital Service (GDS) experts.

The card will allow veterans to quickly and easily prove their veteran status where required, thereby granting them simpler access to key support from government, charities, local authorities, and other organisations.

Roll-out will be in phases according to service years to manage the volume of requests and prevent any potential delays resulting from demand exceeding capacity.

Testing started this summer, and we expect cards to become available to veterans later this year. A paper-based application process will also be made available for veterans who are unable to use the online service.



Courts and Tribunals Judiciary

War Pension and Armed Forces Compensation Chamber Appeal Panels: Recruitment of a Service Member

The War Pension and Armed Forces Compensation Chamber, which hears appeals relating to claims for compensation made by serving or former Armed Forces personnel, will be seeking new panel members in November 2023.

Panels comprise of a judge, a doctor and a **Service member** with extensive experience of life in the Armed Forces, the WPACC President has sought to reach out to the serving and veteran community. Further information on the criteria for service members, and details on how to apply, are available [here](#).

More info: [Tribunal Members: Where they sit and what they do.](#)



We've just had four new members join Mutual Support since our June newsletter, a very warm welcome to one couple who live in Middlesex, and the other couple who live in Buckinghamshire. Greetings to you all!

The new members are:

Claire and John Bettles
Jules and Nicola Ball

John is still serving with the Senior Service, Jules recently left the Junior Service.

Welcome once again to all of you and to all the 1168 members, which includes those with MS, their partners and dependent children.

Graham (*Hunkie Dunkie*) Duncan

Membership Volunteer

Membershipvolunteer@mutual-support.org.uk

Denise (Dee) Loudon

It is with regret that I have to report the passing of one of Mutual Support's earliest members Denise (Dee) Loudon.

I first met Dee and her husband, Laurie, over the phone when I became a Support Team Contact in the early 1990's. Despite our Service differences, Dee was serving in the Adjutant Generals Corps, and I was in the Royal Air Force, we both had MS and were facing the prospect of Medical Discharge. We met in person at one of the first Respite Weekends and hit it off straight away, finding out that we both intended to 'retire' to Devon and fill our homes with dogs and more dogs!

We both joined the MS Exercise class run by our local South Devon Branch where we often had to translate our conversations into 'civvy' as the other members of class didn't have a clue what we were on about!

Although of late Dee and Laurie were unable to attend the Weekends they loved hearing about what went on and who had won the Quiz, it was noted that team performances dropped when they weren't there.

The last time we chatted we spoke about Mutual Support and how much it had grown from the first weekend and how pleased she was that once again we had been nominated for the SOA Awards.

I'm sure you will join me in sending condolences to Laurie, Dee's Mum, Sue, and Johan.

Het Smith.



Welcome to Access the Dales

Making the inaccessible accessible



Why Access the Dales?



Access the Dales exists to break down the barriers that prevent people living with disabilities enjoy the great outdoors either independently or with their friends and family. We will do this wherever need, demand and our capacity allow, by making all-terrain mobility vehicles available to borrow at outdoor locations in the Yorkshire Dales. We are sharing information about accommodation, attractions, events, walks and facilities that cater for people with disabilities.



Amanda Owen Patron of Access the Dales

We are delighted that Amanda has agreed to be our patron of Access the Dales and she is very excited about welcoming visitors to Ravenseat farm to use the first of our children's all-terrain wheelchair.

[Find out about the Ravenseat Hub >](#)

Andy and Debbie North Founders of Access the Dales

Andy and Debs have been blogging for several years about their accessible adventures in the Yorkshire Dales. If the pair of them were not at home, you would find them in the hills of Yorkshire. In June 2021, following a short and cruel battle against cancer, Andy passed away.

His wish was that Debs continue to promote accessibility to the countryside for everyone. In memory of Andy we began to raise money to buy an all-terrain wheelchair for children to access the countryside. Over £16k was raised and we bought our first TerrainHopper Mini.



Now we have created Access the Dales.



07715 964 621



accesstheales@hotmail.com



Veterans Unclaimed Armed Forces Pensions



At least **16,500** unclaimed Armed Forces pension benefits*

A CALL TO ACTION!



Between June 2020 and May 2022 over **4,000** preserved Armed Forces pensions went unclaimed



Anyone serving after April 1975 now aged 60 or over could have an Armed Forces pension if they served for 2 years or more



The pension is **NOT** paid automatically – Veterans must apply to Veterans UK using AFPS Form 8 or can call **0800 085 3600** for further information

FIND OUT MORE

*Source: MoD APFS Annual Report July 2022



Royal Air Force Benevolent Fund

Request a Free Window Sticker



RAFBF
THE HEART
OF THE RAF FAMILY



Display with pride and show your support for RAF veterans. The RAF Benevolent Fund is the RAF's leading welfare charity with a proud tradition of looking after its own. We are there for all serving and former members of the RAF as well as their partners and dependent children.

Submit

For specific details on how we may use your data, please read our [privacy policy](#). You can change your contact preferences or opt-out of communications at any time by calling us on **020 7580 8343** or emailing hello@rafbf.org.uk.

Soldiering On Awards 2023 finalists



celebrated at the House of Lords

Last July, Silke Land and Julie Russell went to the [House of Lords](#) for an afternoon to represent Mutual Support in the final judging stage in the Family Values category of the [Soldiering On Awards 2023](#). This is the fourth year Mutual Support has participated. We have previously finished as runners up to some extremely well deserving organisations which we are happy to know. This year however, we feel we have made a greater impression, and of course we are more hopeful that we will come first in the Family Values category. When Silke & Julie came back from the selection day at the House of Lords, they were full of beans and so enthusiastic that they couldn't stop talking about it for days afterwards. Here is what they had to say:

In May 2023 we sent in our fourth application for the Family values category of the Soldiering On Awards. It was initially a written application but following the great news that we had been selected we had to then provide further photographs and a video outlining what our group is all about. See the video below:



In July we were invited to the finalists reception at the House of Lords. What a lovely evening we had representing our charity Mutual-Support.

We met lots of lovely people who were impressed by our amazing group and how we all support one another.

Anyone who knows us (Silke & Julie) will know how much we enjoy a good old chinwag, so that enabled us to network with other groups, dignitaries and celebrities.

We will find out if all our hard work has paid off on 27th September 2023 when the winners are selected. Fingers and toes crossed that we are the winners of our category "Family Values" 2023.

Silke & Julie

Each year the Soldiering On Awards has become more well known, and is now a prestige annual event on the British Armed Forces calender. [Forces.net](#) has covered the 'Soldiering On Awards' and has produced the following report that is well worth watching:



The Soldiering On Awards is also well represented on Facebook, take a look:

On the next page ([page 9](#)) is a selection of photos showing Silke & Julie on the day (18th July 2023) representing Mutual Support and having a great time.





LGBTQ

LGBTQ, an acronym or initialism standing for Lesbian, Gay, Bisexual, Transgender or Queer. Perhaps it's easier to think of it as a collective term to define those who identify as Non-Heterosexual people.

It seems incredible today to be reminded that right up until the year 2000 it was still illegal to be a Non-Heterosexual person in the British Armed Forces.

In July of this year the Defence Secretary Ben Wallace said in the house of commons that, on behalf of the government and the military, he was "Deeply Sorry" about the treatment of LGBTQ veterans.

The Prime Minister then apologised for what he described as the 'Horrible' historical treatment of LGBTQ people who served in the British Armed Forces.

It has also been recommended that an 'appropriate financial award' should be made to veterans affected by the pre-2000 ban on homosexuality in the Armed Forces. Political speak again, perhaps! So keep watching this space.

Kefir - is said to be beneficial to your health

Throughout history fermentation has been used as a method of preserving foodstuffs. You may be familiar with the likes of [sauerkraut](#), [pickles](#), [mature cheese](#), [yoghurt](#), [kombucha](#) and [kimchi](#). There are many other fermented foods and drinks like [apple cider vinegar](#), [wine](#), [sourdough bread](#) and [cottage cheese](#). Recently people have been rediscovering the health benefits of making their own fermented food and drink at home really quite easily.

Dr Michael Mosley's Radio 4 programme '[Just One Thing](#)' recently spoke about this very subject, in particular exalting the health benefits of a fermented milk drink called [Kefir](#). Listen to the programme on BBC Sounds by clicking the 'Just one thing' STAYING YOUNG link here: [Just One Thing with Dr Michael Mosley](#)



After hearing more than once that Kefir can be of benefit to people with conditions like MS, because gut health and brain health are supposedly linked, I (Bill) became curious so I decided to give it a go by making my own.

Coincidentally, Suzanne Crighton and I were talking about this very subject, It turns out that Suzanne has been making her own kefir for years, and she is certain that Kefir does her a great deal of good.

You can buy expensive bottles of probiotic drinks that promise to maintain your gut microbiome from any supermarket, but home made kefir is the real thing and contains hundreds of gut friendly bacteria rather than the ten or so contained in the commercial versions.



Kefir is made by fermenting milk using so called [Kefir grains](#) which are actually clusters of complex micro-organisms of gut friendly bacteria, yeasts and enzymes.

Suzanne kindly gave me some 'grains' to get me started.



The production of Kefir is incredibly simple. Rather than trying to explain the method, I would recommend that you watch a few [YouTube instructional videos](#). There are a lot of them, just try to ignore the fact that they are mostly American.

At first like many I found the taste a bit too sour for my liking, so with a bit of experimentation and the addition of a little honey I have developed my own technique and can now produce a Kefir drink that is silky smooth and delicious. I really love it!

To get started, you can either buy the grains online or from a healthfood shop, sometimes they come in a dehydrated form, you will need to follow the instructions to reactivate them. Or if you know someone who already makes their own Kefir, active grains multiply quickly so I'm sure they would be pleased to give you some.

The claimed health benefits of Kefir are many and varied and sometimes a bit too weird to believe. Suzanne said to me, something like "whatever it actually does, I don't know for sure, but when I drink Kefir, I feel that I am doing something good for myself." I am inclined to agree with her.

I make about a pint of Kefir at room temperature every day, but if you want a break or perhaps you'll be away for a week or two, no problem, just leave your Kefir grains in milk in the fridge, this will slow down the fermentation until you're back.

What I find interesting about making Kefir is that there are very few set rules, just use only plastic utensils (Kefir grains don't like metal) and glass containers are best. What you and I produce may differ slightly, but with a little experimentation we all develop a method that suits our personal taste. So, go on, why not give it a go?



The "I have MS" card

A free credit card-sized card explaining - you have MS and might need wheelchair access, or to use a toilet.

It also helps explain MS might affect the way you walk or talk.

If you're in a noisy place, feeling a bit overwhelmed or not sure about how to ask for what you want, it can be easier to communicate without having to speak.

That's when our "I have MS" card can come in handy. Pop it in your wallet or use the slot at the top to hang it from a lanyard or keyring.

Order your free card from our online shop 

Tip: Scroll to the bottom of the page, tick the 'I agree to data protection' box and then click **CHECKOUT**, you can continue as an existing customer, or register, but it seems simpler to checkout as a guest.



MS Society UK Government planning big changes to disability benefits

But they still don't have a plan to fix the problems with PIP.

Campaign with us

Too many people affected by MS in the UK have to fight for the treatments, services, care and support they need. Our campaigns help change that.

The [PIP assessment is riddled with issues](#), from the 20 metre rule to 'informal observations'. Too many people with MS end up without the support they need.

Now, the UK Government is planning to scrap the Work Capability Assessment (WCA) for Universal Credit. This means the only way to get extra support on Universal Credit if you have MS is through the PIP assessment.

While many people with MS will welcome one less assessment, we know PIP isn't fit for purpose. People could lose even more financial support if the assessment doesn't go their way.

It's more important than ever to fix PIP before these changes come in. [Campaign with us](#):

[Campaigns Blog](#)

[Capaign in your local area](#)

[MS: Enough](#)

[Neurology Now](#)

[Our work in government](#)

[Social care and support](#)

[Treat me right](#)

New State Pension v War Disablement Pension (WP) Additional Payments

It would appear on reaching the New State Pension (NSP) Benefit Age (BA) and in receipt of the Unemployability Supplement (Unsupp) and Invalidity Allowance (IVA) payments of a War Disablement Pension (WP), a conflict then exists with the NSP.



The issue is that those in receipt of a WP which includes Unsupp plus IVA cannot claim the NSP as these are overlapping benefits. However, there may be the possibility for part payment of the NSP.

I must stress this is based on my personal experience and whilst this will mirror others in a similar situation, it's not the same for everyone. Much depends on what benefit(s) or pension(s) individuals are in receipt of. Each person should carry out their own financial calculations to determine which decision is beneficial for them.

 **Not** being Medically Discharged (MD), I left the Armed Forces in receipt of a taxable Service Pension (SP) under [Armed Forces Pension Scheme'05](#) (AFPS'05). I then made a successful claim under the War Pension Scheme (WPS). As such I'm also in receipt of a tax-free WP with additional Unsupp and IVA payments.

Unlike the WP, NSP payments are taxable and count towards the Individual Personal Tax Allowance (IPTA). Therefore should you already be a tax payer, or payment of the NSP will take you past the IPTA or in to a higher tax bracket, this needs to be taken in to account. In my case I would need to pay the income tax due on the Gross amount of NSP I was eligible for, from my SP.



After calculating the tax due on my Gross NSP and using the resulting Nett NSP figure to compare with the WP sum of Unsupp and IVA payments, I found the latter was slightly more beneficial than the Net sum I would receive under the NSP. As such, it made sense to forego claiming the NSP.

Armed with this information, the [DWP](#) form I was sent, some 3 months or so **before** I reached the NSP BA, was completed to defer drawing the NSP and returned to the DWP Pensions Service. In unison, I'd also received a form from [Veterans UK](#) asking me whether I was going to claim the NSP or whether I wished to elect to stay drawing the WP Unsupp and IVA payments. Having made the decision to stay with the WP payments, this too was duly completed and returned to Veterans UK.

About three weeks **after** reaching the NSP BA, I took a phone call from Veterans UK asking me to confirm my decision to draw or defer the NSP. Apparently they had not received the form I'd returned to them some months earlier.

On informing the Veterans UK caller I'd elected to stay with the WP Unsupp and IVA payments, I was subsequently informed by them, that, should the amount due under my NSP be greater than the WP Unsupp plus IVA payments, I could claim the difference from the DWP and to contact them.

On calling the DWP [Pensions Service](#) and despite my insistence I'd been informed by Veterans UK I was entitled to the difference between my NSP and WP

Continued.....

Unsupp plus IVA payments, I was told that was not the case. You could only claim the NSP or defer it. There was no part payment of the NSP.

Not wishing to argue with the person who'd taken my call, I kindly thanked them for their assistance saying I'd put my case in writing, to which I hoped to get a written response.



This I duly did and after three weeks of not receiving a reply, called the DWP Pension Service again. This time however, I received contradictory information.

On putting my case to the new call handler, I was told I could claim the difference between my Gross NSP and the WP Unsupp plus IVA payments. They also checked the computer records and I was informed they had received my letter and a NSP claim form had been sent for me to complete four days earlier. This could take seven to ten working days for me to receive. All I had to do was complete the form with my details, together with bank details of where NSP payments should be paid to and from what date I wished to make the claim. Result, or was it?

Exactly a month after posting my letter to the DWP, I received a State Pension (NSP) claim form with a covering letter. The letter informing me the DWP specialist team would take in to account my decision to retain WP Unsupp & IVA when processing my claim. The form was promptly completed and posted the same day it had been received.



Just over a month later I received a letter from the DWP together with a letter from the Pension Service. Both letters informing me I had been awarded a weekly State Pension, reduced by WP Unsupp & IVA payments.

Had it not been for that phone call from Veterans UK, as well as standing my ground and following things up in writing to the DWP Pensions Service, I would not be any the wiser as regards the anomaly with the NSP and WP Unsupp plus IVA payments and would have just accepted I was ineligible to receive any pension payment due to 'overlapping' benefit rules.

Another matter that should be borne in mind when comparing the NSP against the WP Additional payments is - Should you be in receipt of a WP of 80% or more and in receipt of WP Unsupp, on death and providing a claim is made within 3 months of the date of the funeral, there may be entitlement to help with funeral costs. This wouldn't necessarily be available when in receipt of the NSP.



Just making others aware and hope they have the same success when reaching their NSP age.

Peter Mckernan



**Find out about the
Armed Forces Pensions Schemes Here**

IMPORTANT. The Carers' Leave Act 2023 received Royal Assent in May 2023 and the law will be enacted in 2024, by which time all employers will have to be prepared to deliver changes to the way they offer support to unpaid carers in the workforce as detailed below:

- Introduce a new and flexible entitlement to one week's unpaid leave per year for employees who are providing or arranging care for a relative or dependant.
- This provision is to be available from the first day of their employment.
- Allow employees to take the leave flexibly for planned and foreseen caring commitments.
- Offer the same employment protections to employees taking this leave that are associated with other forms of family-related leave, meaning they will be protected from dismissal or any detriment because of having taken time off.

Carers UK will be providing a stand-alone set of resources to help employers implement the new Act, including additional training sessions and webinars. Signpost your employer to learn more about the Act using the resources below:

Supporting carers in your workplace

What the new law will do.

Support from Carers UK

[Download your guide](#)

Are you ready? guide

Read our helpful booklet for more information on what the new law will mean for employers and why it is good practice to support carers in the workplace.

COMBAT STRESS FOR VETERANS' MENTAL HEALTH

THE UK'S LEADING CHARITY FOR VETERANS' MENTAL HEALTH

For over a century we've been helping former servicemen and women deal with issues like post-traumatic stress disorder (PTSD), anxiety and depression. Today we provide specialist treatment and support for veterans from every service and conflict, focusing on those with complex mental health issues related to their military service

Combat Stress provides a range of community, outpatient and residential mental health services to veterans with complex mental health problems. We provide services **in-person**, via the **phone** and **online**.

For veterans and family members. Find out about our services and get the help you need.

[FIND OUT MORE](#)

HERE TO HELP 24/7

FREE HELPLINE: 0800 1381619

TEXT: 07537 173683

EMAIL: helpline@combatstress.org.uk

[GET HELP](#)

Helping RN and RM families to thrive

Sometimes it can be difficult to find the help, support or advice you need. We're here to help by providing support, driving change and championing RN and RM serving families as they navigate both serving and civilian life challenges.

CONTACT:

📞 02392 654 374 or [Emergency Numbers](#)

📍 Building 25, HMS Excellent, Portsmouth, Hampshire PO2 8ER.

✉️ contactus@nff.org.uk

OPENING HOURS:

Mon - Thurs 09:00 - 17:00 Hrs

Weekends and Bank Holidays: Closed.



nff.org.uk



Updated financial support information

Living costs can mount up quickly when you have MS.



Especially now, when the cost of living is already very high.

To help, we've updated our information about financial support. It's not just about government benefits, though we have that too.

We cover support with energy bills and debt to savings on public transports and cheaper TV and broadband.

As well as [disability benefits](#), read about other financial help you can get that might make living with MS easier.

[Visit our latest financial support page](#)



Unusual Sensations by Vince Mott

In the year 2000 whilst serving in the RAF in Cyprus at RAF Akrotiri, I became aware of unusual sensations in my body. I had always been very active and enjoyed participating in many sports, particularly running of all distances.

It was a normal Wednesday morning, when I started my usual 10k run, I noticed that my legs weren't quite doing what they were supposed to, but on glancing down, they were, of course. I carried on as I had arranged to meet a running partner on route. On completion I headed upstairs for a shower. Now it got interesting. I stood in the shower and then the sensation started. Tingling and numbness up both legs, then my torso and arms.

Being a typical sportsman there was no way I was going to report sick, as I had a team triathlon event to compete in on Sunday. I was lucky enough to be teamed up with the best military swimmer on the Island. All I had to do was cycle and then run. The same thing happened as it did on the Wednesday. Both cycling and running my legs just didn't feel right. Anyway, the most important thing was they were working and we won the overall title.

Next stop was the Medical Centre first thing Monday morning. I explained what had happened and why I hadn't reported sick before now. A few of the usual tests were done and I was sent to Nicosia for an MRI scan, where the only scanner on the island was located. The results were inconclusive. The next stop was a visit to the Princess Mary's Military Hospital RAF Akrotiri (TPMH) for a lumbar puncture. Again, nothing conclusive. Next on the agenda was to be flown back to the UK to be seen by a Naval Neurologist. Still no diagnosis.

A few months later Air Commodore Bob Merry flew out to Akrotiri and held a clinic at TPMH. He still wasn't convinced despite me continuing to have the same symptoms as the original ones, although they weren't all the time.

As I was due back in the UK in February 2002, he arranged for an appointment at his London clinic, which I attended in the May. On this occasion having chatted about a number of other symptoms, including bladder issues he turned to me and said "I'm afraid to tell you that you have MS".

I guess, to a certain extent it was a relief to put a name to whatever my symptoms were but what is MS? Well, I checked it out at RAF Halton and was given a leaflet about a group called Mutual Support. I made a call to them, we spoke about the group and I was invited to attend a residential weekend near Birmingham.

Our first visit was an eye opener for sure, to see people with MS first hand. A lot of them were clearly struggling, in wheelchairs or using mobility scooters, with carers but I was pleased to meet some just like me too. It was also Linda's first sight of what could be.

Well, it didn't frighten either of us off. I became RAF fundraiser for Mutual Support, followed by Deputy Fundraising manager once I was discharged. The next position I held was Newsletter Editor which I did for seven years making a total of ten years on the committee. I stood down due to other voluntary work commitments that I was involved with. We have continued to support Mutual Support at the weekend events as well as continuing to raise funds for the group.

Continued.....

On a positive, I did meet the then chairman, Roger Langdon who helped with advice regarding medical discharge and war pension, at that time I was still serving. I served for a further couple of years before being sent on gardening leave in February 2004 and discharged in the September.

I continue to have various symptoms that are all pretty typical. Cognitive problems, numbness, tingling, dexterity, balance, falls, loss of strength in some limbs, bladder & bowel control, pain, anxiety and depression. I'm sure I've missed some! Good days, bad days etc. The post code lottery has not been an issue for me living in North West Leicestershire unlike others that are reading this. That being the case, I have access to an MS Nurse, MRI scans, Neurologist a very good GP and easy access to a Pharmacy.

My way of fighting the MS is trying to stay positive, which isn't always easy. Also, I like to get to the gym to exercise as much as I can. I find it helps not just physically but mentally too. Keep fighting!

Vince Mott

Paraesthesia: an annoying unusual sensation, like tingling or numbness, which may be triggered or just happen spontaneously.
Dysaesthesia: a more intense, sometimes painful, feeling which happens spontaneously.

Help with Health Costs

NHS
Business Services Authority

Most NHS treatment is free at the point of delivery, but there are still some costs you might need help with, for example, your prescriptions or transport to your hospital appointments.

Check if you're eligible for help with:

- NHS prescriptions
- NHS dental treatment
- sight tests, glasses and contact lenses
- travel to receive NHS treatment
- NHS wigs and fabric supports

Find out what help you could get and what to do next by using our eligibility checker.

[Check Now](#) 

The help you're entitled to depends on where you live and if you:

- get [certain benefits](#)
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- are [aged 60 and over](#)
- are [aged 19 and under](#)
- get a [War Pension](#)
- have a [certain medical condition](#)



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If you find out you are eligible, you can apply for a refund.

For refund details read the [HC11 booklet \(PDF: 297KB\)](#).



Pension Awareness Week 2023

Dates for your Diary

Yes we're back with our Pension Awareness campaign which this year runs alongside the national campaign throughout the week of:

11-15 September 2023.

So why does it matter? As you will know, there are significant changes on the way, which will affect those serving as well as many veterans. These changes are linked to the AFPS15 Remedy and will begin to come into effect later this year. You can read our latest sitrep on the remedy [here](#).

Planning ahead, ensuring you make the best pension choices is more important than ever. Never was our theme "**it pays to understand your pension**" more relevant to you and your future well-being. Armed Forces Schemes are complex and the changes coming down the line will add further layers of detail, essential to understand.

That's why we at the Forces Pension Society are treating Pension Awareness Week (and Pension Awareness Day on 15 September) as such an important opportunity to brief you on what's ahead – and to explain how we can empower you to make better informed decisions. Our campaign will include FPS Roadshow presentations, webinars, collaborations with the [Forces Employment Charity](#), and the [Ministry of Defence](#), along with online top tips, and some myth busting to help you better understand your pension.

At the [Forces Pension Society](#), our Consultants answer more than 18,000 enquiries from our Members each year. They provide guidance across wide-ranging issues from questions about divorce and pension sharing orders to medical discharge; from commutation to determining the best time to leave and from pension top-ups to taxation. So you are in good hands!

We urge you to take this opportunity to get involved, so do make a note in your calendar, and once our events list for the week is set you'll find it here: forcespensionsociety.org/events just look for '**Pension Awareness Week 2023**' and follow us on social media [@ForcesPensions](#).

For more about what we do [see here](#)

Tags: [AFPAW23](#), [Events](#), [PAW23](#), [Pension Awareness Week](#), [Pensions Awareness Day](#)

General Enquiries:

Tel: **+44(0) 20 7820 9988**

Email: memsec@forpen.co.uk

Office address:

The Forces Pension Society
68 South Lambeth Road
London
SW8 1RL



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Discover our latest Motability Scheme prices - now with even more choice

We've updated our latest price list for July-September 2023, which has an even wider range of affordable options. There's a great choice of electric cars and over 270 cars with an Advance Payment under £1000 which you can choose to pay your £750 New Vehicle Payment towards.

[See the new prices →](#)

If you have an extension to your lease agreement

Here are a few important things to remember:

- You can order your next vehicle at any time
- Once your new car is ready, you can collect it straight away
- All your Scheme benefits such as insurance and breakdown cover are extended too
- You might need to get another MOT – the cost is included in your worry-free package



[Learn more in our FAQs →](#)

Connect with us on social media



Why Golf?

Golf occupies a unique position as one of the few sports where participants of all skills and physical abilities can play together on a level playing field owing to the official handicap system. It offers injured Service personnel not only a sporting challenge, but for those leaving Service, an array of attractive career opportunities.

The benefits of playing golf offer a key part in physical rehabilitation, improving both balance and limb coordination. Camaraderie, competitive spirit and concentration are important too, supporting the psychological recovery of our beneficiaries and helping them find confidence within themselves. Many Service personnel face the daunting challenge of finding employment after leaving the Services, something we hope to help them overcome.

Our employment programme

With thanks to the Veterans Foundation



The experience and skill sets gained through military service produces exceptionally employable individuals irrespective of their injury or illness.

Our dedicated employment programme aims to support our beneficiaries in their transition from military service to a meaningful new career in the golf industry. We look to assist our members by opening doors into the industry that they may have been previously unaware of. In our experience, characteristics gained in the military can be easily transferred to a career in the golf industry. Since 2010 we have placed over 90 beneficiaries in paid employment.

With the support of the golf industry, we are able to source work experience and employment in areas including but not limited to:

- Golf Club management
- Marshalling
- Greenkeeping
- Office administration
- Tournament operations
- Hospitality

We have also recently created a '**Scholarship Scheme**', contributing to the costs of industry related qualifications - making beneficiaries more employable to organisations. Read more at: www.oncoursefoundation.com

How to help

If your golf club/organisation would like to support our employment programme and could facilitate work experience placements, full/part time or voluntary employment then please contact: mark.schorah@oncoursefoundation.com

Other enquiries: info@oncoursefoundation.com

CONTACT:

28 Falstaff House
Bardolph Road
Richmond
Surrey
TW9 2LH

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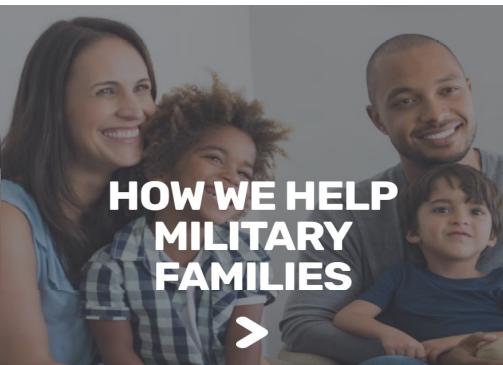
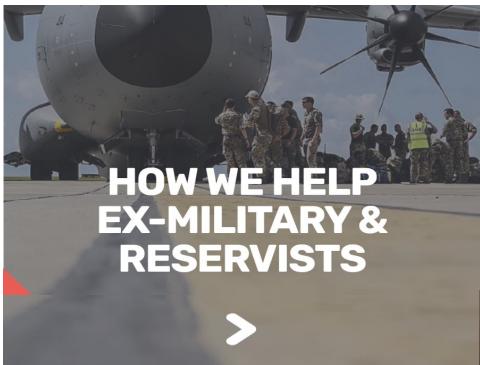
[Who we help](#) [Programmes](#) [Employers](#) [Events](#) [Resources](#) [About us](#)

Helping you succeed during your working life

The Forces Employment Charity provides life-long, life changing support, job opportunities, and training to Service leavers, veterans, reservists and their families, regardless of circumstances, rank, length of service, or reason for leaving.



[Why register with us](#)



The Officers' Association and RFEA The Forces Employment Charity have combined to create a single charity to provide exceptional career support to all Service leavers, If you or a member of your family need to discuss anything, [contact us](#) today or [register with us](#) today.

Want to hear about our programmes, partnerships, events and ways that we could support you?

[JOIN OUR MAILING LIST](#) >

Connect with us



Tel: 0121 262 3058
Email: info@forcesemployment.org.uk

MUTUAL SUPPORT COORDINATING TEAM & VOLUNTEER LIST

Scott Johnston Group Coordinator/Lead Support	07572 867 886 group-co-ords@mutual-support.org.uk
Julie Russell Administration Volunteer	07812 738 607 adminvolunteer@mutual-support.org.uk
Jack Russell Finance Volunteer	07855 434 921 financevolunteer@mutual-support.org.uk
Graham Duncan Admin Volunteer (Membership)	01993 844 136 membershipvolunteer@mutual-support.org.uk
Vacant Admin Volunteer (Social Media)	socialmediavolunteer@mutual-support.org.uk
Jill Watson Events Volunteer (Manager)	07506 272916 eventsmanager@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
Rachel Harris Events Volunteer (Virtual Events)	07393 854 330 virtualevents@mutual-support.org.uk
Bill Land Comms Volunteer (Newsletter)	07565 82 62 09 communicationsvolunteer@mutual-support.org.uk
Emily Oxley Comms Volunteer (Publicity)	07875 070 068 publicityvolunteer@mutual.support.org.uk
Fundraising Volunteer	fundraisingvolunteer@mutual-support.org.uk
Andrew Williams Support Volunteer	07958 524 298 serving-stc-1@mutual-support.org.uk
Helen Spear Support Volunteer	serving-stc-2@mutual-support.org.uk