

Blesma

Bulletin Members' Newsletter Spring 2021

Stay safe from
vaccination scams

Spot Covid-19 fraud **p06**

Get expert help to
plan for your future

Paying for social care **p09**



Help us shape the future

A new study aims to understand the experiences
of families living with loss of use of limb

Inside: Why keeping a diary can be good for your health

Blesma Bulletin Spring 2021



**A new film tells the story
of World War II spy Virginia Hall**

**The lead actress talks to Blesma Magazine
in the Spring issue. Out in April**



It is with great pride and delight that I welcome you all to this edition of the Bulletin as the new Director Independence and Wellbeing. As a veteran with 30 years' service, and a family history in the Army that goes back three generations to when my grandfather lost an arm at the Somme, I feel

a deep connection and sense of duty to Blesma. I look forward to doing all I can to support you. I am aware that I have Heather Betts' wonderful legacy to sustain and nurture. One of those responsibilities is the information and content of the Bulletin. I hope you find the mix of news, updates and articles on our support and services in this edition relevant, stimulating and informative.

Our team have been very active since the start of the year putting in place a large menu of creative and inclusive virtual activities. The great thing about being online is the opportunity to make new friends within the wider Blesma family. Those who have yet to venture online and are considering doing so, please chat to your BSO or Outreach Officer who will be able to help. You will be surprised just how easy it is to connect with loved ones, fellow Members and other communities.

Currently, two recurring themes are Winter fuel payments and Covid vaccinations. We are acutely aware that many Members are having difficulty obtaining Winter payments and I hope Liz's advice on p28 will help. By now, those on the priority lists should have been called to have their vaccinations. If you have concerns over how to get to a vaccination appointment, please contact your Support Officer.

It is with deep sadness that I must announce that we will not be holding Members' Weekend in June. The decision was not taken lightly, and has been based on the way the new UK variant of Covid has spread and the likelihood that, by June, most of us will probably still not have been fully vaccinated. I am aware how much this weekend means and have started contingency planning for an event in October. We will update you in the coming weeks. The AGM will still take place in June, virtually, in a similar format to last year. All Members are encouraged and very welcome to attend.

Finally, a heartfelt thank you to all those who completed the Blesma Survey. Your comments are now helping us shape our plans for what else we can offer you as we go forward into 2021. Please remain safe and vigilant.

With my very best wishes to you all.

Ian G Harper
Director Independence and Wellbeing



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What to do with that unwanted 2021 diary

The start of a new year is often a time when we to look forward to what we will be doing once the days begin to last a bit longer and get a bit warmer. It is also a time when many set themselves new goals or targets. Much is made of New Year's Resolutions, but many are forgotten by the time we get to February. Many of you will have bought or been gifted a 2021 diary, and I have a suggestion for how you can make use of that diary to help you during the year.

A diary is a good way to make a note of what you have done, not just record events to come. I am sure you are all aware of important historical diaries such as that of Samuel Pepys around the time of the Great Fire of London. Anne Frank's diary gave a glimpse into the life of a young Jewish girl hiding from German occupation in Holland. Sue Townsend's *Secret Diary of Adrian Mole Aged 13¾* tells of the troubles of fictional teenager Adrian. But what has this got to do with living with limb loss, loss of use of limb, or any long-term condition?

I advocate that anyone living with a long-term health condition should keep a diary. A day-to-day account of how you are feeling or how your condition is affecting you can be very useful. It can help you to identify patterns that, over time, might lead to better diagnosis or



treatment. It can help you to see where there are changes, what might have influenced those changes, and whether they have been positive or negative. This, in turn, will give you a clear and documented series of events that provides an element of understanding and control.

This information can also be very helpful for the clinicians who are trying to help you. Time with clinical teams is precious and is often very limited. By being able to provide concise and accurate information from a diary you can help them to help you.

SOME TIPS ON WHAT YOU MIGHT WISH TO MAKE A NOTE OF IN YOUR DIARY

General health and wellbeing

Simply make a note of your mood, any aches and pains, or general sense of health and wellbeing on any given day. Note any changes from the day or week before.

Physical condition

Note any physical differences in relevant parts of your body such as sores (including pressure sores/spots), swelling or changes in shape (relevant for residual limb/stump).



Giving clinicians concise facts from a diary will help them with your treatment

Activities

Note any difficulties you have in carrying out activities you would normally be able to do without an issue. Have you found an alternative way to perform the activity (this might not be the best solution so it is useful to make a note of what you are now doing).

Mobility Aids/Prostheses

Has your use of a mobility aid or prostheses changed, and if so, how? What were you doing when you noticed the change and what was it that you noticed or felt. For example, perhaps walking on

uneven ground using a prosthesis caused pain in the front of your stump, and on looking you saw a red mark on the skin in the same area. Or perhaps you noticed that your shoulders hurt when you woke up on a particular day and you had used your wheelchair more the day before.

Changes in medication

Note down any changes to your medication. Some medication can cause side effects that might impact on your mobility or other conditions. For example, some medication might cause swelling

which could have an impact on your prosthetic limb's socket fit.

Set goals or targets

Make a note if you have managed to achieve what you wanted. This is helpful to motivate you day to day. Looking back on where you were and seeing improvement is good, even if it is by small degrees. Be sure to set SMART goals (Specific, Measurable, Achievable, Relevant and Timed).

Share

The point of all of this is that you can share relevant details with your clinician/prosthetist/physiotherapist etc.

The above list is not exhaustive and the beauty of your diary is that it is yours. It might help others to help you, but overall, it is about giving you something to focus on and use to reflect on your situation and make positive changes. The detail you include is personal too, add as little or as much as you feel is useful.

You may like the idea of a hand-written diary but using digital technology is also possible using your smartphone, iPad, tablet or computer. The advantage of using digital media is that it should be easier to share with others when needed and you might be able to add other information such as links to online information or photographs (useful for recording physical changes or injuries).

If you have a question or would like advice about prosthetics, please contact BSO (Prosthetics) Brian Chenier on 020 8548 7080, at bsoprosthetics@blesma.org or visit www.blesma.org

Vaccination scam alert

Opportunistic scammers are using the COVID-19 vaccine to attempt to con people out of funds and personal data. These scammers have so far been active in North East England and Wales, but all of us are at risk.

Dyfed Powys Police Economic Crime Team has become aware that criminals have been sending texts and emails attempting to lure people to apply for the COVID-19 vaccine.

“The text is made to look like it comes from the NHS and states; ‘We have identified that you are eligible to apply for your vaccine’ and advises you to follow a link to get more information and ‘apply’,” said DC Gareth Jordan from the Cyber Crime Unit.

“If you follow the link, you are taken to a convincing looking, but fake, NHS website that asks for your personal details.

“After entering your details, it then requests bank/card details to ‘check your identity’. But as with all scams, if you look a little closer, you will see it is not real. In this instance, the website address is not www.nhs.uk”

As multiple vaccines are now being approved for use in the UK, this type of fraud attempt will continue as criminals look to take advantage of the vaccine roll out. It is also likely that they will begin to target other areas, so it's important to stay alert.

“It's not only texts, beware of cold calls and emails regarding the vaccine as scammers are also asking people to pay for it over the phone. Remember, the vaccine is free of charge and there is no way to jump the queue by paying for a priority slot,” said DC Jordan. “If you receive one of these calls, hang up and block the number.

If you have received an email that you are not sure about, you can forward it to the Suspicious Email Reporting Service (SERS) at report@phishing.gov.uk

Suspicious text messages should be forwarded to 7726. This free-of-charge number enables your provider to investigate the origin of the text and take action if found to be malicious.

ALWAYS

Stop: Think for a moment before parting with money or information – it could keep you safe

Challenge: Could it be fake? It's ok to reject, refuse or ignore any requests. Criminals will often try to rush or panic you.



Protect: Contact your bank immediately if you think you've fallen victim to a scam and report it to the police.

REMEMBER

- The NHS, the police, and your bank will never ask you to withdraw money or transfer it to a different account. They will also never ask you to reveal your full banking password or PIN
- Do not click on links or attachments in unexpected or suspicious texts or emails
- Confirm requests are genuine by using a known number or email address to contact organisations directly
- Always check the URL (web address) of a website. It may be handy to write the correct one down for future reference, as the changes fraudsters make can often be minor. For example, www.nhs.uk is the correct URL for the NHS website, but a fraudster may create a convincing looking website with a URL of www.nhs.uk.com
- The NHS doesn't need your bank details and will never ask for them in an email or text message

If you are concerned about COVID-19 fraud, please visit: www.gov.uk/government/publications/coronavirus-covid-19-fraud-and-cyber-crime

Members' Weekend 2021 postponed due to COVID-19



It is with a great sadness that we must announce that the annual Members' Weekend has had to be postponed because of the coronavirus crisis.

The event was scheduled to take place in June, and the Association felt optimistic about the date at the time of the last Bulletin's publication. Unfortunately, the changing nature of the virus and the increase in the transmission rate leaves us with no option other than to delay this year's event, for now.

The decision is not one that has been taken lightly, but we are looking to conduct an event in October when Covid restrictions have hopefully eased.

The Association hopes Members' Weekend can be rescheduled for the Autumn, and plans to hold an event for Members in October as the vaccine roll-out means we

slowly get on top of this crisis and enjoy more freedoms in time. We will be in contact with those of your who are set to attend in due course. Please keep abreast of Blesma's news in our various publications for the latest updates.

Blesma's AGM will still be going ahead virtually in June. You will find a letter of invitation enclosed in this copy of the Bulletin, and also on the Blesma Connects app.

If you would like to attend, but will require some assistance using the technology needed to join, please contact your BSO. We sincerely hope to see you there!

Though this news is not the news we wished to deliver, please rest assured that we are working hard to make the next Members' Weekend one to remember as soon as we are able to gather again safely.

Caring and Coping 2: Invitation to participate

Blesma Members who have suffered life-changing injuries that have resulted in the loss of use of limb/s are to be invited to take part in a new research project.

Blesma is partnering with the Veterans & Families Institute (VFI) at Anglia Ruskin University on the new project. *Caring and Coping 2: The Family Experience of Living with Loss of Use of Limb/s* aims to better understand the everyday experiences of Members and their families living with loss of use of limb.

The new research project has been developed as a direct response to *Caring and Coping 1: The Family Experience of Living with Limb Loss*. In this research one of the issues identified was how living with limb loss is very different from living with the loss of use of a limb or limbs.

This research will be important not only because it will allow Blesma to enhance service delivery to the membership, but it will also benefit the work of other charities that support veterans and their families, as well as statutory health and social care providers.

In the first phase of the research, Blesma is inviting up to 15 families to participate. The Association would like to hear from you if:

- Your loss of limb use is as a result of military service but is NOT associated with Operation



Blesma will invite up to 15 families to take part in the research study

- Telic or Operation Herrick
- Your loss of limb use occurred during service but NOT as a result of a combat injury
- Your loss of limb use occurred after transition out of the military
- You are able to invite up to four members of your family network to participate

By ‘family’, Blesma means those who are active in supporting your overall health and wellbeing. This could include those who are

biologically related to you (parents and siblings, for example) or who are related through partnership or marriage. It also includes friends and the people who form your support network. The important aspect is that the people you choose are active in supporting you and your health and wellbeing.

If you are interested in taking part in this project, and you fit the criteria, we invite you to identify up to four members of your ‘family’ (they must be aged 18 years or over) who would each

be willing to be interviewed for approximately 60 minutes. You will also need to be interviewed for an hour. Interviews will take place individually by telephone call, or electronically (such as on Zoom or FaceTime) by the VFI research team.

The session will enable you to talk about your experiences and problems, and how you may have overcome them, and will be used to inform the support and provisions that Blesma can provide to you and your family, and that of the wider membership.

All interviews will be recorded (audio only) and your identity will not be referred to in the reporting of the study. All information you provide will be anonymised and kept as confidential.

Personally identifiable information (for example, names and places) will be removed from the data. The project has gained research ethics approval at Anglia Ruskin University.

If you would like to be part of this research or wish to find out more about the study, please contact Maria on maria.iancu@aru.ac.uk to discuss the project in more detail. If then you wish to proceed, interview times will be set at your convenience. A detailed feature on the research project will appear in the Spring 2021 issue of Blesma Magazine

Military veterans to be ‘included’ in Census 2021

The 10-year census is almost upon us and, for the first time, people will be able to say if they are a veteran of the Armed Forces.

The census, run by the Office for National Statistics, is a once-in-a-decade survey that gives us the most accurate estimate of all the people and households in England and Wales. It has been carried out every decade since 1801, with the exception of 1941.

Among the new questions that will be included in the census will be one asking people whether they have served in the Armed Forces to support commitments made by central and local government under the Armed Forces Covenant – the deal between the country and those who serve it.

One of the greatest challenges in addressing need is knowing where it is in the first place. A better understanding of the numbers, locations, and age ranges of our Armed Forces veterans will therefore help the government, NHS and service charity sectors target resources and expertise where they are needed most.

“A successful census will ensure that everyone from local government to charities can put services and funding in the places they are most needed. This could mean things like doctors’ surgeries, schools and new transport routes,” said Iain Bell, deputy national



statistician at the ONS. “That’s why it is so important everyone takes part – including those who have previously served in the Armed Forces, – and we have made it easier for people to do so online on any device, with help and paper questionnaires for those who need them.”

Census 2021 will be the first run predominantly online, with households receiving a letter with a unique access code in March, allowing them to complete the questionnaire on their computers, phones or tablets. However, paper questionnaires will also be available on request.

The census will include questions about your sex, age, work, health, education, household size and ethnicity. Census day is 21 March 2021. Results will be available within 12 months, although personal records will be locked away for 100 years, kept safe for future generations.

For more information, visit www.census.gov.uk

Blesma jackets available online



Previously the reserve of the Association's staff, Blesma's much sought-after waterproof jacket is now available to buy from the Association's online shop. These high-quality jackets have proved popular with Members and so have now been made available to buy.

Blesma relies on public donations to provide high levels of practical, emotional and financial support to Members and their families. Any purchase of Blesma merchandise is a statement of your support for Blesma, and a fantastic way to raise awareness.

BLESMA JACKET PRICE £40.00

- Waterproof • Insulated
- Windproof • Fleece lined
- Cool machine washable (40 degrees)
- Main fabric: 100% polyester, Lined: 100% polyester, Padding 100% polyester
- Fold away hood • Zip and Velcro fastening
- External zip pockets, one internal pocket

Check out the new jackets, along with all the other great Blesma merchandise at www.blesma.org/support-us/online-shop

Duck raises more than £100 for the Association

Quackers, the personalised Blesma-themed wooden duck, was the prize up for grabs in Blesma Member Lorraine Tilston-Brookes' online lockdown raffle.

"I'd seen the ducks pop up on the South Sea Duck Facebook page and thought they would make a fantastic Christmas present. I'd seen them designed and painted in different regimental uniforms, nurses' outfits, and even as ballerinas," said Royal Air Force Veteran Lorraine, who suffered a life-changing spinal injury in 1983. "I bought a few for a couple of friends, but as I can't do much physically to raise money for Blesma, it got me thinking about what I could do. I decided to personalise the duck in Blesma gear and hold an online raffle using www.raffall.com."

Lorraine advertised the raffle through Facebook and some ex-Forces groups and sites she belongs to, with the Blesma duck proving to be a storming success – she was able to sell 111 tickets at £1 each.

"The whole event was easy to organise. I sent a photo of the design – a white Blesma T-shirt and the blue baseball cap – to South Sea Ducks to design and the Raffall website was also fantastic. I didn't have to worry about issuing numbers, tickets or handling the money as it was all taken care of. People loved the duck and I got a few messages about him!"



The lucky winner of the raffle was Blesma Member, David Chandler. "The duck is great! I entered the raffle and shared it on social media to try to raise awareness of Blesma and the great work they do," said David.

Quackers, Lorraine's bespoke South Sea Duck, raised more than £100 for Blesma

Will you represent Team Blesma?

Blesma is looking for a team of gaming Members to represent the Association in esports tournaments and play alongside some of the greatest gamers in the military world.

It doesn't matter if you are an avid gamer or are just getting started, the Association is looking to assemble a varied team to represent it in a range of tournaments. So whether you are an Xbox, Playstation, PC or a Nintendo player, you are welcome to take part.

Being a part of the team will mean joining the Game on for Blesma community on Discord, a forum dedicated to bringing Blesma gamers together, whether they be Members, Staff or Supporters. You will also be able to take part in gaming tournaments and friendly matches, representing Blesma against other charities and organisations.

Members who join the Blesma esports team will receive a unique Game On For Blesma hoodie and T-shirt, and if you just fancy a casual game this is also a great way to meet other Members.

The Association has received invitations to take part in *Call of Duty* tournaments against the British Army and Royal Air Force teams.

To find out more about joining the esports Team, please contact the Activities Team by emailing meo@blesma.org



Blesma Prize Draw winners announced!

Three lucky winners have been announced in the annual Blesma Prize Draw. This year, for the first time, the drawing of the prizes was livestreamed from the Blesma office via Facebook.

Abbie-Louise of Blesma Chelmsford began by thanking the Prize Draw's corporate sponsors for providing the cash prizes for the draw. AQ Branding donated the third-place prize of £200, Bolt Burdon Kemp the second-place prize of £250, and Centro PLC the phenomenal £1,000 first prize. A huge thank you to our sponsors for their generosity.

The 2020 Prize Draw raised £6,200 which will go to supporting Blesma's vital work, so thanks to everyone who bought a ticket!

THE WINNERS OF THE BLESMA 2020 PRIZE DRAW ARE:

3rd Place: Ticket number 43917
2nd Place: Ticket number 60321
1st Place: Ticket number 34772

A Blesma Member has become the first Make a Smile player to win the £10,000 rollover. If you want to support Blesma and be in with a chance of winning, check out the Make a Smile Lotto. You can choose which charity to support, and buy a ticket for as little as £1. Find out more at www.blesma.org/support-us/join-the-lottery

Thanks for answering the Blesma Survey

We would like to say a huge thank you to all those who contributed to the Blesma Member Survey included in the last edition of this Bulletin. The results are in, all suggestions and thoughts have been carefully considered, and the wheels are already in motion in implementing the feedback we have received.

The ways in which your input will aid the Blesma offer and enhance existing experiences will be published in more detail in the Summer issue of Blesma Magazine.

We will be sure to keep you updated as we continue to consider how the survey results can inform our offering and support to the membership.

Paying for care - Forces MoneyPlan can help

When it comes to paying for care, either at home or in a residential care or nursing home, most people are shocked when they first discover the costs involved. A recent survey of more than 9,000 elderly care homes by health and social care market experts Carterwood revealed a UK average self-funded nursing home costs £1,142 a week.

The main reason for this lack of appreciation of the costs involved is a lack of understanding of the distinction between 'healthcare' and 'social care'. The difference is significant when it comes to determining the availability of financial support.

Across the UK, healthcare is the responsibility of the NHS and is free at the point of need. Social care, in contrast, is the responsibility of the local authorities in England, Scotland and Wales, and Health and Social Care Trusts in Northern Ireland, and is 'means tested' due to an expectation that those who are able to pay for their social care should do so.

Whilst there is no formal definition of 'social care', it is often described as dealing with 'activities of daily living', in other words; help that is needed to carry out day-to-day activities such as eating, washing, dressing, using the toilet and bathroom, and mobility issues. In contrast, a healthcare need is one related

entirely to the treatment, control or prevention of a disease, illness, injury or disability, and the aftercare of someone with these conditions.

In practice, this means that for many veterans, including those with dementia, they will be expected to pay for their social care. Given the costs involved, for many this can decimate their life savings, and in some cases, require the sale of the family home.

For veterans requiring social care support, either in respect of funding for a care home place or for care at home, the means test will assess what is termed 'eligible capital and income' to determine the extent of any local authority support.

For those living in England with capital in excess of £23,250, in most cases they will be expected to pay for their social care until such time as their capital falls below this level, at which point their remaining capital and income will be taken into account to determine ability to pay.

For veterans, some capital and income are disregarded from the 'means test' including:

- Guaranteed income payments made to veterans under the Armed Forces Compensation Scheme
- War Pension Scheme payments made to veterans with the

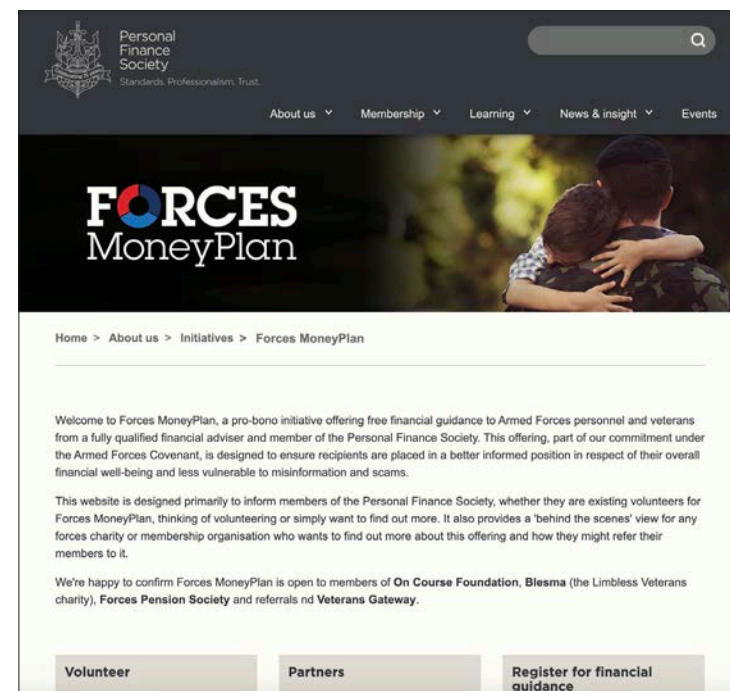
exception of Constant Attendance Payments

- The first £10 per week of War Widows and War Widowers pension
- War Widows and Widowers special payments
- The value of any ex-gratia payments made on or after 01 February 2001 by the Secretary of State in consequence of a person's, or person's spouse or civil partner's, imprisonment or internment by the Japanese during the Second World War
- A gallantry award such as the Victoria Cross Annuity or George Cross Annuity

For those who end up paying for their own social care, often referred to as 'self-funders', many simply pay the costs out of their income, liquidating capital assets including property as they go along until such time as all their money has gone.

Whilst the local authority will step in at this point, it is important to understand that it is only likely to pay the care provider a set local authority rate, typically below what care providers charge self-funders (as the current care system is largely propped up by this cross subsidy between higher fees from self-funders and lower fees for local authority placements).

If the care home that someone is in when they run out of money has



no local authority places available, or is a self-funder only residence, it is likely that family or friends must pay the difference – known as a 'third party top-up'. In the worst-case scenario, if such a top-up is not available, the person in care may have to move to another care home, possibly in a different location, with all the upheaval and distress that can cause.

So what can be done to avoid running out of money?

The first thing to appreciate is that there are many different ways that care fees can be paid. For example, since April 2015 and following the introduction of the Care Act 2014, local authorities in England are required, subject to eligibility criteria, to offer a loan (often referred to as a deferred payment agreement) to meet care costs, secured on the home of the

individual in care, at a fixed rate of interest, repayment of which is deferred until a later date such as the death of the person in care.

When it comes to peace of mind, another much-underused means of payment is called an Immediate Needs Care Annuity. This is simply an insurance policy offered by a few specialist insurers that works in much the same way as an annuity in retirement does. In return for a one-off set premium, the policy undertakes to pay a regular income towards an individual's care costs for the rest of their life. The level of premium depends on things such as the person's age, health, and the expected level of current and future care fees. It is currently the only way many can guarantee payment of care fees for life, thereby protecting remaining assets from future care fees.

So why is such a solution much-underused? The simple answer is that only a regulated financial adviser who has passed a designated exam on long-term care insurance recognised by the regulator (the Financial Conduct Authority) is authorised to advise and facilitate access to such products. Most of the general public do not have a relationship with such an adviser or know where to find one.

Fortunately, many of the volunteers who give pro-bono guidance via Forces MoneyPlan are qualified (known as CF8: Long Term Care Insurance from the Chartered Insurance Institute) and can discuss the generic advantages and disadvantages of all ways of paying for care, including the use of an Immediate Needs Annuity. Whilst they cannot give advice in terms of a personal recommendation under the Forces MoneyPlan scheme, understanding options when it comes to paying for care is a critical first step in minimising the negative impact that paying for care can have on overall financial wellbeing.

Furthermore, if having received free guidance, a recipient wants to pay the Forces MoneyPlan adviser for further advice, including a personal recommendation as to the best way a person can pay for their care, then that is, of course, an option, but only where the recipient proactively seeks it.

Please contact your BSO if you are interested in getting in touch with Forces MoneyPlan

Meet our new staff members

CHRISTINE LANDESS BSO NORTH EAST

Tell us a bit about your work background?

After studying for a degree in psychology, I have always worked in the charity sector. I spent many years working in homeless services in London, starting out as a resettlement officer working with rough sleepers, and ending up managing hostels and support services for prolific offenders and people with addiction problems. Along the way, I was privileged to meet many fantastic and inspiring people who overcame huge challenges and adversity, and I always have the hope and belief that things can change for the better.

So, how did you come to be working at Blesma?

Before I joined Blesma I worked at RBL for eight years where I managed the Northern Outreach Team. The RBL Outreach Team provides face-to-face support to vulnerable veterans and because I am not a veteran, I had a steep learning curve. I quickly became aware that the military has a unique language that uses lots of TLAs (three letter acronyms!). In many ways the role is similar to a BSO and I very much enjoyed being out and about meeting veterans and their families.



What does your role entail?

I am still learning the full extent of my role as a Blesma Support Officer – it seems huge! However, for me the main focus is to make sure I am able to provide the best support and advice to Members whenever it's needed. I also enjoy supporting and developing staff and volunteers, so I am keen to look at that too. I feel honoured to be part of Blesma, it is such a well-respected organisation. Like

“I am still learning the full extent of my role as a BSO - it seems huge! For me, the main focus is to make sure I am able to provide the best support and advice to Members”

everyone, I am itching to get back to normal life and get out on the road to meet our Members for a cuppa and a chat.

Tell us a little about yourself?

I am fortunate to live with my family on the North Yorkshire coast and during lockdown we have been able to walk our dog on the lovely local beaches and moors. I enjoy cooking and pottering in the garden, however, my lockdown vegetable patch was not a huge success – I've never seen such small carrots! In normal times, I enjoy walking, art and architecture, as well as thinking about where to go next in my campervan, but most evenings you will find me on the settee watching some soothing TV.

KIRSTY ALLARD COMMUNITY AND EVENTS FUNDRAISING OFFICER

Can you tell us a little bit about your background?

After I graduated from uni, I took up an events internship within the arts sector. I worked on events at Cancer Research part time before entering my first full-time events role at the Stroke Association. To broaden my experience, I then took a short-term contract working on an international conference in the Netherlands, and before joining Blesma I was working on a short-term contract for a luxury party planning company.

How did you come to Blesma?

I missed working in a charity environment, which is something I have found to be different from every other area of events I have worked in. I am from Chelmsford and the role was exactly what I was looking for. Both my granddad and my uncle served in the Army, so Blesma's work resonated with me. Coming to Blesma has been the best decision I have made, everyone is lovely and it's a great work atmosphere – everyone seems to truly care about their work.

Tell us about your role?

I am the Community and Events Fundraising Officer, so I work with my colleagues to manage internal events, such as the Remembrance 11K and the upcoming Pick Your Peak challenge. I also look after third-party events such as the London Marathon, the Mount Toubkal Trek and the London to Brighton Cycle. I also look after community fundraisers who are



putting on their own events in aid of Blesma. Normally, I would be attending third-party events and cheer points as well as meeting community fundraisers and hosting cheque presentations – something I am sure I will experience when things go back to normal.

Tell us about yourself?

I have figure skated since I was eight years old and still like to go once a week (when I can), to have some fun spinning on the ice. I also do aerial circus classes and play squash. I recently got engaged to my fiancé Nick, so most of my spare time at the moment is spent wedding planning. We are about to move back to Chelmsford, so any other free time will soon be taken up decorating our new home.

Happy 100th birthday!

Congratulations and happy birthday to the following Members who were born between 01 January and 15 March 1921, and who have recently celebrated their 100th birthday.

Braham Myers MBE MA
William Hollands
Phyllis Lewis
Irene Raveney
Nancy Key
Grace Smith

Members' poetry

HMS Victory

For the raw boned lad
Big hands, so red and rough
Press-ganged into service
His life at sea was tough.

To be a 'powder monkey'
Was his allocated lot,
Cramped quarters down below
Scant rest, in a swinging cot.

Blows from the Bosun's 'persuader'
Kept him working like a dog
Every sinew straining,
Revived with tots of grog.

Accustomed now, to salty air,
The creak and slap of sails,
Shouts and curses from the deck,
Lashing cat o' nine tails.

In his Majesty's Navy
Sworn 'till his last breath.
At the height of savage battle
To meet a watery death.

Valerie Eastop

‘Knotting matters’ to these Members

Members in the South West have been taking part in a series of decorative knotting workshops via Zoom. The workshops have been delivered by Phil Cook, a decorative knot-tyer with more than 25 years’ experience. The classes have become so popular, with word spreading to Members from other areas who have started to attend. Phil has written a piece about the Blesma workshops that will be included in *Knotting Matters* magazine, part of the Guild of Knot Tyers who generously funded materials for the course.

“Considering the fabulous times I had working with Blind Veterans in Llandudno a few years ago, I jumped at the chance to work with Blesma,” said Phil. “I knew that veterans have a ‘can do’ attitude, so I was confident this would be fun! New challenges here, though, because workshops were held remotely via Zoom.

“It was important that each workshop produced a finished project, so I decided a Solomon Bar would be appropriate, because square knotting is fairly easy, and forms the basis for so many projects.

“We made a simple Zip Pull in the first workshop, which could also be used as a key fob. As usually happens with Solomon Bars, some managed to produce a twisted version!



Learning the ropes – literally!

“For the second workshop we made Turk’s Head knots! Ambitious, eh? Not at all. Following written instructions, Members slid their knots off a tube to make a coaster. In workshop three we would be making a poppy from the same Turk’s Head knot in time for Remembrance Day. We finished off the workshop with a perennial favourite – Paracord Pals – and everyone was able to follow along really well.

“For workshop three – the all-important poppy tying session – I had in mind three different ways for Members to tie the knot for the centre of the poppy, depending on how easy or tricky they were finding the knots so far.

“For those who got there quicker than others, I needed something in reserve to occupy them. Seeing as we’d already made a Solomon Bar, I issued a challenge to make a

Cobra Bar bracelet using the techniques we’d used for the Zip Pull and for Paracord Pals.

“Workshops four and five looked at a couple of Christmas tree decorations, the first being a tree based on yet another Solomon bar. The other was a snowflake based on a series of snake knots (the design was one from WhyKnot’s YouTube Channel). It took a while to master the Christmas tree, so we squeezed in workshop five in December to do the snowflake. I found it interesting that the snowflake proved so much easier than the tree for everyone to master – a great note to finish 2020 on!

“The series of workshops last year proved to be a wonderful experience, and we’re now well into 2021 workshops. I’m looking forward to the day when the pandemic is over, and I can meet some of my new friends in person.

“I’m eternally grateful to Sarah Payne, Outreach Officer South West, for inviting me to get involved with such a fabulous bunch of folks, and for organising and running all the Zoom meetings.”

**Phil ‘The Rope’ Cook
Knot Tyer**

If you are interested in taking part in a Knot Tying workshop, please contact Sarah Payne on outreachsw@blesma.org



Self care, scones and small hares in Scotland

SELF CARE IN DIFFICULT TIMES WORKSHOPS

Following on from the acupressure demonstration that Alex Gilmartin gave us back in September, we started 2021 with a series of shiatsu/acupressure workshops.

The sessions, led by Jenny White from Edinburgh Shiatsu, were hosted on Zoom and were also recorded for Members who were unable to make it on the day. Jenny has been working through a series of procedures and exercises to help with stress, anxiety, pain, and so much more. Members have reported that they have used the techniques successfully between sessions to help with Phantom Limb Pain, cramps, insomnia and more.

"I'm a shiatsu practitioner based in Edinburgh and I have been working with Blesma since the beginning of the New Year," says Jenny. "Shiatsu is a touch therapy based on energy psychology and traditional Chinese medicine. As well as offering one-to-one sessions, I deliver 'self care in difficult times' workshops in a range of community settings and to various organisations.

"My aim has always been to empower people to gain tips and techniques for their own health and wellbeing. I have friends who are veterans and I have delivered sessions in this community, so I was delighted when Emma got in contact with me.

**Jenny White - MRSS
Shiatsu Acupressure Massage**

If you are looking for some gentle, therapeutic bodywork that acts not only on the physical body, but also the psychological and emotional aspects of being, then you've come to the right place. My main Shiatsu clinic is based at Santosa on Albert Street in Leith, Edinburgh and I run 'Self-Care in Difficult Times with Shiatsu' workshops across Central Scotland.

Online Self-Shiatsu during Covid-19:
I am running regular, online workshops on **Tuesdays 2pm and Thursdays 6pm**. We cover self-shiatsu techniques, acupressure points to support a wide range of health and well-being issues, some movement and meditation, and some exercises to regulate the nervous system. These are drop-in sessions and all are welcome. Sign up to get [event information HERE](#). Payments for workshops: [paypal.me/jennyshiatsu](#)

Return to Shiatsu at Santosa Wellness Centre:
I am back to work offering individual treatments in Edinburgh. Please get in touch if you want to book an appointment, or if you want to chat and get a copy of my Covid Safe procedures before you decide to make your booking.

About me and my practice:
I am passionate about working with people from all backgrounds, supporting them to be healthy and well in all areas of their lives: work, family and relationships.


I support people when they are experiencing tension & stress, difficulties or big changes within their education, career, relationships or physical health. Shiatsu helps with the physical and emotional aspects of these situations.

Clients come to see me as they move through life events: changes in career or relationships, pregnancy, post-pregnancy, peri-menopause, and entering the menopause and middle years.

I support people when they are dealing with the symptoms of illnesses and coming to terms with chronic health conditions.

Many people come regularly as part of their self-care routine in order to maintain their quality of life.

About me
I discovered Shiatsu for myself 20 years ago when I experienced 'burnout' within a stressful work environment. Shiatsu, with its emphasis on compassionate mindful touch, helped me deal with the physical & emotional aspects of stress and helped stabilise my body and mind. Regular



Santosa Yoga, Meditation & Cafe
21 Albert Street
Leith
Edinburgh
Scotland
EH7 5LH

Phone: 07863 185221
Email: jennyshiatsu@hotmail.com
Find me on Facebook: "Jenny Shiatsu"
[Web: santosa.co.uk/21albertstreet/](http://www.santosa.co.uk/21albertstreet/)

Appointments:
Santosa Mon-Fri 9.30am-7pm
(Saturdays available on request)

Prices: £50 for 1 hour session
(Concessions are available for those struggling financially. Please get in contact)

[Member of the Register of the Shiatsu Society \(MRSS\).](#)

Testimonials
"I was introduced to Shiatsu when Jenny White gave up her spare time to offer her services to anyone attending the Maggie's Cancer Care Centre and I'm very grateful she did. It has been

Online sessions have helped with Members' stress, anxiety and even pain

"In these online sessions with Blesma, we have worked on a range of techniques to calm, relax and energise the body and mind. We use acupressure points for a range of physical aches and pains,

and emotional stresses and strains. In each session, I make time for a Question and Answer session and a request slot, so the following session is bespoke and relevant to the group's needs, and we've

"We have worked on techniques to calm, relax and energise the body and mind. We use acupressure points for physical aches and pains, and emotional stresses and strains"



Competition winner
Johnny Britton and his
prize scones (right)



had some interesting discussions about how a residual limb responds to these exercises.

"It is always a lot of fun working with the Blesma Members, and there are always smiling, happy faces (and a few yawns) at the end of the sessions."

Member Ian Reid is one of the Members who has been enjoying the sessions. "I have been doing the self care workshop with Jenny who has been so supportive and helpful. The way she teaches makes learning easy and fun. She listens to our questions and makes sure we are getting the most out of the techniques which are great and do work very well. A big thanks to Blesma and to Jenny."

For more about Jenny visit
www.edinburghshiatsu.com



BAKING COMPETITION

Outreach Officer Emma organised a competition for Members to make scones at home and send in pictures of their finished bakes. The winner of the previous baking



competition, Members' wife, Diane Reid, was in charge of the judging and crowned Johnny Britton (top) the winner.

"There was a great selection of scones in the competition," said



Needle felting is just one of the online workshops Scottish Members have enjoyed during lockdown

Diane. “Everyone did an amazing job producing the scones. I think these friendly competitions have been great to get involved in while we’ve been trying to keep ourselves going through this very difficult time due to the Covid pandemic.

“I was honoured to be asked by Emma to judge this competition. I had been planning to enter the competition myself but didn’t get around to it. However, seeing all these amazing scones has made me determined to get my utensils out and make some myself as soon as I get a chance. Well done to all our Blesma family!”

MEMBERS LEARN THE ART OF NEEDLE FELTING

Having seen how popular needle felting has become both inside and outside of Blesma, Michelle from Winslow School of Art,

hosted an online workshop for Members in Scotland to try making a felted hare. This was a fun activity and the time just flew by.

“The Outreach activities are very enjoyable, and taking part in the many different craft sessions that are on offer has been such a welcome distraction over the last 12 months,” said Member Wayne Williams. “I like to see my family’s reaction to the items I’ve attempted to make! After the needle felting workshop, I enjoyed passing on

my new-found skills and taught my daughters how to needle felt! These are fantastic activities to take part in.”

Needle felting master and host of the workshop Michelle Winslow said: “I feel really privileged to be asked to work with Blesma. I thoroughly enjoyed spending time with the group teaching them the techniques of needle felting; we had such good fun and everyone produced a great final outcome.”

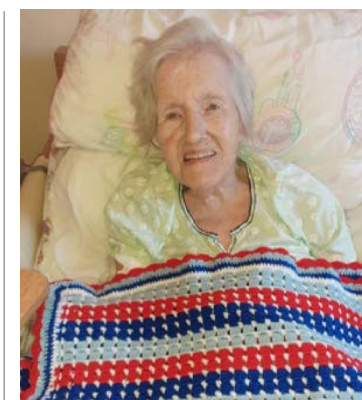
“The Outreach activities are very enjoyable, and taking part in the many different craft sessions that are on offer has been a welcome distraction over the last 12 months”

Crafty Members in NI produce beautiful knits for Members

The Blesma NI crafters have been getting their knitting needles and crochet hooks out again! Members and Widows have been involved in a project to handcraft lap and shoulder blankets in the Blesma colours for their fellow Members. Some incorporated all three Blesma colours in their knits while others used the vibrant red and baby blue to make their blankets unique. In all, 20 blankets were made and there was even a request for a pair of Blesma gloves; not daunted by this challenge, they were duly crafted.

Due to Covid-19 restrictions, the group were unable to meet up, as they have done previously, to enjoy a celebratory lunch and for the ladies to showcase and share their wonderful work.

With the colder months getting nearer, Outreach Officer Fiona Morrison collected the blankets from people’s doorsteps and posted them to their grateful recipients. Inside each parcel was a note to explain who had crafted it, along with a hope the blanket would bring a little warmth, some comfort, and to serve as a small reminder that Blesma was there to continue to offer support. Sadly, Margaret Livingstone (pictured above) one of our Widows in residential care, has since passed away, but her daughter has given permission



for her photo to be published as a reminder of Blesma’s lifelong care. Here are just a few of the messages Fiona received following delivery of the blankets:

- “This will be very useful to me as I do feel the cold. What a wonderful surprise to have such a lovely gift sent to me – thank you.”
- “Thank you for sending the absolutely beautiful blanket. It is so well crafted, and the colours are really good. Please pass on how much it is appreciated.”
- “Thank you very much and please thank the lady who did all the work on it.”
- “Thank you for caring.”

The crafty ladies have started on their next knitting project: hats, scarves and gloves for a homeless charity that provides support on the streets of Northern Ireland.

Great work crafters, you are making a real difference!

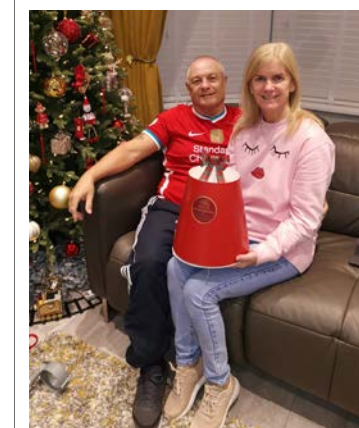
North West Members are treated to afternoon tea

SO Mike Downes and Outreach Officer Kirsten Morrissey spread Christmas cheer in December as they sent Afternoon Tea boxes to various Members across the North West.

“It was so nice of them to think of me,” said Royal Navy veteran Gary Thomas, whose wife Christina is an NHS worker. Gary has been shielding since March and had been unwell in 2020.

Usually, Gary volunteers with his NHS Trust, speaking with vascular patients and those receiving palliative care.

“Christina and I had massive smiles on our faces for days afterwards. We were blown away! Things like that make you realise there are nice people and good things going on in this world. A massive thank you to Mike, Kirsten and Blesma for all they do for us.”



A fond farewell to BSO Paul Findlay

On 05 February, BSO Paul Findlay departed Blesma after working for the Association for nearly six years. Before he left, we grabbed him for a quick Q&A.

How have you found your time at Blesma?

The five-and-a-half years I have spent at Blesma have been really emotional. I have seen Members at rock bottom go on to achieve the most unbelievable things in their personal and professional lives. I've sadly lost more Members than I care to even imagine, some to old age, others to mental health and other illnesses. That never got easier because we do really get to know our Members.

Blesma is not just a grant-making charity; it is an organisation that puts the Members at the heart of everything we do. We become a part of their family and they become a part of ours. When we see people struggle we struggle alongside them, and we celebrate when they achieve something. That's been the hard part; the emotional connection you have with the Members – but it's also one of the best bits of the job.

Any highlights that stand out?

There are so many that I'm not even sure I could pick a top five. There's everything from helping a Member who is in their 90s

use FaceTime for the first time – despite them saying they would never use technology – to seeing people get out of their comfort zone but grow as individuals on some of the activities we have been on. Seniors Weeks are probably some of the most fun times I've had in my life!

How are you feeling about leaving the Association?

It was the hardest decision I have ever had to make professionally. Blesma has been such a big part of my life since I became a Member in 2009 and I feel so fortunate to have been given the opportunity to serve and support the Members. But I felt that the time was right for me to move on, and I was made an offer that was too good to be true.

I feel so many people spend their days in a job they hate or that they are not passionate about – I've not been there. I've loved my time as a BSO, and supporting veterans is one of my two major passions. I feel extremely lucky that I've been able to pivot into my other passion, which is football.

I'm nervous and excited, but very sad to be leaving the Association. But I'm a Member myself so this isn't goodbye, it's until we meet again at the next bar, or Members' Weekend, or activity. This isn't the end of my association with Blesma. It's the start of my association as a Member again.

What is your new job going to be?

I'm going to work for the Football Association. My job will be to work within grass roots football where I will help the FA to strive to unite communities and improve the health of the nation through our beautiful game. I'm just absolutely thrilled to be given the opportunity by the FA to go in and make a difference to people's lives in a different way than I have done at Blesma.

Any final messages?

Thanks to everyone within Blesma who has supported me throughout my time here. I would especially like to say a huge thank you to the Members who have always welcomed me and embraced me, and been patient when it's not always been easy to get things done. I would just hope that they show the same compassion and support to my successor when they are appointed, because whoever that may be, they are a very lucky person to be inheriting such an amazing region.

For Members living in the London and South East area who require support, please contact London and South East Outreach Officer Jess Linge on outreachlse@blesma.org or call 07741 845793

“Blesma has been a big part of my life since I became a Member in 2009. I feel so fortunate to have served the Members”

Paul Findlay



An update from around the Branches

BOURNEMOUTH BRANCH

Well, who would have thought it? Almost one year later and here we are again, gazing out of the window at a storm as Force 7 rain lashes down, with nothing to do but wait for the jab. I have kept in contact with the membership throughout the year and, for most of the time, all were optimistic that Covid would play itself out and we could all get on with our lives. Sadly, this has not happened, but Blesma Members being what they are, are still hanging in there.

Christmas came and went quite unnoticed, but we did send a card to all the membership and we joined with BSO Steve Fraser and Outreach Officer Sarah Payne to provide M&S afternoon treat boxes to those Members who were alone at Christmas. They were widely appreciated.

At the last Remembrance Service we attended at the WMH (2019) we wished Elsie, wife of our founder, Archie Miles a happy 100th birthday. I am happy to say that Elsie has celebrated her 101st birthday and is still going strong. Her son, John, sent me this photo (above) of the Branch in 1959. Elsie is the lady circled in red towards the back of the photograph. Fred Shirley, the first Member I visited as a novice Welfare Officer in 2001 is next to her. The Member on the end with one arm was the Chairman Bob Trevitt who lived in



Bournemouth Branch Dinner 1959

No 15 (now the office). Archie Miles, the founder, is standing next to him. Standing next to him is Pat Sweetzer, her late husband Jack is peeping over her shoulder.

As the Branch cannot convene to elect a new committee, we have decided to remain in post until the election can be held. Brendan has informed me that our bookings for 2021 have been reserved at the Miramar and, God willing, we will enjoy each other's company once again. Portsmouth have booked a date – 15 July – for the Solent Lunch.

Please note the Limb Centre has changed its phone number to 0300 0194 363.

Peter Sherston-Baker
Chairman

GREAT YARMOUTH & LOWESTOFT BRANCH

Welcome to the Great Yarmouth & Lowestoft Branch Spring update. The Branch continues to stay in touch via regular letters to update Members on plans to get together when it is safe to do so. Many Members will be receiving invitations to have their Covid-19 vaccinations, which will hopefully help everyone get back to something resembling normal life.

We plan to hold the 2021 Branch AGM by post and all Committee and Events members have agreed to carry on supporting the Branch for another year, providing Branch Members agree.

We hope to be able to celebrate the 75th anniversary of the Branch in August, but this will

be dependent on all things Covid-19 related.

One Branch Member, Phyllis, celebrated her 102nd birthday in January and the Branch Members send her their warmest wishes.

We continue to stay in touch with staff from Blesma HQ (BSO Kevin Long, Outreach Officer Darren Fuller and Martin Gwillim, National Outreach Coordinator) and recently sent our Members the Blesma Eastern newsletter with events kindly organised by Darren.

We, like all other Branches, are missing our face-to-face gatherings but rest assured, we'll be back together as soon as it is safe for us all to do so.

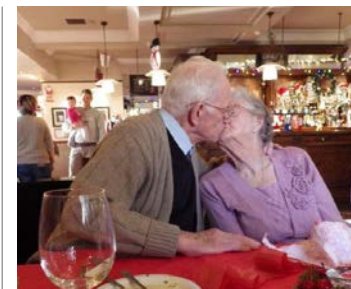
Branch Members are asked to get in touch with any member of the committee if they have any problems and we will see what we can do to help.

We wish all the Blesma family well as we continue to work our way through this extraordinary time. Stay safe and well.

Helen Cullen
Honorary Secretary

SUTTON, MERTON & DISTRICT BRANCH

I do hope that you are all well and managing to cope with the extraordinary circumstances we are living with. Our Branch sadly has not met since February last year and we are again locked down. The Christmas lunch planned for 09 December was cancelled. It has been suggested that perhaps, all being well, we could have a Branch Lunch at Easter. We will contact our Members when the current situation improves and it is considered safe for us to meet up again.



Gwen Watts and her late husband Ron at a past Branch lunch

Blesma is still functioning and it is heart warming to see that it is supporting the Members and Widows, albeit in a virtual format without physical contact.

Blesma Chelmsford has been incredibly helpful to this Branch, for which we are most grateful. We are sorry to hear that our BSO Paul Findlay (below) has left Blesma for pastures new (see more on p24).

Our lovely Gwen (Watts) is now 95 years old. The nursing home gave her a party and a cake, and although no visitors were allowed in, Gwen said when I rang that



she had a lovely birthday. She remembers us all and sends her love. Ron, Gwen's late husband, was our Branch Chair until he passed away. Is Gwen the oldest Branch Committee Member ever?

I popped down to the nursing home and delivered a card and goodies from us all, which Gwen loved. Pat has kindly found us a photo of Gwen and Ron (left). Ron had just finished singing 'If you were the only girl in the world and I were the only boy' at one of our lunches. Tear forming stuff.

Blesma Magazine included an article about Janet (Wilkes) another of our Branch Widows. Janet has written an excellent book, *After The Blossom*. It is a lovely account of her life and it brought back many memories for me of my childhood and beyond. All proceeds from the book have been donated by Janet to Blesma and I urge you to buy it.

Elsewhere, Branch supporter Jean Wood was downsizing and had a tabletop sale on her drive. She very kindly donated the money raised to our Branch.

We have enjoyed a remarkable relationship with the bowling fraternity for 70 years and cannot thank both the men's and ladies' teams enough for the contributions they have made to us.

I thought it important to let you know that although we are caught up in a world pandemic, life goes on and, as the saying goes: "When the going gets tough, the tough get going".

We are only a phone call away.
Annie MacMillan
Sutton, Merton & District Chair

Spotlight on Benefits and Social Care

Welcome to the Bulletin's regular section on the benefits system. As well as highlighting some useful information regarding the benefits system, on occasions we will be raising awareness of some health and social care matters. If you would like to discuss your benefit entitlement, or have a social care query, please contact your Blesma Support Officer (details on p30). Alternatively, you can contact Liz Watling in the Independence and Wellbeing team by email at iwabenefits@blesma.org or by calling her on 0208 548 3516.

WINTER FUEL PAYMENT

The Winter Fuel Payment is the government allowance for most state pension age people to support with heating costs. Payment varies between £100-£300 and should be received by 31 March 2021.

You will need to have lived in this country for at least one day from 21-27 September 2020 to be entitled.

The situation and who may be affected

The Winter Fuel Payment Team have reported difficulty with their computer system for this year's payments. This has resulted in the Department for Work and Pensions being unable to identify a number of people who are entitled, and payment may not be made.

What you should do

- If you have not received payment, or a letter advising you of when this would be expected, you will need to make contact with The Winter Fuel Payment Centre (please have your National Insurance number ready).
- If you are of state pension age, and your only government income is a War Pension or War Widow Pension, you will need to advise of this, as the Winter Fuel Payment team will need to inform Veterans UK, who will process your payment.

For more information, including more details on eligibility or to report that you have not received your payment, contact The Winter Fuel Payment Centre on 0800 731 0160.

You can also get more information on the Winter Fuel Payment on the government website www.gov.uk/winter-fuel-payment

SOCIAL SECURITY SCOTLAND

Our Scottish Members may be aware of our previous Bulletin articles about how the benefits system in Scotland is changing. Some of the changes had been put on hold due to the impact of Covid-19. However, Social Security Scotland has now released its timetable for looking at Adult Disability Payment, which will replace the Personal Independence Payment and working age Disability Living Allowance.

The Scottish Government is in the process of consulting on the draft regulations for Adult Disability Payment. The purpose of the consultation is to gather views on the policy and draft regulations, and identify any gaps, issues, or unintended consequences. Blesma will be responding to the consultation. The Scottish Government will review responses to the consultation and, if required, adjust the draft regulations, before this is then scrutinised by the independent Scottish Commission on Social Security.

The Adult Disability Payment is currently scheduled to be piloted in Spring 2022 and rolled out in Summer 2022.

UNIVERSAL CREDIT

The Severe Disability Premium

We have reported before that claimants of a legacy benefit who are entitled to a severe disability premium have been prohibited from claiming Universal Credit. This restriction was in place due to a successful legal challenge to protect claimants with a severe disability premium from being financially worse off when transferring to Universal Credit, as this premium

is not available within Universal Credit. From 27 January 2021, the restriction preventing claimants with a severe disability premium has been lifted. Under the new regulations, these claimants may receive an additional amount of Universal Credit (a 'transitional severe disability element') as part of their award if they meet the eligibility criteria.

Legacy benefits that may include a severe disability premium are:

- Income related Employment and Support Allowance
- Income based Job Seeker's Allowance
- Income Support
- Housing Benefit

This now means that if you are receiving one of the legacy benefits and have a change of circumstances, your legacy benefit may stop, and you will need to claim Universal Credit. Even with the inclusion of a severe disability element, you may still find yourself worse off under Universal Credit.

Working Tax Credit and Child Tax Credit do not include a severe disability premium, but you may still be expected to transfer to Universal Credit if you have a change of circumstances.

Service Invalidation Pension and Service Attributable Pension

As Universal Credit is a means-tested benefit, any income and capital of the claimant is taken into consideration, unless it can be disregarded. The Government has clarified that Service Attributable Pensions and attributable Service Invalidation Pensions which are non-taxable are disregarded as income. This brings these pensions into line with War Pension and Guaranteed Income Payment, which are also disregarded.

This may mean that if you are receiving one of these pensions you may be entitled to Universal Credit dependent on your other income and capital. Due to the complexities of the benefits system and the possible effect on other benefits you are receiving, please contact your Blesma Support Officer before making a claim for Universal Credit as you may find yourself worse off.

BENEFIT RATES FROM APRIL 2021

Last year, some benefits increased for the first time in four years. This year will see an increase to all

benefits. Benefit claimants will receive an award letter from mid-March onwards advising of their entitlement.

Some benefits to highlight:

- State Pension will increase by 2.5% in line with all other benefits and will be increased in line with the Consumer Prices Index, which was 0.5% in the relevant reference period. This includes working age benefits, benefits to help with additional needs arising from disability, and carers' benefits amongst others.

The Scottish Government is responsible for the rate changes to the benefits that they have devolved powers for.

INCREASES IN WAR PENSIONS AND ALLOWANCES – EFFECTIVE WEEK BEGINNING 06 APRIL 2021

The new rates of War Pensions and Allowances proposed from April 2021 are set out in the tables below. The annual uprating will take effect the week beginning 06 April.

(Weekly Rates Unless Otherwise Shown)

WAR PENSION	APRIL 2021
100%	£194.00
90%	£174.60
80%	£155.20
70%	£135.80
60%	£116.40
50%	£97.00
40%	£77.60
30%	£58.20
20%	£38.80

The actual amounts paid may vary slightly from this due to the impact of the various component level rounding rules.

AGE ALLOWANCES PAYABLE FROM AGE 65

40% or 50%	£12.95
60% or 70%	£20.00
80% or 90%	£28.40
100%	£40.00

Spotlight on Benefits and Social Care continued

CONSTANT ATTENDANCE ALLOWANCE

Part Day Rate	£36.60
Basic Rate	£73.20
Intermediate Rate	£109.80
Exceptional Rate	£146.40

INVALIDITY ALLOWANCE

Lower Rate (Retired between 50 and 54 years of age(women) and 50 and 59 (men) years of age inclusive)	£7.75
Middle Rate (Retired between 40 and 49 years of age inclusive)	£15.50
Higher Rate (Retired under 40 years of age)	£23.70

CLOTHING ALLOWANCE

£ per annum	£250.00
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EDUCATION ALLOWANCE

Maximum £ per annum	£120.00
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MOBILITY SUPPLEMENT

One Rate	£69.85
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ALLOWANCE FOR LOWERED STANDARD OF OCCUPATION

Maximum	£73.16
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UNEMPLOYABILITY ALLOWANCE

Personal	£119.90
Adult Dependency Increase	£66.65
Increase for First Child	£15.50
Increase for Subsequent Children	£18.20

COMFORTS ALLOWANCE (PAID WITH CAA AND UNSUPP)

Lower Rate	£15.75
Higher Rate	£31.50

EXCEPTIONALLY SEVERE DISABLEMENT ALLOWANCE

One Rate	£73.20
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SEVERE DISABLEMENT OCCUPATIONAL ALLOWANCE

One Rate	£36.60
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WAR WIDOW(ER)'S PENSION

Widow(er) (Other Ranks)	£147.15
Childless Widow(er) Under 40 (Other Ranks)	£35.20
Supplementary Pension (Pre-1973 Widows)	£98.44

WAR WIDOW(ER)'S AGE ALLOWANCE

Age 65-69	£16.80
Aged 70-79	£32.25
Aged 80 and over	£47.85

CHILDREN'S ALLOWANCE

Increase for First Child	£23.10
Increase for Subsequent Children	£25.70

THERAPEUTIC EARNINGS LIMIT

Annual Rate	£7,436.00
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The Resilience Sessions

The *Resilience Sessions*, an inspirational podcast that brings together Blesma Members and public figures, has returned for a second series. Mark 'Billy' Billingham (below), from TV shot *SAS: Who Dares Wins*, Kriss Akabusi MBE and Emily Dean are among the celebrities who have shared their stories of overcoming adversity.

The Resilience Sessions grew from the Making Generation R campaign, which has so far trained Members to tell their incredible stories of overcoming adversity to 100,000 front-line workers, first responders and young people. The second series has so far had 5,000 listens and views.

In this series Mark opens up about his darkest moments and tells of the guilt he felt about the impact that his danger-fuelled life had on his family. The *SAS: Who Dares Wins* instructor reveals that his work exacted a toll on his wife and children who didn't know if he would return from his assignments.

"You have to compartmentalise things, and the family becomes one of those things" he says. "You feel guilty at times because the job you're doing is dangerous. If I look back I could probably have done

Broadcaster and author Emily Dean and (below) Mark 'Billy' Billingham



three quarters of the stuff and spent more time with my family?" The opening episode of the new series

features BBC Radio 2 broadcaster and author Emily Dean in conversation with Member Darren Swift, who lost both his legs when he was hit by an IRA bomb in Northern Ireland at the age of 26. Emily talks openly about the loss of her parents and sister in a three-year period, how she faced grief and built the resilience to cope. In another episode, World

Champion hurdler and Olympic athlete Kriss Akabusi talks to Member Mat Armitage, who lost a leg following a motorbike accident, about his early life in foster care, his time in the military, and how he achieved a stellar track career.

You can catch up with the new series of the *Resilience Sessions* podcast at www.blesma.org/making-generation-r/the-resilience-sessions or you can find it wherever you get your podcasts









Useful contact numbers across the Association

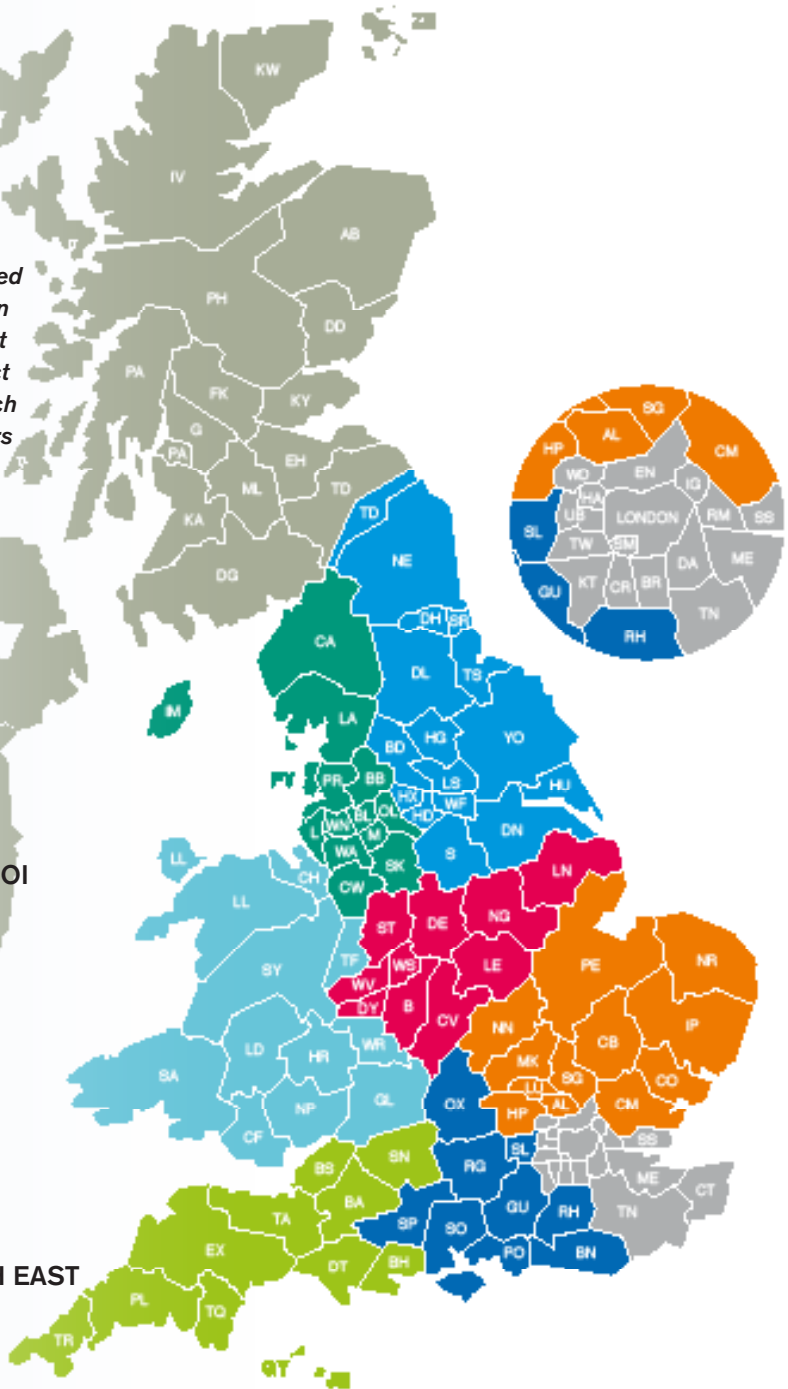
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Blesma by area

Have you got a question or need advice? Don't hesitate to get in touch with the Blesma Support Officer in your area. The contact numbers for all BSOs, Outreach Officers, and relevant members of staff can be found on p30.

-  SCOTLAND, NI AND ROI
-  NORTH WEST
-  NORTH EAST
-  EASTERN
-  MIDLANDS
-  WEST
-  SOUTH
-  SOUTH WEST
-  LONDON AND SOUTH EAST



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