

Blesma

Bulletin Members' Newsletter – Autumn 2015



Fighting for your rights

From travel costs to tough reports, Blesma takes the care services to task on behalf of its Members



Leap into the unknown next year

Try something new in 2016 with our list of exciting activities **p08**



Blesma bikers cruise to the Isle of Man

Members soak up the atmosphere at motorcycling's Classic TT **p11**



Belgium's battlefields by bicycle

A sightseeing tour that will be impossible to forget **p07**

Inside: The Fundraising Events Calendar 2016

Go behind the scenes with
Team GB at the Simpson Cup in the
Winter Issue of Blesma Magazine

Out December 2015



Blesma Bulletin

Autumn 2015



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Welcome to the new-style Bulletin. It has been designed to be more handy and easier to pick out articles. Please let us know what you think. The articles in this edition are numerous and many

are rich in technical and procedural advice. Please read them carefully if the subject affects you and, as always, get in touch with either your Support Officer or directly with the staff at Chadwell Heath if you still have a question or query.

Matters to do with the NHS are moving along and by the time you read this there could be additional news, so again, if you have an interest, please get in touch with your Support Officer or Brian Chenier at Chadwell Heath.

Please note the details of the 2016 Members' Weekend. This year was a sell out, so do get your bid in early. We aim for the atmosphere to be relaxed and enjoyable, and Blesma will cover the cost of Ordinary and Associate Members and their partners or carers.

Please also note the Activities Update. The full programme for 2016 will be published shortly. Again, please apply as soon as you can. Finally, Christmas cards and 2016 calendars are available and Sue awaits your orders. The festive season is coming up fast, how time flies.

We have had a change of staff at Chadwell Heath. We wish Laura Hyde and Dave Coulton well in their separate New Zealand adventures and welcome Zanika Fearon and Jessica March who succeed them. Linda Williams has retired and we wish her all the best on the South coast. We are seeking a replacement as I write.

Barry Le Gry
Chief Executive

The crocodile nearest the canoe

The title above is a quote ‘borrowed’ from Heather Nicholson, Director of Membership Services, and it leads us nicely into this update. The reality is that there are actually a number of crocodiles (issues) in very close proximity to Blesma’s canoe and we hope, over the next few paragraphs, to give you an idea of what they are and, more importantly, what Blesma is doing about each one. The following are not set out in any priority order as they are all equally relevant and important...

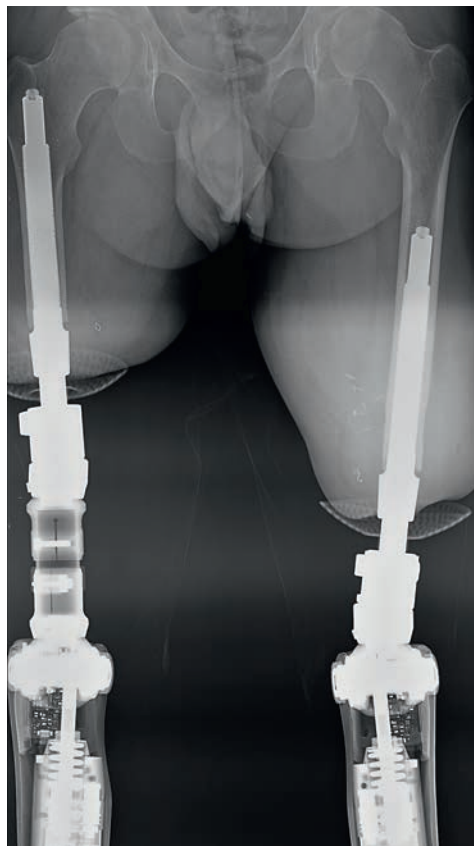
DIRECT SKELETAL FIXATION

The term ‘direct skeletal fixation’ is used by the NHS to describe what most of our Members refer to as osseointegration. It encompasses the surgical implantation of a rod (usually titanium) into the bone of the residual limb which then protrudes through the skin so that a prosthetic limb can be attached (see right). A small number of military patients have undergone the surgery and are in various stages of rehabilitation.

One of the concerns relating to the procedure is the ability of those already discharged to have access to it. The procedure is not currently commissioned by NHS England and is therefore not available in the UK.

Some veterans have undergone the surgery privately abroad either self-funded or with the aid of charities or Regimental Associations. This has led to grave concerns about the aftercare available in England via the NHS Limb Centres, as the operations were not performed in the UK.

Until recently, the NHS England policy on ‘who pays’ (public versus private) was being



interpreted stringently. This meant that the whole procedure and subsequent follow-up care was deemed to be a privately funded matter and NHS Limb Centres were unable to support the aftercare. Following a great deal of work behind the scenes with NHS England, Blesma has been able to confirm that the

current situation is that those who have had osseointegration via privately funded routes can now receive ongoing prosthetic care from their NHS Limb Centre as before for the external prosthetic devices. Those whose amputation is attributable to their Service will continue to be able to apply for funding for prosthetic components via the Veterans Prosthetic Panel as previously.

This does not affect the situation as it stands for those funded via the MoD while still in Service as it has always been understood that the NHS will support those patients post discharge. Blesma continues to engage with NHS England and the MoD to establish clear protocols for the future of this procedure and ongoing care, and we are aware of work being done at the moment to review this for potential future commissioning.

In the interim, Blesma will be meeting with key stakeholders to follow this up. One pressing issue is to establish a means of providing independent clinical advice to anyone considering self-funding this procedure.

BLESMA AND THE WHITE REPORT

Blesma recently published a report by Member and former Royal Marine Captain, Jon White. The report has, quite rightly and as we had hoped, sparked significant debate and is leading to serious consideration of a number of options to provide the best possible care for our most seriously wounded. Blesma has held talks with the Surgeon General and the NHS, while discussions with the Department of Health and other key stakeholders have also been arranged.

However, one consequence of publishing this paper has been that some in the NHS prosthetics teams feel that their personal hard work is being attacked. It was decided that Blesma's Chief Executive should write to all NHS Limb Centre managers to explain Blesma's stance and to reassure them that, as the survey mentioned on p06 shows, for



PROSTHETICS NEWS

ALL-PARTY PARLIAMENTARY LIMB LOSS FORUM

At the end of the last government the All-Party Parliamentary Limb Loss Group (APPLLG) was dissolved and has since been re-constituted as a forum. The forum is an opportunity for limb loss groups and representative bodies to gather together and personally brief and update parliamentarians on issues that are relevant to the limb loss community. Blesma remains a constant feature of this group.

3D PRINTED SOCKETS

3D printing is becoming increasingly popular in industry and even at home with the advent of affordable desktop 3D printers. An area that is relatively new is the 3D printing of prosthetic sockets. Blesma is currently involved with a project that will take 3D printing of sockets to the next level. A system that has already been successfully trialed in clinical circumstances is now ready to be tested more fully as a 'scan and fit at home' model.

Working with a small project team led by Prosfitt, Blesma has identified a number of suitable Members for the trial which will begin shortly. The project aims to show that a prosthetist can attend the patient's home, scan the residual limb, use computer software to rectify the virtual model and submit the file for 3D printing. The new socket would be returned to the prosthetist within days and be taken back to the patient's home for fitting.

The material also allows for minor rectification on site. Proving this concept works in this way will mean it would work just as well within a Limb Centre. The reduction in time between scan and fit would be a huge improvement, and the ability to replicate sockets quickly would be advantageous. A full report will follow once the trial has been completed and analysed.

most of our Members, most of the time, the NHS Limb Service is doing a good job. That said, we all have a role to play in ensuring that those experiencing difficulties get the best care possible. This is a very timely matter.

BLESMA NHS LIMB CENTRE SURVEY

Over recent months an electronic survey has been sent across the Association aiming to assess the general view of the NHS Limb Service across the UK. To date, 290 Members have responded to it.

The key initial analysis is:

- 80% are under 70 years of age, and nearly 40% are under 50 years of age. (This is not representative of the general UK amputee population)
- About two thirds of respondents have a Service attributable amputation(s)
- 180 (73%) have a single lower limb amputation while seven (3%) have multiple limb loss
- 87% rate the NHS Limb Service as Adequate or above (including Good (30%) and Very Good (31%))
- 18% told us that the general provision of prosthetic limbs is Poor to Very Poor

Although the survey tends to show that, for most Blesma Members, the NHS is providing an adequate limb service, for some the difficulties they face are significant. The White Report by Blesma Member Jon White (mentioned on p05) highlights this for a specific cohort of amputee patients.

Blesma continues to work to resolve individual issues as they arise while keeping an eye on trends and working with key officials and departments for a sustainable service which benefits all amputees.

For advice on prosthetics contact Brian Chenier, BSO Prosthetics, on 020 8548 7080 or email him at BSOprosthetics@blesma.org



PROSTHETICS NEWS

TRAVEL COSTS FOR NHS CARE

We are aware of a number of cases in which individuals in receipt of a War Disablement Pension (WDP) have encountered difficulty in claiming travel costs to an NHS Limb Centre. We have looked at the process and it seems that not all Limb Centres are fully conversant with the system. The claim form suggests that claims are submitted to Veterans UK for payment, and the form, HC5(T), still has the address for Veterans UK as SPVA.

Veterans UK does not pay subsistence or travel costs for attending a Limb Centre as the Health Travel Cost Scheme (HTCS) caters for this. We are working with the Department of Health to clarify this and ensure all Limb Centres in England are aware that payment is an NHS liability. The HC5(T) form should only be sent to Veterans UK to confirm a claimant is a War Pensioner and that amputation (the reason they attend the Limb Centre) is an accepted disability. This, once confirmed, is returned to the NHS for payment.

Currently, some centres know the War Pension status of the patient and pay the claim while others do not. This is unsatisfactory and we will continue to work to rectify this across the board. Further complications arise in Scotland, Wales and Northern Ireland where different systems are the norm. We are working to establish the facts and will report our findings.

WHAT ABOUT AFCS AWARDS?

An added complication of claiming travel costs is that, while in certain circumstances AFCS awardees receive the same benefits as War Pensioners, this does not apply to travel and subsistence costs when attending a Limb Centre. This is an issue of equity that we are trying to address with the MoD and the Department of Health.



Prosthetist supports bike ride... and pedals, too

n Flanders fields the poppies blow... and once again they beckoned me to join the Blesma Battlefield Bike Ride.

Last year, I enjoyed the support role and was greatly moved by the history of the area. So, leaving my clinic behind for a week, I decided to return for the 2015 trip. This time, not only did I take my allen keys, I took my bike, too. The ride focused on the city of Ypres, known in Dutch as Leper, which proved an ideal base for riding.

Day One was muggy and although the sun did appear, it soon gave way to thunder with heavy rain – a bit of a challenge for cycling, but the guys kept smiling.

Day Two dawned dull and Alistair Cope handed over a penny “for your thoughts”. Perhaps time to consider what the trip was all about? To remember the horrors of World War I and reflect maybe on other conflicts, too? We cycled out to Nieuport, where a stop at

the Visitors Centre tells the story of how the flooding of the region stopped the German invasion at the outskirts of the city. On to Diksmuide and back to Ypres for a well-deserved dinner with some waffles to finish.

Over the next few days, we rode to Zeebrugge, Damme and Zonnebeke. The Flanders region is steeped in World War I history and the Battlefield Bike Ride focuses on the sites and memorials from the time. But the ride wasn't just about that; it was about getting out there, enjoying the open air and the peace and tranquility of the region. It was also a chance for me to interact and socialise with amputees in a different setting from the norm.

The final day included a visit to picturesque Bruges, with beautiful canals and cobbled streets. It turned out to be another enjoyable and successful Blesma Battlefield Bike Ride, and a quiet week for my allen keys. Proost!

Ian Jones, Limb Solutions

Activities Update

The Activities Calendar for 2016 is already looking very exciting! We'll be sending everyone a brochure in the December issue of Blesma Magazine which will contain all the information you'll need to help you choose the activities that are right for you.

We'll include the old favourites, such as winter sports in Austria and Colorado, as well as scuba diving, golf, fishing and multi-activity weeks. But we're also hoping to get even more Members involved in the newer events such as photography, cycling, skydiving, painting, Seniors' Week and the family glamping trip, which are proving to be increasingly popular.

Remember that the cost of all activities in the calendar is met by the Association. Which begs the question: why not try something new and meet other Blesma Members in 2016?

Member Activities in early 2016

For all those Members who want to get their adventure fix in early next year, we'd like to remind you of the activities which will be taking place in early 2016, and which were advertised in this year's Activities Calendar.

The deadline for applications for the following activities has been extended to **13 November**, so get your bids in now!

SKI-BOBBING, AUSTRIA **25 February-05 March**

One of Blesma's longest running activities, and with good reason. Spend a week in the Austrian Tyrol learning how to blast down the slopes on what is basically a bike frame with skis. It's easy to learn, incredible fun, and you can go a whole day on the slopes and still have enough energy

left to enjoy your evening. Please note that the trip is suitable for those who are mostly ambulant.

ADAPTIVE WINTER SPORTS **05-13 February**

If you've always wanted to learn how to ski but haven't been able to get away on any of Blesma's previous skiing expeditions, then this could be the chance you've been waiting for.

This trip is designed specifically for our most seriously injured Members. There are also a few places available for experienced skiers to attend as helpers. If you're interested, whether as a participant or as a helper, please get in touch.

TRANS4MERS SKYDIVING, CALIFORNIA **TRAINING WEEKEND: 12-14 February** **EXPEDITION: TBC (May)**

See facing page for details.

DIGITAL PHOTOGRAPHY **17-24 March**

One of the first activities in the new calendar is the Introduction to Digital Photography Course, and the application deadline is **01 January 2016**. Photography is becoming increasingly popular among the Membership, to the point where it has now created something of a community in its own right. If you want to take better photographs but don't really know where to start, then this is the activity for you – and it's suitable for any Member, regardless of injury or age.

For more information on these activities, or to confirm your place on a particular event, contact Emily Mizon on 020 8548 7094 or email her at mea@blesma.org



TRANS4MERS SKYDIVING, CALIFORNIA
TRAINING WEEKEND: 12-14 February
EXPEDITION: TBC (May)

One of our most popular trips of recent years has been the skydiving expedition to Lake Elsinore in sunny California. Spend two weeks working towards your skydiving 'A' licence, which will allow you to jump anywhere in the world.

Fundraising Calendar 2016

Would your friends or family like to fundraise for Blesma? From adrenaline sports to cake sales, we have something for everyone. Anyone who is interested can find out more by contacting us on fundraising@blesma.org or on 020 8548 7089

January

Adopt a Collection Tin. Our tins need new homes in 2016 and are happiest in work places, shops and bars.

February

14 February

Feel the love on Valentine's Day by donating £1 to our **#VisforVeterans** appeal.

March

13 March

Pass the chequered flag at the Silverstone Half Marathon. (Target: £100)

April

24 April

Join us for the London Marathon. (Target: £2,000)

May

07-14 May

Trek the Great Wall of China. (Target: £2,750 or self-fund)

14 May

Take on the extreme off-road Nuclear Rush obstacle course in Essex. (Target: £50. Entry fee applies)

30 May

See the famous landmarks of London on the BUPA 10K run. (Target: £200)

June

06-12 June

Take part in **Blesma Week**. From collections to BBQs to cake sales, there's something for everyone. Nationwide. (Target: raise what you can)

10-12 June

Take on the Yorkshire Three Peaks Challenge in just 24 hours. (Target: £450)

28 June

Volunteer at one of the many Armed Forces Day stands or organise your own collection.

July

02 July

Fall for the Fallen, our annual tandem skydive, will mark the centenary of the Battle of the Somme. Three sites, nationwide. (Target: £400 or self-fund)

20-24 July

A 300-mile cycle challenge from London to Paris. (Target: £1,475 or self-fund)



August

21 August

Abseil the Spinnaker Tower. Portsmouth. (Target: £200)

September

30 September

Take on the Three Peaks Challenge in England, Scotland and Wales in just 24 hours. (Target: £550)

October

06-16 October

Conquer Kilimanjaro, the highest free-standing mountain in the world. Tanzania. (Target: £3,650 or self-fund)

November

11 November

Join us on Remembrance Day. Organise a collection or donate to ex-Service men and women who still need our support.

December

It's time to order your Blesma Christmas Cards or sell them on our behalf and make a real difference to our injured veterans during the festive season.

Isle of Man Classic TT 2015

Member and motorbike enthusiast Rob Maxwell was the brains behind the recent inaugural Blesma trip to the Isle of Man for the Classic TT.

Even before departing Liverpool the party were given their first taste of what to expect when they reached Manx shores as the ferry port was awash with motorcycles of every size and shape imaginable!

The group enjoyed pole position for viewing the races, thanks to the fortuitous position of their accommodation and insider knowledge of where to watch from. Between race days they had ample opportunity to explore the Isle of Man, including visits to a number of the island's many motorcycle museums. The best of which, it was agreed, was the Murray Museum owned by Peter Murray.

Bikes of all shapes and sizes were on display, and the owner and helpers were on hand to answer any questions. The Murray Museum is close to the famous Fairy Bridge, although for many years it was at the Bungalow, on the race track by the statue of Joey Dunlop.

Folklore has it that when you arrive on the island you should go to the Fairy Bridge and pin a keepsake to the tree for the fairies, who will then protect you during your stay. Luckily, the Blesma contingent managed to pin an Association wristband to the tree.

The party also attended the Jurby Festival, where classic bike enthusiasts from all over the world get together. The Blesma bikers were able to put their three bikes on show and, due to the nature of their converted hand controls, they proved to be a great talking point, with Members fielding many enquiries. They even



managed to set up an impromptu Blesma stand and raise money for the Association!

Finally, a trip on the electric tram to the top of Snaefell, the highest mountain on the island, and a horse-drawn tram ride through Douglas completed the sight-seeing.

All too soon it was time to head home, but not before a very special breakfast at the Steam Train Museum in Douglas – where the meal is served on a coal shovel! Happy days!

It was a great week and special thanks must go to Rob Maxwell for organising the trip. If you're interested in the TT, make sure you apply for next year's adventure!

Blesma Grants

Heather Nicholson, Director of Membership Services, on Blesma's grants programme

What financial assistance does Blesma give?

Grants can be made to Members as long as there is a need which cannot be obtained or funded from other sources (eg local authorities, the NHS).

Members' homes can be adapted to help them live independently, for example, by installing wheelchair ramps, stairlifts or level access showers. Grants are also provided for care equipment such as profiling beds, riser recliner chairs, bath lifts, hoists and communications equipment. Help can also be provided for mobility equipment such as scooters and wheelchairs.

The Chief Executive and I have grant making authority and each category of grant has a limit. However, each request is dealt with on its own merits, and individual circumstances and needs are taken into consideration. If necessary, we will seek approval to exceed the delegated limit.

What about grants for sports equipment?

We know that sport plays an important part in maintaining wellbeing, whether it's being able to go for a bike ride with the family or competing for your local wheelchair basketball team. So we will award grants for sports equipment such as adapted bikes or sports wheelchairs.

How do Members apply?

Members should contact their local BSO to discuss their request. BSOs will explain: whether or not there's a requirement for an Occupational Therapist report to confirm that the requested mobility aid meets the Members' needs, and that he or she is safe to, and capable of, using it; that

the local authority is unable to provide the equipment in an acceptable time-frame and; whether there is a requirement to provide at least two quotes to ensure that the Member and Blesma are getting value for money.

In most cases, the cost of the equipment falls within the Chief Executive's or my delegated limits. We can be flexible and always endeavour to meet the need with speed. However, where the cost runs into several thousand pounds, I'll apply to the relevant Service charities for contributions. These applications take longer and require additional supporting documentation. Written statements from Members explaining the impact that the equipment or adaptation will have on their health or wellbeing will help the application.

What about Decorating Grants?

Blesma provides financial assistance towards the cost of labour for decorating because we know the challenges that amputees and those who have lost the use of limbs face when climbing ladders or in attempting to paint those hard-to-reach corners. Grants are awarded once every five years, except in exceptional circumstances when a grant might be awarded after three years. Members are requested to bear this policy in mind before contacting their local BSO or the Membership Services team at Chadwell Heath.

What about Gardening Grants?

Similarly, we understand that it may be difficult for Members to maintain their gardens, whether it's mowing the lawn or weeding the flowerbeds. We award an annual maximum grant of £200. The application must be accompanied by receipts or a signed statement from the gardener. However, we are unable to award grants where Members have paid a relation to maintain their garden as this is not within the spirit of benevolent support.

If you've mislaid the Gardening Grant Form that was inserted into the latest issue of Blesma Magazine, please contact Sue at officeexec@blesma.org or on 020 8548 7091

Winter Fuel Payments

If you were born on, or before, 05 January 1953 you could receive either £100 or £200 to help pay your heating bills this Winter. This is known as a 'Winter Fuel Payment' and the amount you receive will depend on your circumstances in the qualifying week (21-27 September 2015).

If you are aged 80 or over and you are entitled to receive a Winter Fuel Payment, this year you will receive £150, £200 or £300 depending on your circumstances in the qualifying week.

You do not pay tax on Winter Fuel Payments, and if you have previously received a payment and your circumstances have not changed you should receive an automatic payment between early November and Christmas.

If you have not received your automatic payment by the beginning of January 2016 you should call the Winter Fuel Payment Centre on 0345 915 1515 (0345 606 0285 for textphone users). Lines are open between 8.00am and 6.00pm, Monday to Friday.

If you have previously received a Winter Fuel Payment but your circumstances have changed you will need to contact the office that usually makes your payments – the contact details will be on your paperwork. If you cannot find the contact details, you should contact the Payment Centre number above.

If you have not previously received the Winter Fuel Payment you will need to make a claim for a payment for Winter 2015/16. You must return your claim form before 31 March 2016.

Move your pension to your bank

Transferring your War Disablement Pension from Post Office card accounts to direct payment

From this September, Veterans UK (formerly the Service Personnel and Veterans Agency, and part of the Ministry of Defence) started to contact its customers about transferring payments of War Disablement Pension from Post Office card accounts (POCAs) to direct payment into their bank or building society.

As part of this, Veterans UK will be writing to its customers offering help and information on switching to a bank or building society account. These letters will include details of the Veterans UK helpline, which can take bank details and change payment methods over the phone. The helpline will also be able to tell customers when the change has been made.

Veterans UK is doing this because bank and building society accounts give customers a more efficient, secure and reliable way to receive payments. There are also cost savings to be made which will help maintain other support services to veterans.

These accounts also give customers more control over when and where they access their money, and may offer other benefits such as reduced utility bills when paying by Direct Debit. Customers may find it easier to manage monthly payments of rent and utility bills.

Branch Corner

LEEDS AND DISTRICT BRANCH

The Leeds and District Branch is still operating and we have moved to a new venue in the city centre for our meetings. The venue is The West Yorkshire Playhouse, Quarry Hill, LS2 7UP. It has free parking for Blue Badge holders, plenty of space and great eating facilities in an open plan area, so is proving popular with Members.

Our Branch Christmas Lunch is currently being planned and will be at The Peasehill House Hotel on Wednesday 09 December. Don't be shy, why not come along?



If you would like to see old friends and make new ones (and celebrate the festive season, of course!) please contact Enid Thomas, our Branch Social and Welfare Officer, on 0113 284 2808 to register your interest. Or speak to me, Andy Mudd, on 01757 268145.

Keep safe and be lucky.

Andy Mudd

WALSALL AND DISTRICT BRANCH

The Branch had a quiet Summer following our lunch in early June. Due to major work at the National Memorial Arboretum (NMA) we decided to forego this year's visit, and look

forward to seeing the changes next Summer. That is not to say our Members have been idle! Martin Kettrick has continued his punishing cycling schedule and has added rowing to his skills! In August, he completed a 150-mile hand cycle ride from the NMA to Teddington Lock, and then rowed 22 miles down the Thames in a gig (which has a six man crew and a cox) to HMS President at Tower Bridge. He is currently in Belgium cycling around WWI battlefields! Phew!

A number of our Members are finding that old age brings many challenges and our Welfare Officers have been busy visiting them and giving support and advice. This is the most important aspect of the work our Branches undertake, and we are very fortunate to have two excellent Branch Welfare Officers in Jim Keating and Gerry Crossland. We wish a speedy recovery to all those in ill health at the present time.

Planning is underway for our Branch Christmas Lunch at the Shropshire Golf Centre on Wednesday 02 December. We hope that our regular Father Christmas (Charley Streater) will be able to join us again – he certainly knows how to dress up!

Sadly, we lost two of our Members recently; Owen Davies and Joan Hawkins passed away in June. Our thoughts and prayers are with their families and friends.

On a happier note, we have welcomed two new Members in 'Jessie' and Mal James. They both attended our Summer Lunch and are already firm supporters of the Branch.

I wish you all a very mild Winter!

Mike Gallagher, Secretary

Members' Weekend 2016

Next year's Members' Weekend will be held from 04-06 June 2016 at the Chesworth Grange Hotel, Kenilworth, Warwick CV8 2LD

There will be a packed itinerary, following the format of this year's new-look event, which proved a roaring success. The Weekend will bring Members together so that they can share their stories, debate what's important to Blesma, try some new activities, hear about what's been going on in the Association over the last 12 months and, most importantly, catch up with old friends and make new ones!

Blesma will cover the cost of attendance for Ordinary and Associate Members, as well as their spouses/carers, and those Honorary Members who hold Branch office.

If anyone would like to present a showcase of a hobby or sporting interest during the Weekend, please contact Jess March on activities@blesma.org or by calling her on 020 8548 3519 by 31 January 2016.

A booking form for the Weekend, and more information on the event, will be included in the Winter issue of Blesma Magazine. Spaces will be limited to 150, so please book early!



Making a Will

Your will lets you decide what happens to your money, property and possessions after your death. If you make a will you can also make sure you don't pay more Inheritance Tax than you need to.

You can write your will yourself, but you should get legal advice, for example from Citizens Advice, to make sure your will is interpreted the way you intend it to be.

MAKE SURE YOUR WILL IS LEGAL

For your will to be legally valid you must make it voluntarily, be of sound mind, and it must be made in writing. You must sign your will in the presence of two witnesses who are both over 18, and then you must have it signed by both witnesses, in your presence.

Please note: You can't leave your witnesses (or their married partners) anything in your will.

MAKING CHANGES TO YOUR WILL

You can't amend your will after it's been signed and witnessed. The only way you can change a will is by making an official alteration, called a codicil. You must sign a codicil and get it witnessed in the same way as witnessing a will.

There's no limit on how many codicils you can add to a will.

For major changes, you should make a new will. Your new will should explain that it revokes (officially cancels) all previous wills and codicils. You should destroy your old will by burning it or tearing it up.

REMEMBER: If you die without having made a will, the law will decide who gets what.

For more information you can visit www.gov.uk/make-will or contact your local Citizens Advice www.citizensadvice.org.uk

INHERITANCE TAX

Inheritance Tax is paid if a person's estate (property, money and possessions) is worth more than £325,000 when they die. The rate of Inheritance Tax is 40% and the executor of the estate usually pays it from the estate.

Inheritance Tax reliefs allow some assets to be passed on free of Inheritance Tax or with a reduced bill. Of particular interest to Blesma Members and their families is the fact that if active service caused or contributed to the death of the Member, their estate doesn't have to pay. Exemptions can be found under Sections 154 and 155A of the Inheritance Tax Act 1984. Queries should be addressed to:

Defence Business Services Joint
Casualty and Compassionate Centre
Room G35
Innsworth House
Imjin Barracks
Gloucester
GL3 1HW

Email: dbs-jccgroupmailbox@mod.uk
Telephone: 01452 712612 ext 8175
For more information please visit www.gov.uk/inheritance-tax

Handbook to the NHS Constitution

The NHS Constitution and its supporting Handbook have recently been updated. “A significant inclusion is reference to the Armed Forces Covenant,” says Blesma’s Chief Executive Barry Le Gry. “All veterans are encouraged to identify themselves to their GP as a member of the Armed Forces Community. Veterans who have lost a limb as a result of their Service are mentioned specifically. I recommend you read the extract in full. Blesma worked closely alongside the Royal British Legion in consultation with the NHS on this update; reference to the Covenant is a sound step forward and is strongly welcomed.”

The following text is an extract from the Handbook:

PRINCIPLE 4

The patient will be at the heart of everything the NHS does

Armed Forces Covenant

As part of this principle, and in line with the Armed Forces Covenant, the NHS will ensure that members of the Armed Forces Community (including those serving, Reservists, their families and veterans) are supported, treated equally and receive the same standard of, and access to, healthcare as any other UK citizen in the area they live.

For those with concerns about their mental health who may not present for some time after leaving Service, they should be able to access services with health professionals who have an understanding of Armed Forces culture. Veterans who have lost a limb as

a result of their Service will be able to access prostheses that reflect their clinical need. Veterans receive their healthcare from the NHS and are encouraged to identify themselves to their GP as a member of the Armed Forces Community. For families of serving personnel moving around the country, any time taken on an NHS treatment waiting list will be taken into account in their new location.

For further information on what you can expect if you are a member of the Armed Forces Community, see Section C.2: Scope of the Covenant, Healthcare.

The Armed Forces Covenant sets out the relationship between the nation, the Government and the Armed Forces Community. The Covenant aims to ensure that those who have served in the Armed Forces, whether as Regular Personnel or as a Reservist, as well as their families and those who have served in the past (veterans), should face no disadvantage compared to other citizens in the provision of public and commercial services.

Special consideration is appropriate in some circumstances. The Armed Forces Covenant looks to address a wide range of issues impacting on the Armed Forces Community, including health, education, housing, care and family life. The Armed Forces Act 2011 created the requirement for an annual Armed Forces Covenant report to be made to Parliament.

For further information on the Covenant and the annual report visit: www.gov.uk/government/publications/the-armed-forces-covenant

Improving Assistive Devices

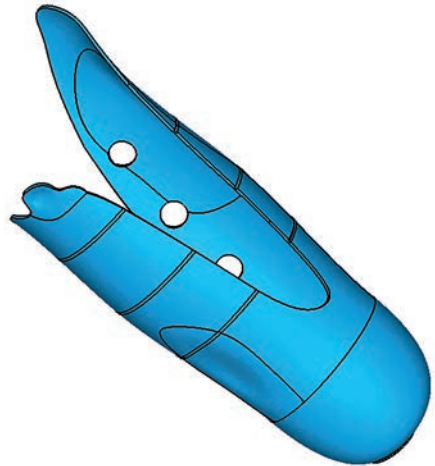
Are you experiencing problems with assistive devices? Is there something you think that, if made, would improve your daily life? If the answer is yes, then a group of engineers would like to hear from you.

The team, based at the Department of Bioengineering at Imperial College, London, is working with representatives from the Royal British Legion's Centre for Blast Injury Studies. They are currently examining problems that individuals have with assistive devices such as prosthetics, wheelchairs and joysticks, in the hope that their contribution will go some way to helping limbless veterans.

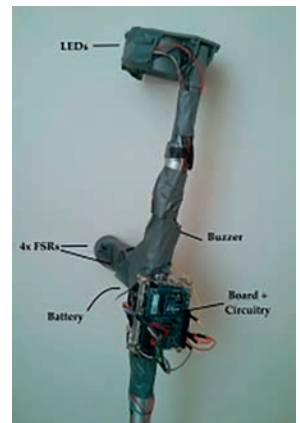
If you would like to participate, the team will arrange a meeting or Skype call in the coming weeks to understand the problems you have with such devices. If they can help, they will need you to visit Imperial College on a few occasions (approximately four times in a year) so that they can work with you to devise an optimum solution tailored to you.

If you are interested in participating email Emma Burke on e.burke@imperial.ac.uk, detailing the nature of your injuries, the assistive devices you use, and the problems you experience in using them

RIGHT: Wireless instrumented crutch provides real-time feedback (tilt and weight) to the user in the form of visual and auditory signals. It aims to enhance rehabilitation by providing immediate information to the user or therapist, ensuring proper use of crutches (and other mobility aids)



ABOVE: Carbon fibre (lightweight and strong) socket, anatomically contoured for a secure fit to the residual limb. The removal of side panels reduces temperature in the area, providing increased comfort to the stump





Blesma on the Ride To The Wall

Ride To The Wall is a unique event which gives motorcyclists an opportunity to gather together to pay their respects to our serving and fallen Service men and women. It takes place at the National Memorial Arboretum in Staffordshire each October.

The first such event took place in 2008, when some 1,100 motorcyclists took part. Since then, the event has grown each year, with more than 7,100 turning out in 2015. Over the last seven years, since the event started, more than 20,000 people have taken part.

Blesma Members are very proud to ride each year and always receive a special response when laying a wreath. A full report on the event will appear in the Winter 2015 issue of Blesma Magazine.



Mayor of Rhyl's charity for 2015/16

Blesma is very proud to have been 'adopted' by the Mayor of Rhyl, Councillor Barry Mellor, as his national charity for the tenure of his office. Councillor Mellor, along with his fellow councillors, has already planned a number of fundraising events and has ambitions to raise a substantial amount for his chosen beneficiaries.

The Mayor invited Blesma to send a representative to a civic service held at St Mary's Catholic Church in Rhyl in September. Member Neil Rowbottom very kindly agreed to attend on the Association's behalf.

Councillor Mellor and Neil have since made arrangements to keep us updated on the progress of his fundraising efforts, and Neil will be invited to represent the Association at future events.

Trans-Siberian train troubles

I went on a three-week trip to Russia on a Trans-Siberian train from Vladivostok to Moscow. At the various stops, the level of the carriage floor was about one metre above the station platform (to avoid

a pile-up of winter snow). We had to clamber up and down a ladder and, at one stop, my foot (I have a right leg below-knee prosthesis) caught under a rung. The whole leg came off and was caught by a smartly

uniformed coach attendant. Knowing only one word of Russian, I was unable to thank her. I was just glad to be able to walk off to my compartment and quieten down with a vodka.
Brian Wilson, Australia

A wonderful Widows' Week

From the Blackpool illuminations and a piano recital to a falconry display and the stage version of *The Full Monty*, the fun kept rolling for the 11-strong party who attended Widows' Week at the Blackpool Home in September.

"It was a fantastic week with so much to do. Everyone got on really well and we gelled from the moment we met," said Biddy Anders, 81, who was attending her sixth Widows' Week.

The week has been staged by Blesma for more than 20 years. This year, the activities on offer included visits to Lake Windermere, Leighton Hall and the Albert Dock in Liverpool along with trips to antique markets, a jewellers, the theatre and a drive past the Blackpool illuminations after a fish and chip supper.

"Everyone had a favourite event but we all really enjoyed everything," added Mrs Anders, from Ashton-in-Makerfield, near Wigan, whose

husband was in the Territorial Army before his death in 2001. "My husband had to have his leg amputated below the knee and someone from Blesma came to see him in hospital," she said. "The Association have looked after me ever since.

"The week is very important to a lot of people. I am lucky to have a big family and can still get around, but others don't and can't get out much. This is a week they can get out, do some great things and enjoy company.

"It is difficult to pick out a highlight, but we went on a steam train in the Lake District and we met a Welsh male voice choir who were having a trip before playing a concert. We asked them to sing for us and they did – they were incredible!"

Biddy, who is a volunteer with a victim support scheme, added; "We crammed a lot in, but there was plenty of time to relax, so everyone left in good spirits and feeling refreshed. Widows' Week is a great event and we all thank Blesma and their staff for taking such good care of us."

THE LAST WORD

NORTH WEST AREA MEMBERS' CHRISTMAS LUNCH

This year's lunch will be held on Sunday 06 December at the Barcelo Blackpool Imperial Hotel. Ordinary and Associate Members and Widows, and carers where appropriate, will have the cost of their lunch subsidised.

If you wish to attend please complete the enclosed form and return it to Jacqui Longden at the Blackpool Home by 21 November.

CALLING ALL MEMBERS!

This is YOUR Bulletin. If you would like to contribute something, please send it,

along with any pictures, to doms@blesma.org

STOP PRESS

Any Member who has not registered their email address with us and who would like to receive the monthly Activities Update email, please contact Emily on mea@blesma.org

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