



MINISTRY OF DEFENCE

Issue 6

Winter 2006/07

Veterans **WORLD**

The regular newsletter for all those who serve the ex-Service community

JCCC supports HM Armed Forces worldwide



JOINT CASUALTY AND COMPASSIONATE CENTRE

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An Executive Agency of the Ministry of Defence

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What would you do if a patient/client was seriously ill or had a major personal crisis and needed to urgently contact their son serving in Iraq? The answer is to call the MOD's Joint Casualty and Compassionate Centre (JCCC)...

Being a member of HM Armed Forces isn't a 'nine to five' job and neither is JCCC based in Gloucestershire. Manned 24 hours a day, 7 days a week, it provides a professionally run focal point for supporting UK Armed Forces casualties around the world. Calls can be anything from a minor injury report, the remains of a WWII soldier being discovered on a Dutch building site or a major incident with multiple deaths.

"It's been eighteen months since the Centre was created and processes have been developed and continually improved" says Hugh Gray-Wallis, Head of JCCC.

"It was a very tough beginning, we had a lot to learn. Now we provide professional and respected services to our Service community."

It's not just Service personnel JCCC looks after, civilian staff and contractors working on overseas postings are also cared for.

Compassionate Leave

A serving person's family, relatives or NHS Hospital may contact JCCC if a death, serious illness or family crisis has occurred.

When requested, each case is investigated and categorised. In the most serious cases (for example, a child very seriously ill or a parent dying) category A status is instigated. This means JCCC will get the Serviceman or woman home the quickest way possible, working closely with the Defence Transport and Movements Agency to do so.

This can mean commandeering or re-directing aircraft - even Tony Blair and Gordon Brown have had to make other transport arrangements when their aircraft was used for a category A case.



Contact Information

The JCCC can be contacted at any time of the day or night by any of the following means:

Telephone - 01452 519951
Fax - 01452 510807

To give you an idea of what can be achieved in a short space of time - Lance Corporal Mark Oscroft travelled 5,000 miles from Afghanistan to Northern General Hospital in Sheffield in less than 24 hours when notified his mother was dying. The journey, which involved re-directing RAF aircraft, ensured that Mark was reunited with his mother an hour before she fell into a coma. Mark's mother died four days later; without the work of JCCC he would not have had the chance to say goodbye.

Casualty Reporting

All casualties, from minor injuries (overseas operations only) to a serious injury, are reported to JCCC.

An appropriate Notifying Authority is appointed to inform the casualty's emergency contact or the next of kin. JCCC may also arrange for the travel of relatives to the bedside of an injured Serviceman or woman if they are dangerously ill overseas.

With the more severely injured personnel, arrangements are made to evacuate them to the UK for further treatment. The majority of these cases are treated at the Royal Centre for Defence Medicine in Birmingham. JCCC also work closely with the NHS whose expertise in specialist care, such as burns treatment, ensures the best care is identified to aid Service personnels' recovery.

The Major Incident Centre procedure is instigated when a major casualty incident has occurred,

Continued on Page 3...

Why are you getting Veterans WORLD?

This newsletter is distributed to organisations that assist veterans in a professional capacity. Its aim is to raise awareness of the help and advice available and to disseminate good practice.

A veteran is someone who has served in HM Armed Forces, this includes those who served in the Merchant Navy and played a role in any military operation. There are estimated to be over five million veterans in the UK and together with their families, they comprise the 10.5 million strong veterans community.

All organisations in receipt of this newsletter will have veterans among their client base, which is why it is important that you and your colleagues are aware of veterans issues and what others are doing to make their life better.

LOCAL AUTHORITIES GIVE WAR PENSIONERS SPECIAL CONSIDERATION

The Department of Work and Pensions is responsible for the policy for determining how much of a person's pension should be disregarded as income when calculating entitlement to income-related state benefits. In all the income-related benefit schemes (Income Support, Jobseeker's Allowance, Pension Credit, Housing Benefit and Council Tax Benefit), income is normally taken fully into account and disregards are the exception.

widow(er)'s pension from the Armed Forces Pension Scheme); and any mobility supplement and payment of war disablement pension based on the need for attendance. In addition, local authorities (LAs) have discretion to disregard up to the full amount of the war pension when means-testing for Housing Benefit and Council Tax Benefit - and most of them do.

Ex-Service organisations, in particular The Royal British Legion and the War Widows Association, have conducted a long-running campaign to persuade LAs who do not currently do so, to apply a full disregard. The Minister for Veterans has also written to the Local Government Association and has largely received a positive reply conceding that war pensioners should receive special treatment owing to their unique contribution to the country's defence. The Ministry of Defence believes that Surrey Heath Borough is the only LA in England that does not apply a full disregard of war pensions when means-testing for Housing Benefit and Council Tax Benefit.

However, in recognition of the special nature of war disablement and war widow's pension, these payments attract special treatment:

- a statutory £10 per week disregard of these payments plus a total disregard of the special war widow(er)'s supplementary pension (paid to "pre 1973" war widow(er)s whose spouses' military service was completed before 31 March 1973 and who are not entitled to an attributable

SUNDERLAND PENSIONERS TO FEEL THE BENEFIT

All war pensioners who live in Sunderland and claim Housing and Council Tax Benefit are now able to feel the full benefit of the council's policy on the treatment of war pensions.

Following a year on year increase, since April 2001, in the amount of war pension disregarded, the final phase of the council's policy was implemented in April this year, and Sunderland Council now fully disregards the entire war pension when calculating entitlement

to Housing and Council Tax Benefit. **Some of the 446 war pensioners who were claiming prior to April have already had an increase in their**

benefits. Housing Benefit has increased by up to £74 per week and Council Tax Benefit by up to £20 per week. Those who were previously not eligible

may now qualify.

For more information call Sunderland City Council on 0800 633 5853 or visit www.sunderland.gov.uk



MINISTER OPTS FOR SERVICE PERSONNEL AND VETERANS AGENCY

On 1 April 2007, the Armed Forces Personnel Administration Agency (AFPAA) and Veterans Agency (VA) will merge to become a single agency delivering a wide range of pay, pension and administrative services to members of our Armed Forces, our Veterans and their immediate dependants. Derek Twigg, Minister for Veterans, has confirmed the name of the new Agency as SERVICE PERSONNEL AND VETERANS AGENCY (SPVA).

Preparatory work to promulgate the name of the new Agency and re-brand existing material is already under way although customers are unlikely to see any changes to documentation and publications until after April 2007.



The logo design successfully encapsulates the three corporate colours of the single Services, whilst also demonstrating the joint (known as purple) nature of the new agency's work. Both the name and logo design were produced using the expertise and skills of employees within the two agencies and have been well received by a sample of customer groups representing Service personnel and Veterans.

EXTENSION OF THE HM ARMED FORCES AND UK MERCHANT SEAFARERS VETERANS BADGE



Amongst the veterans included by the extension of the eligibility criteria are those who served in the following campaigns and theatres:

- Aden 1964-1967; and
- Malaysia 1964-1966.



On 8 November, The Armed Forces Minister, Adam Ingram, announced that eligibility for both the HM Armed Forces Veterans Badge and UK Merchant Seafarers Veterans Badge had been extended. All those who served in HM Armed Forces or Merchant Navy (within the set criteria) at any time up to 31 December, 1969 can now apply.

The extension also covers the start of 'the troubles' in Northern Ireland in 1969.

Further extensions to the eligibility criteria of the badge will be announced in due course.

For more information about eligibility, call 0800 169 22 77 or visit www.veteransagency.mod.uk

UPDATE ON SUPPORTING PRISONERS AND THEIR FAMILIES

The Ministry of Defence has been working in partnership with the Home Office, ex-Service charities and other voluntary sector organisations on a project called Prison In-Reach.

The project aims to provide support, advice and assistance for ex-Service offenders serving a custodial sentence, and to their families on the outside, and facilitate their rehabilitation on release to reduce the risk of them re-offending.

A letter outlining the aims of the Prison In-Reach initiative has been sent to all prisons in England and Wales; accompanying the letter are

posters, leaflets and advice wallets. This material compliments a highly successful advertisement run in the Prison Service 'Inside Times' newsletter which has attracted 610 enquiries over the past 20 months. A substantial proportion of the enquiries were investigated further by The Royal British Legion, resulting in 234 grants being approved totalling £113,000. Included in the successful grants were: rent deposits; education and training fees; travel costs and

All prisons in England, Scotland and Wales have been contacted by the project



HM Prison Service

removal fees; the purchase of an electric wheelchair; and items across the full spectrum of essential household items including white goods.

In Scotland, the Veterans Agency War Pensioners' Welfare Service has been liaising direct with the Scottish Prison Service and links have been forged with all 17 prisons. The project is fully established in several prisons where the Scottish Prison Service has a comprehensive induction package for welfare managers and Soldiers,

Sailors, Airmen and Families Association Forces Help (SSAFA) caseworkers. Posters, leaflets and advice wallets, including local contact numbers, are distributed in each prison. Data on the number of enquiries investigated is not available at this time, although the War Pensioners' Welfare Service, in partnership with Local Authorities and Scottish Veterans Residences, has been successful in resolving several housing issues to date, and funded removal and storage expenses.

Contact Details

This newsletter is produced on a quarterly basis, by the Veterans Agency, as part of the Veterans Programme.

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Audio versions of Veterans WORLD are also available on request.

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JOINT CASUALTY AND COMPASSIONATE CENTRE cont...

for example the Nimrod crash last September when 14 Service personnel died. It ensures that there is enough staff to deal with both the high influx of calls from concerned relatives and that each individual casualty is dealt with appropriately.

When operational, a 'Lo-Call 0845' telephone number is published, for example through BBC News 24 and Sky News, for families and relatives to make enquiries.

Death in Service

On average JCCC deals with 160 deaths per year from all causes. These can range from active service, natural causes such as heart attacks and cancers, to road traffic accidents. With two large operations in Iraq and Afghanistan, these figures have now risen, with the yearly average being met this year at the end of September and it continues to rise.

The instant media reporting of a death in Iraq or Afghanistan has a huge impact on the Helpline. For example, there are around 8,000 Servicemen and women currently serving in Iraq. Each of them has concerned friends and family who will call the JCCC. Until the next of kin are informed, no details of the casualty are released; high importance is placed on ensuring they receive the news first by a personal visit from a military officer.

The process is much longer than just notifying relatives. It involves arranging repatriation of the body, working with the appropriate Coroner to arrange a post mortem and inquest and assisting with funeral arrangements. This can be a private or a military service, depending on what the family wishes. A Board of Inquiry may be held by the appropriate Service, that along with the subsequent Inquest, can take as long

as three to four years before a family have a final decision in law on how their loved one died.

Each family is assigned a visiting officer and is supported for as long as it takes by the appropriate Service. This care continues through deceased estates casework, dealing with the return of personal effects, probate, authorisation of payments to the estate of the deceased to arranging a gravestone and its maintenance thereafter.

These days, contrary to some negative media articles, widows and families are not evicted from their married quarters. 'Forces Housing' support them and help them identify and secure a future home.

The JPA0001 card



Before being deployed overseas, copies of JPA 0001 Compassionate Leave Travel from overseas is given to personnel to hand out to their families.



For further information, visit:

<http://www.mod.uk/DefenceInternet/AboutDefence/WhatWeDo/Personnel/AFPAA/Jccc.htm>

An article on JCCC's Historic Casework Team will be published in the next issue.

NEW MENTAL HEALTHCARE PROGRAMME LAUNCHED

On the 21 November Derek Twigg MP, Minister for Veterans announced improvements to the provision of mental health to members of the Reserve Forces who have been mobilised on overseas operations since January 2003.

The programme will be based at the Reserve Training and Mobilisation Centre (RTMC), Chilwell, Nottinghamshire, and is open to any current or former member of the UK Volunteer and Regular Reserves who has been demobilised since 1 January 2003 following an overseas operational deployment as a Reservist, and who believes that the deployment may have adversely affected their mental health.

Any individual, who thinks that they are eligible to access the programme and feels they need an opinion, should ask their general practitioner to refer them to this service.

If eligible, an individual will be offered a mental health assessment. This will be conducted at the RTMC by appropriately qualified members of the Defence Medical Services (DMS). If appropriate and required individuals will then be offered out-patient treatment by the DMS. This will be available at one of MOD's 15

Departments of Community Mental Health(DCMH) in the UK.



Further details of the Programme for individuals and medical professionals are available at www.army.mod.uk/rtmc/rmhp.htm or by calling Freephone 0800 0326258

The DCMH's are located in the areas where you would expect to find a Military population namely; Aldershot, Brize Norton, Catterick, Colchester, Cranwell, Donnington, Kinloss, Leuchars, Marham, Faslane, Plymouth, Portsmouth Tidworth, Belfast, Woolwich.



Mr Twigg talks to a patient at DCMH's Headley Court during the launch

RE-ISSUE OF WAR DISABLEMENT SMARTPASSES IN NORTHERN IRELAND

May 2007 is the 5th anniversary of free travel in Northern Ireland for War Disablement Pensioners.

The scheme is open to war pensioners assessed as being at least 20 per cent disabled and in receipt of a regular war pension. Since 2002 around 1,400 veterans have been issued with a SmartPass and enjoyed free fares across Northern Ireland.

Each SmartPass has a shelf-life of five years; after this period they will simply stop working (which can be a surprise if people haven't noticed the expiry date on the front of each SmartPass). To continue to enjoy free travel, a replacement is needed.

Re-issue

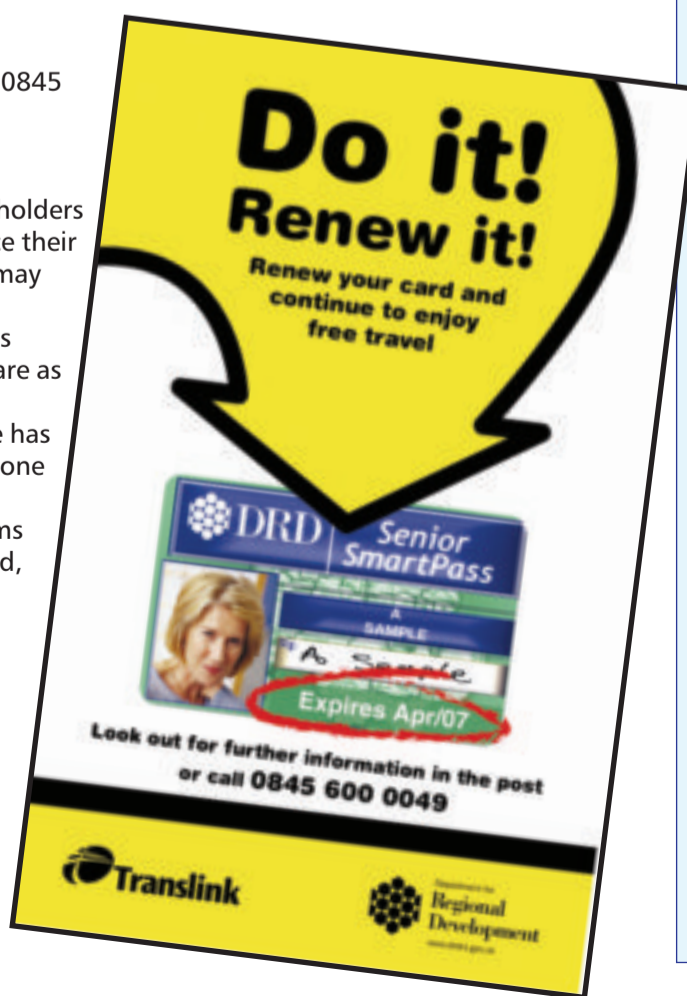
Over the next few months, The Department for Regional Development will contact veterans by post, three months before their SmartPass expires. Each veteran will need to complete a form to obtain a replacement SmartPass, although a new photograph is not required. If a veteran whose pass is due to expire does not receive a form in the

post they should telephone 0845 600 0049 to get one.

Change of details

Of course, some SmartPass holders may have moved house since their SmartPass was issued, and may not have informed the Department or Translink. It is important that the records are as up-to-date as possible. If a customer's address or name has changed they should telephone 0845 600 0049 or write to: Translink Ticketing Systems Department, Milewater Road, Belfast, BT3 9BG

It is important that any changes to records are verified, and SmartPass holders will be required to provide documentary evidence (e.g. bank statement, utility bill or marriage certificate) before records are amended.



LETTERS

New Mental Health Initiative

I am pleased to read about the 'New Mental Healthcare Initiative' but dispute the MOD figures. I have helped a lot of people with Post Traumatic Stress Disorder.

Chris Palmer
County Durham Furniture Help Scheme

Thanks for your comments about the figures quoted on psychological illness (a total of 1541 personnel were referred to the MOD's Department of Community Health with possible mental health problems). These have been taken from official sources and we are entirely confident of their accuracy. However, it is important to note that the figures quoted are for those serving on Operation Telic (Iraq) during a three year period only and do not cover overall instances of psychological illness within HM Armed Forces over a longer timescale.

Ed

FOCUS ON MERCHA

FEDERATION OF MERCHANT MARINERS LAUNCHES A NATIONAL VETERANS AND YOUTH PROJECT

Supported by a MOD Veterans Challenge Fund grant, the Federation has developed a project to get schoolchildren researching Merchant Navy veterans in their local area.



One of the ships who regularly made the perilous journey across the Arctic.

Recognition and appreciation is as valuable to the welfare of the veteran as their physical and mental wellbeing. Sharing memories and comradeship is also important and the Federation strives to find an association representing former shipmates or put them in touch with someone local to share the occasional yarn.

The Project encourages schools to identify and carry out research on Merchant Navy veterans and casualties within their communities. The focus is on WWII and all campaigns since then, in which the Merchant Navy supported HM Armed Forces. This information will then be added to the Federation's Veterans and Youth website with the overall aim of bringing schools and the veterans together, to share their experiences and research – both on a regional and a national basis.

Welfare is also a priority and underlines the aims of the Federation.

In addition, the Federation offers advice on medals, honours and awards, and works closely with over fifty welfare organisations which care for seafarers. This ensures that the veteran is put in touch with the right organisation that meets their needs.

Merchant Navy Day is held on 3 September every year.

Details of membership and for more information, call 01480 412958, or Email: info@merchant-mariners.co.uk or visit www.merchant-mariners.co.uk



HITS THE £28 MILLION MARK!

In the last ten years, Seafarers UK has given more than £28 million in grants to organisations that help veterans and other seafarers.

Seafarers UK is the new name for a charity with a long history of helping veterans. The fund was set up in 1917 as the King George's Fund for Sailors, to help seamen in need of financial help. The new name reinforces the fact that Seafarers UK helps people from all sections of the maritime community - serving and ex-Service men and women of all ranks and professions in the Royal Navy, (including the Royal Marines) as well as the Merchant Navy and fishing fleets. Seafarers UK does not deliver services itself, but gives grants to over seventy maritime charities.

Every year Seafarers UK gives away nearly £3million to help people like Giles and Alex rebuild their lives.

serious illness. After being discharged his condition worsened and he became isolated from society. It was only after he came across the Not Forgotten Association, which receives a grant from Seafarers UK, that he was able to meet other ex-Service people and get his life back on track.

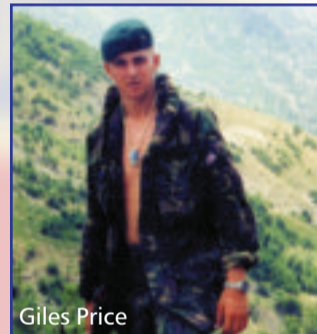


Alex Manson

Alex Manson served in the Royal Navy for five years. He later became a fisherman but the

business did not go well. Alex became unemployed, moved to London and ended up sleeping rough and becoming seriously ill. Thanks to Seafarers UK's contribution to the Sir Oswald Stoll Foundation, Alex was able to get help with accommodation and a place on a rehabilitation programme.

For more information: please see the Seafarers UK website at www.seafarers-uk.org or phone 0207 932 0000.



Giles Price

Giles Price joined the Royal Marines at 16, served in Iraq and had to leave three years later due to a

THE MERCHANT NAVY ASSOCIATION WELCOMES NEW EMBLEM

The Arctic Emblem acknowledges and recognises the once forgotten 'Fourth Service', as called by Churchill, alongside other veterans from HM Armed Forces.

The Merchant Navy played an absolutely critical and strategic role in every theatre of activity in WWII and no more so than in the ferocious conditions of the Arctic Convoys. Some 104 ships and over 700 personnel were lost at sea with others dying later in concentration camps. Merchant Mariners lost one in every four of their shipmates during the many campaigns they supported, the worst ratio of losses for any of the Services.

The Merchant Navy Association (MNA) was established in 1989 with its first branch in the Midlands. Now there are 29 branches across the UK and overseas. Their aims and objectives include raising awareness of the contribution the Merchant Navy and its seafarers have made in times of war and conflict.

In addition, the MNA works on a local level to act as a conduit for welfare and pastoral care in our seafaring communities. It has recently introduced two member benefit packages to help save money and offer the comfort of the unique MNA Healthcare Plan. Their advice line provides advice and signposting for help on a whole variety of issues, including help for those seeking employment at sea or in the shipping industry.

For further information call 01472 851130, email enquiries@mna.org.uk or visit www.mna.org.uk

Many are still unaware of the commitment made and losses suffered by merchant seafarers during times of war and conflict. The Merchant Navy was a strategic and often critical partner in two world wars, Suez, Borneo, Malaya, Korea, the Falklands



The convoys played a vital role in delivering key supplies to military efforts in Russia

and the Gulf today. Ships are often requisitioned to support military operations and as a result many merchant seamen were lost:

- during 1939-47 the Merchant Navy lost almost 35,000 men and women with many others lost as passengers in transit. The first ship sunk in WWII was the SS Athenia, in the Atlantic, just nine hours after Mr Chamberlain's announcement on the wireless. It was the first of 2,535 ships lost during WWII and many of those,

during the longest battle of the war...the Battle of the Atlantic; and more recently

- the Atlantic Conveyor and its crew were one of over 100 ships and 28,000 men who headed to the Falklands. On 25 May 1982, it was sunk with the loss of 12 men including Captain North who was awarded a posthumous Distinguished Service Cross (DSC). The Atlantic Conveyor was one of the 50 merchant ships and 22 Royal Fleet Auxiliary ships involved in that Conflict.



The unique 'star' design of the badge recognises the 'Pole Star', often the only astronomical object available to achieve approximate latitude from which to confirm the ships' position. The white background represents the ice flows and the ice coating over the ship's superstructure and rigging. The red circle in the centre recognises the Russian people. The banner is placed on top of the circle to indicate the Arctic as the theatre of operations.

ANT NAVY VETERANS

ARCTIC EMBLEM LAUNCHED

Thousands of veterans of the Arctic Convoys, and other service north of the Arctic Circle, have received their Arctic Emblems in the last few weeks.


The first Arctic Emblems were presented by Derek Twigg, Minister for Veterans as a mark of the Nation's gratitude for the heroism displayed in the face of terrible hardship on the Arctic Convoys of WWII.

Fittingly, the presentation took place on the quarterdeck of HMS Belfast in London on the 11 October – exactly 65 years after the first regular convoy arrived at Archangel, North Russia. Similar presentations took place at a number of other locations around the country.

Commander Eddie Grenfell, a convoy veteran himself, who has worked tirelessly on the development

of the emblem, said: "We are all delighted to be receiving our Arctic Emblems. This brings to an end a ten-year battle to get proper recognition for one of the key campaigns of the Second World War."

Immediately after the launch, the Veterans Agency swung into action and despatched around 5,000 Arctic Emblems to those who had already applied. The Emblem is available to veterans themselves and next of kin.

 Details on eligibility and how to apply can be obtained from the Veterans Helpline by calling 0800 169 2277 or by visiting www.veteransagency.mod.uk/medals/arctic

Veterans from RN, RAF and Merchant Navy were presented with their emblem aboard HMS Belfast



SKILL FORCE LEADING THE WAY WITH YOUNG PEOPLE

Skill Force is a charity that employs the unique talents of Service leavers to instruct young people on communications and teamwork.

Now in its sixth year, the scheme delivers a wide range of awards and qualifications to 14-16 year olds in 36 teams across the UK. The students learn about communications and teamwork, through the Duke of Edinburgh's Award and can gain qualifications from the Awards Scheme Development and Accreditation Network (ASDAN), which gives them GCSE equivalent points.

The Team Leader in Bradford, Miles Curtis, a former Captain in the Royal Engineers, joined Skill Force in 2002 and hasn't looked back since. After leaving the Army in 1997, Miles worked as a sales engineer before joining Skill Force. He enjoys his role because it offers a wide variety of work with similar people sharing the camaraderie of the Services in another situation. He is now using his military experience directly in the delivery of pre-uniformed services courses, as well as the mainstream Skill Force curriculum.

Last summer, he organised a highly successful racial integration summer

camp for the Commission for Racial Equality, bringing together 80 youngsters from London, Bradford, Leicester, Skelmersdale and Newcastle. Miles said, "Project One was the best thing that I have done in Skill Force." Students took part in a leadership award, first aid qualification and numerous adventurous activities, culminating in a dawn walk to watch the sun come up over Lake Windermere.

Peter Cross OBE, Chief Executive of Skill Force said, "I am very proud to be able to work in a charity that uses the outstanding qualities of veterans to remotivate young people in some of our toughest communities. In particular, I am keen to employ even more medically discharged or disabled former Service personnel. Please get in touch with us if you want to know more or might be able to help support our work."

 For more information email: enquiries@skillforce.org visit www.skillforce.org or call 01623 827 602

Miles (top of picture) with a group of students at the top of a mountain on the final dawn walk



LOG ON FOR MEDICAL NEWS

Defence Medical Services (DMS) has launched a new website aimed at informing members of the public and the wider Armed Forces about their role.



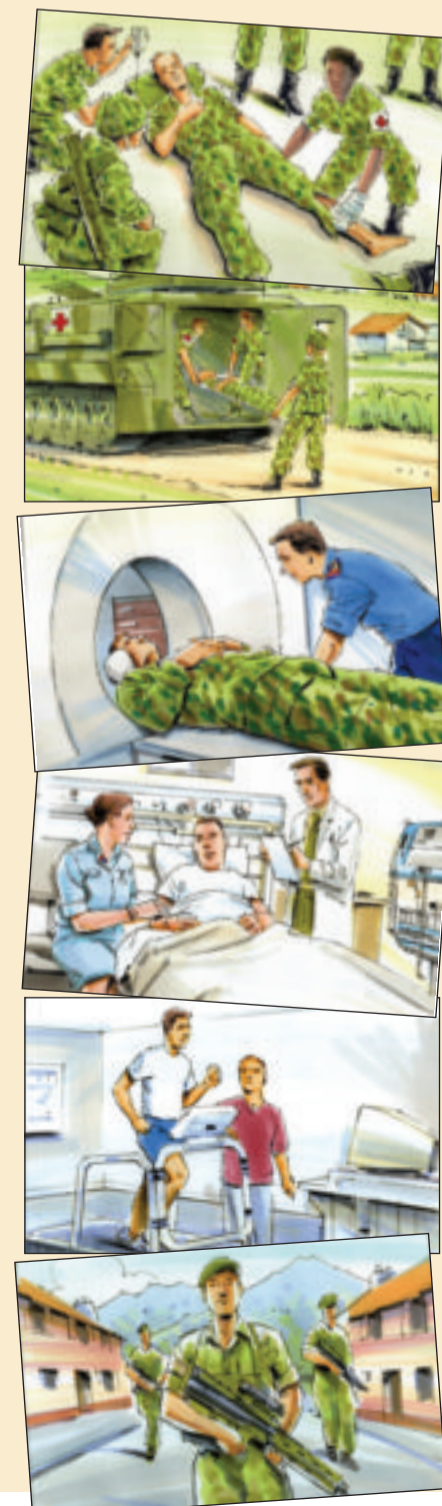
The site contains the latest medical news from each medical branch of the Armed Forces and a 'cartoon' medical care pathway showing the care received by soldiers on operations. The aim of the site is to inform the public about the work of the DMS and to reach out to medical personnel on operations worldwide via their own dedicated members area.



The site received 16,000 visitors in the first week and currently sends out a weekly news email alert to over 4,500 subscribers. The email alert provides the latest Defence Medical news headlines direct to their desktop. Anyone can subscribe to the alert via the members page on the website.

The site also hosts links to Service charities and organisations connected with the care of Service personnel.

 To view the website please visit www.dmsd.mod.uk



...DEALING WITH DEBT...DEALING WITH DEBT...DEALING WITH DEBT...

...DEALING WITH DEBT...DEALING WITH DEBT...DEALING WITH DEBT...

...DEALING WITH DEBT...DEALING WITH DEBT...

WHY DEBT CAN BE AN ISSUE FOR VETERANS

Following another festive season, personal debt appears to have reached epidemic proportions. According to Kingston University Centre for Insolvency Law and Policy, someone becomes bankrupt every 15 minutes.

Add to this that the majority of these are male and not homeowners and one can safely assume that those leaving HM Armed Forces are potentially among those struggling to manage their debts. Soldiers, Sailors, Airmen and Families Association Forces Help (SSAFA) has seen a steady increase in debt cases over the last few years and anticipates that this rise will continue.



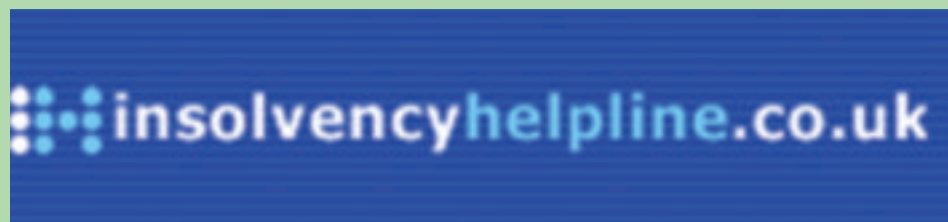
with organisations such as Resolve UK, the National Debtline and the Citizen's Advice Bureaux to address these issues. For severe cases of debt SSAFA Forces Help can approach Service Benevolent Funds who will consider assisting with priority debts but are reluctant to help with commercial debts. For this reason it urges any clients in debt to seek assistance as soon as possible from an accredited organisation that does not charge a fee for their services.

"The reasons for ex-Service personnel getting into debt can vary and really revolves around a difficulty in reconciling the unforeseen costs of civilian life compared with that in service life."

The reasons for ex-Service personnel getting into debt can vary and really revolve around a difficulty in reconciling the unforeseen cost of civilian life compared with that in Service life. Higher rents, council tax, utilities bills and a general increase in the cost of living, in addition to low paid or no employment can put an immense burden on veterans who were once managing to keep the creditors at bay.

SSAFA Forces Help offers debt training to their voluntary caseworkers and as a result, many of their branches has a qualified debt adviser. It also works closely

For more information contact SSAFA Forces Help Welfare Department on 0207 403 8783 or visit www.ssafa.org.uk



MONEY ADVICE FOR ARMED FORCES PERSONNEL AND VETERANS

Recent statistics show that the number of serving and ex-service forces personnel seeking debt advice rose during the first six months of 2006 to its highest level since records began.

As any soldier, sailor or airman/woman, irrespective of rank, who has had a serious debt problem will tell you, debt is severely frowned upon within the armed and civil forces and can have severe career consequences.

Debt is seen as not only affecting the operational capability of the person involved, but also in bringing the Service itself into disrepute. So, the last thing needed is for creditors to make contact with their employers.

However, if the person involved is seen to be making an effort to get out of debt, then some measure of tolerance will be achieved, therefore getting professional help from the Insolvency Helpline is a good first step.

When dealing with Service personnel, assurances are always given that information will remain absolutely confidential and that there will be no contact between their creditors and their superiors.

People seek debt advice for varied reasons such as stress related illnesses or marriage/relationship breakdowns. Today, it is being caused by people's spending running out of control due to the higher costs of living.

Individual Voluntary Arrangements

An IVA is an alternative to bankruptcy introduced by the government. It enables an individual in debt to make a proposal to the people they owe money to. Should the proposal be approved, an IVA will write off up to 75% of outstanding debts.

Case Study

A newly married naval officer had built up £45,000 of unsecured debt and was facing monthly payments of £1,500 just to keep his creditors at bay. He was having to swap one credit card for another and because he never missed a minimum payment he never had a problem getting more credit. He opted for an Individual Voluntary Arrangement (IVA), as this procedure would not be made public. His monthly bill has been cut from £1,500 a month to around £300 under an IVA.

For more information call The UK Insolvency Helpline "Armed Forces Support Team" on 0800 074 6918. Lines are open 24 hours, 7 days a week (including bank holidays) or visit www.insolvencyhelpline.co.uk

...DEALING WITH DEBT...DEALING WITH DEBT...

PROVIDING A DISABILITY INFORMATION SERVICE IN SCOTLAND



Update is Scotland's national disability information service. Committed to the principles of independent living and to the social model of disability. It provides a range of disability - related information, services and resources to its member organisations in the voluntary and public sectors, as well as signposting members of the public on where to go for help and advice.

The number of enquiries to Update's helpline continues to rise. In 2005/2006 it received over 3,000 calls from members of the public and around 1,700 calls from its members and other organisations.

Typical enquiries range from: requesting details of local disability support and advice organisations across Scotland; where to get benefits advice; information on aids

and equipment to suitable holiday accommodation.

Update provides a number of unique databases including:

- Holidays for All – a database of accessible holiday accommodation and travel agencies in Scotland and the UK
- Holidays for All Abroad – a database of information on

accessible holidays worldwide and

- Scottish Formats Resource – a guide to transcription, translation and interpretation services.

All the above databases are available to purchase on CD. For further information call 0131 558 5200, visit www.update.org.uk or email info@update.org.uk

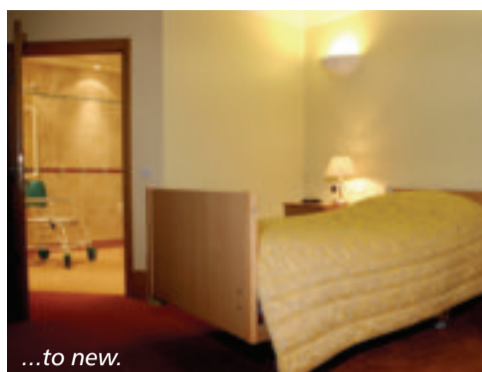
Membership is open to organisations, professional individuals, public sector bodies and any business with an interest in disability information. Members receive a monthly pack of information – The Current Awareness Service – which contains news and developments that keep members up-to-date with disability information. Costs for membership vary depending on the type of organisation and information package required.

BUILDING FOR THE FUTURE

How one charity plans to expand its services across the UK.



From old...



...to new.

The Royal Star & Garter Home was established as an independent charity in 1916 to care for severely disabled young men returning from the battlegrounds of WWI. At that time most of the residents were under 30 years of age. The Home aimed to help them adapt to their disabilities and to live as full a life as possible.

Today, residents are much older but the charity continues to provide excellent medical and nursing care, unrivalled facilities and social opportunities.

The splendid building on Richmond Hill, Surrey, opened in 1924 by King George V and Queen Mary – is now no longer appropriate for today's residents. In 2004, therefore, governors announced plans to build three new homes. It is their aim to extend and upgrade provision to other parts of the country and to include, for the first time, provision for the care of the mentally infirm.

"Both ex-Servicemen and women are eligible and their disability need not have been caused through active service."

The new homes will each accommodate 60 residents, including 15 on a specially designed dementia care unit. Each resident will have their own large bed sitting room and an en-suite shower room. The therapies, activities and valued military links, which define the unique quality of the Star & Garter experience, will continue to be provided.

Work has already started on the new Royal Star & Garter Home in Solihull, the West Midlands, which is scheduled to open in June 2008. The new home in the Richmond area, to replace the current building, will open in 2009. The location of the

third home is yet to be decided. This will complete the first phase of the charity's expansion and it is hoped, resources permitting, that more homes can be built in England and Wales in the years to come. Proposals are also being taken forward to extend the Charity's services to include the spouses and partners of ex-Servicemen and women.

Ernie Small is typical of the residents at the Richmond Home. Ernie served in the Grenadier Guards and landed on Sword Beach on D-Day.



He fought all the way to Berlin; at Caen, Nijmegen, and Arnhem, and was one of the first British troops who went into Belsen.



Ernie survived the War unscathed but in 1993 came into the Home after suffering a severe stroke. Ernie has benefited enormously from the physiotherapy available at the Home and, being a sociable individual, has taken full advantage of the many outings, activities and clubs available. Quite simply, he says the Home has given him back his life.

The history of The Royal Star & Garter Home is recorded in a new book, *The Home on the Hill*. To order a copy, call 0845 260 6222.

For further information on the home itself: call 0845 370 7500, email enquiries@starandgarter.org or visit www.starandgarter.org

RELAX ON THE EAST COAST

Half board at less than B&B prices...

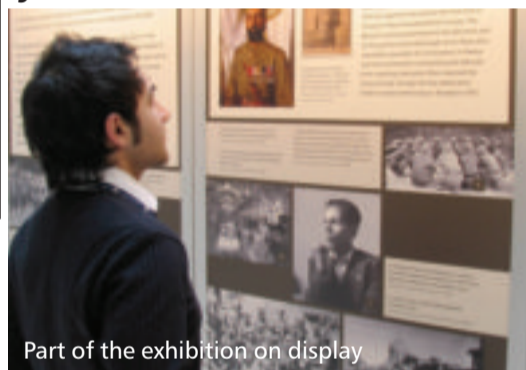
Situated overlooking the sea at Lowestoft, Suffolk, the Lord Kitchener Memorial Holiday Centre caters exclusively to ex-Service personnel and their partners, at subsidised rates. It is open from April to late October.

Originally opened as a convalescent home in 1919, the holiday centre now provides ten guest bedrooms with full en-suite facilities. There is a lift to all floors and two of the en-suite rooms have walk-in shower facilities. During their stay, guests can enjoy nearby attractions such as the scented garden (opposite the centre), Claremont Pier and Kensington Gardens with its bowling greens and model boating lake.

For more information: call 01502 573564, Email: kitchener@lowestoft.org.uk or visit www.kitchener.lowestoft.org.uk

'WE WERE THERE' EXHIBITION -

Highlighting the important contribution made by Britain's ethnic minorities to defence over the past 250 years.



Part of the exhibition on display

The Ministry of Defence's 'We Were There' photographic exhibition was launched on 12 October 2006 by Derek Twigg, Minister for Veterans and Gloria Mills, Commissioner from the Commission for Racial Equality.

The exhibition is supported by an award winning website and an informative booklet. The MOD's Defence Schools Presentation Team delivers the content of the exhibition to secondary school pupils through classroom workshops designed to enable pupils studying history and citizenship to have a wider and more inclusive perspective of the two world wars.

Through joint hosting arrangements with local councils such as Croydon and with local community centres such as that in Keighley, West Yorkshire, the general public have been able to find out about the important contribution given by individuals like Able Seaman William Hall, the first black man to win the Victoria Cross, which he won during the Siege of Lucknow in 1857 and Sepoy Khudadad Khan who became the first Indian to win the VC during WWI.

Naval records indicate that the fleet at the Battle of Trafalgar included 187 sailors from the Caribbean, 28 from Africa and 23 from India.

For more information on the exhibition and details of where it can be found, call 0207 807 8935, email: abe.george168@mod.uk or visit www.wewerethere.mod.uk

For more information on the Defence Schools Presentation Team visit www.schools.mod.uk

SCOTLAND'S OLDEST CHARITY CONTINUES TO PROVIDE HOMES FOR VETERANS

Each year, Scottish Veterans Residences assists over 300 Scottish veterans and their spouses to find a home – could your clients be helped by them?



Whitefoord House, Edinburgh

Having seen the squalor under which veterans of the day existed in Edinburgh, Scottish Veterans Residences (SVR) was founded in 1910 by two Seaforth Highlanders, Charles Pelham Burn and Chiltern Lind Addiston Smith. SVR now helps any ex-Service person who is having problems finding suitable accommodation.

Today SVR runs three residences - Whitefoord House and Murray House, (which provides low to medium dependency care), in Edinburgh and Rosendael in Dundee. It has helped over 60,000 ex-Servicemen, women and their spouses from the two World Wars, through to the modern conflicts of the Falklands and the Gulf. Each residence caters for an individual's needs with rooms with en-suite facilities, social activities and a deep sense of community providing a much-needed home environment.

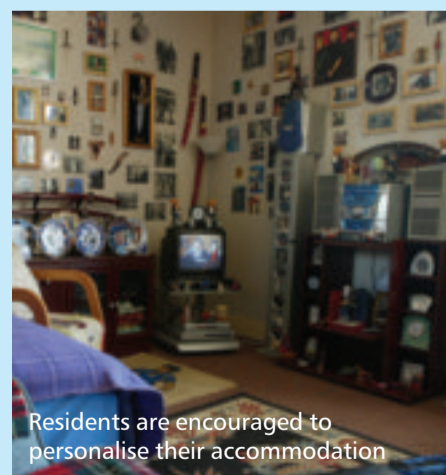
The cost of accommodations is based on each individual's circumstances, most often met by a combination of personal contribution and statutory funding support, for example Housing Benefit.

Donald's story



Donald is a 45 year old veteran who, during his nine years in the Army, saw active service in the Falklands War. He left the Army in 1984 but struggled to adjust to civilian life. Arriving at Whitefoord House in 1995 with nowhere else to go, Donald was also dealing with problems such as aggression and post traumatic stress from his time in the Falklands. With the support of

both the staff and residents, many of whom had been through similar experiences, Donald has mostly overcome his problems, although he is still receiving invaluable help from Combat Stress. SVR has helped him build a promising future, with a home and employment as the Supervisor of Security Wardens at Whitefoord House. In his own words, Donald says "I have come a long way in the past few years and I couldn't have done this without the support of SVR."



Residents are encouraged to personalise their accommodation

For more information or advice about residential applications, call 0131 556 0091, email info@svronline.org or visit www.svronline.org



FALKLANDS 25 EVENTS

FALKLANDS 25

2007 will mark the 25th Anniversary of the Falklands Conflict; four days of commemorative events will take place across 8,000 miles and four time zones, from 14 to 17 June. *Veterans WORLD* finds out more.

The Falklands Task Force, including aircraft carriers HMS Hermes and Invincible, set sail for the South Atlantic on 5 April 1982



Imperial War Museum Ref. SPPU_N_1112_B_009

There will be a drumhead ceremony as part of the event, followed by a march down The Mall by veterans and a 'grand finale' fly past by aircraft representing the squadrons that took part in the conflict.

Allocation of tickets will focus on campaign veterans, and it is hoped that as many as possible will be able to attend. Up to 15,000 tickets will be available. If demand is high, they will be allocated in the following order:

- veterans holding the South Atlantic Medal (1982) and war widows;
- widows and families and;
- others, both civilian and military associated with the conflict, to include dockyard workers and

engineers who worked around the clock to refit and adapt ships and aircraft to support the Task Force.



The final march into Port Stanley

Imperial War Museum Ref. 002028

The main event will take place on Sunday, 17 June 2007 in Horse Guards Parade, London. The commemoration will focus on veterans of the campaign and will be supported by a tri-Service band and serving members of the Armed Forces, Royal Fleet Auxiliary, Merchant Navy and Falkland Islands Defence Force, representing the ships, units and squadrons which took part in the campaign.



All ticket applications should be made through the Veterans Agency website at www.veteransagency.mod.uk

Or by post to: Falklands 25, Room 6108, Veterans Agency, Norcross, Blackpool FY5 3WP

Please note: the closing date for applications is 28 February 07

For further details of all the national and regional events planned visit: www.falklands25.com

PROMOTE YOUR EVENT FREE!

The National Veterans Events Calendar is published on the Veterans Agency website and contains details of events, parades, meetings, seminars, workshops and conferences of interest to veterans and those who serve them.

Should any individual or organisation have an event that may be of interest, then the Agency would be delighted to publish its details on the calendar.

To do this, organisers need simply complete and submit an on-line application form, the details will then be entered onto the calendar.



The National Calendar can be found at: www.veteransagency.mod.uk

If you don't have access to the Internet and wish to either submit an event or find out what's happening in your local area, please call 0800 169 2277.

REMEMBRANCE TRAVEL – 2007 PROGRAMME

Remembrance Travel is a specialist organiser of pilgrimages to war cemeteries and memorials on battlefields worldwide including the Somme, Holland and Burma. In November 2007, the first pilgrimage to the Falklands is planned to mark the 25th anniversary of the conflict.

Help for war widows

On behalf of the Ministry of Defence (MOD), Remembrance Travel administers the grant-in-aid scheme for war widows who lost their husbands between 1914 and 1967 enabling them to visit their husband's grave with all costs covered. Since the scheme began in 1985, over 4,000 widows have made pilgrimages to nearly 40 different countries in Europe, Africa, the Middle and Far East.



For Further information call: 01622 716729/716182 or visit www.remembrancetravel.com, or email: remembrancetravel@britishlegion.org.uk



Pilgrimages are made from The Somme to Singapore, Holland to Hong Kong, Belgium to Burma and Italy to India

Veterans Agency Best Practice Events

COPING WITH BEREAVEMENT IN CHILDHOOD

The loss of a parent can be devastating at any age. With HM Forces operational commitments ever increasing these issues have become more relevant to today's Service personnel and their families.

Supporting the Veterans Agency's increasing focus on younger veterans and their families, The Agency, in partnership with Age Concern, recently held a Best Practice Event titled 'Bereavement and Children'.

The Event provided delegates with increased knowledge on the theories and stages of bereavement, the grieving process. It allowed delegates to gain increased understanding of the symptoms and behaviour resulting from bereavement and loss, particularly with regard to children and younger people.

Through discussion, presentations, video and practical

exercises, delegates were given a valuable insight into problems faced by a number of our younger clients and their families and the processes they use to overcome some of the difficulties they face.

Delegates gained essential skills to assist in dealing with, understanding these issues and greatly benefited from seeing and hearing the very moving accounts of bereavement from children who had lost a parent. The event also highlighted the different responses and levels of understanding that children of varying ages have.



For information about future best practice events call 01179 718436

What Delegates Said:

"The topic is very relevant to the type of work we do. More and more young families are coming to our attention through the death of a parent in Service".

"A thought provoking, enlightening event giving us avenues to approach and consider when dealing with bereavement and children's needs".

"As a result of attending this Best Practice Event I now have a better understanding of how to treat and especially talk/listen to and answer bereaved children's questions"



Veteran's Minister, Derek Twigg, has announced a significant increase in Ministry of Defence (MOD) support for next year's annual Veterans Day Events.

Speaking in Birmingham to representatives from fifteen UK cities who plan to hold Veterans Day events next year, the Minister announced plans to mark the second national Veterans Day on 27 June 2007. The MOD has pledged to provide up to £10,000 to each of fifteen "Flagship" cities who are being invited to draw up plans to mark Veterans Day. The events will focus on engaging the local community and particularly young people.

The Minister also officially launched a DVD about veterans. The DVD highlights the diversity and qualities of Armed Forces Veterans and provides information about the 2007 Veterans Day to event organisers and local authorities.



For a copy of the DVD and more information on events and funding, call 01253 333882 or visit the Veterans Agency website www.veteransagency.mod.uk