There was much bravery in the siege works before and during the assault on Sebastopol not least in rescuing wounded men. In this paper I propose to outline the stories resulting in the award of the Victoria Crosses to two Assistant Surgeons and the unsuccessful application for the award by another.

THOMAS EDGERTON HALE

T.E. Hale was born on 24th September 1832 near Nantwich, the son of a doctor. Educated at Grove Park School, Wrexham and Kings College London, he qualified as a Doctor in 1854 and soon after joined the army as an Assistant Surgeon in 7th Foot (Royal Fusiliers) and accompanied them to the campaign in the Crimea.

THE ATTACK ON THE REDAN OF 8th SEPTEMBER 1855

For the 7th Fusiliers, this was not their first attack against the Redan having been involved in the previous assault on 18th June 1855. For this second sortie Assistant Surgeon Hale was detailed by Dr Moorhead to accompany the 7th in the assault. He carried his pocket case of instruments, two tourniquets, lint and bandages. Accompanying him were three men, ‘one carrying a pint of brandy, 24 bandages and half a pound of lint, three sponges, two old sheets cut up, splints, tape, pins, tow, a canteen of water and a cup’. The second man carried the canvas stretcher and shoulder straps and a canteen of water and the third man was armed to protect the party against marauders.

At 9am on Saturday 8th September the 7th Fusiliers, 400 men plus officers, set off on the approach march and halted at the third parallel. The men waited whilst the French carried out their attack on the Malakoff and were then called forward to the next parallel, accompanied by Hale with his twenty stretcher-bearers plus the two men carrying the medical supplies. Here they were subjected to grape
shot which wounded a dozen men including Captain Hickie, wounded in the head. Hale stopped to dress the wounded allowing the regiment to get some way ahead. He eventually caught up with them by running under fire and in the advanced trench found Major Turner who had been hit in the head. As the 7th fought to get into the Redan, Hale found himself occupied until 6.30 dressing wounded until a Sergeant informed him that men were lying wounded outside the sap. Hale, exposed to Russian fire did his best to dress the wounded and get them under cover. According to Hale’s own words there were thirty killed and fifty wounded. Hale himself had a narrow escape when a shell burst close by knocking him over and wounding several others.

For his actions during the attack 23-year-old Hale was awarded a Victoria Cross Gazetted on 5th May 1857.

The original recommendation for the award is slightly different from that which appeared in the Gazette. It states;

**First.** - For remaining with an officer who was dangerously wounded, (Captain H.W. Jones 7th Foot, in the fifth parallel, during a panic on 8th September 1855, when all the men in the immediate neighbourhood retired excepting Lieut. W. Hope & Dr. Hale; and in endeavouring to rally the men in conjunction with Lieut. W. Hope 7th Royal Fusiliers.

**Secondly** – For having on 8th September 1855 after the Regiments had retired into the trenches, cleared the most advanced sap of the wounded; & carried into the sap, under a heavy fire, several wounded men from the open ground, being assisted by Sergeant Charles Fisher 7th Royal Fusiliers.

There is a note in the left hand column of the recommendation ‘I will probably be desirable in the copy sent to the gazette of this officer’s service, that the words during a panic, should be omitted’. It duly was when the citation appeared in the London Gazette.

Hale survived the fighting unscathed and with the evacuation of Sebastopol by the Russians went into the town and 'liberated' certain souvenirs including a walnut table, a candlestick and an icon.

After the Crimean Campaign Hale went to India in 1857 and served in various locations in the Indian sub-continent. He served not only with the 7th but also with the 43rd in 1869 and the 94th in 1873. He eventually retired from the army in 1876. Created a Commander of the Bath in 1905 he eventually died on Christmas Day 1909 at Nantwich, aged 77 and was buried in Acton Parish Churchyard.

Hale’s medals, less his CB were sold at Christies on 13 July 1955 and purchased by the RAMC for the hammer price of £420.00. They were later reunited with his CB and are now on display in the Army Medical Services Museum along with his sword and a powder horn.
Henry Sylvester entered the army on 3 March 1854 as an Assistant Surgeon, Staff. In September of that year he was appointed as Assistant Surgeon 23rd Foot and accompanied the regiment to the Crimea.

On 8 September 1855 the regiment paraded at 0845 ‘in coatees, black trousers and forage caps, every-mans water bottle to be quite full’. The 23rd were placed in the left bayou, close to the 22nd battery. When the attack on the Redan took place the 23rd moved up to the 5th Parallel and then Colonel Lysons was ordered to attack the right flank of the Redan. The five companies advanced steadily and got some distance before heavy Russian fire halted the advance. Lysons himself was severely wounded in the thigh and fourteen out of the eighteen officers were wounded and ninety-seven men fell.

One of those wounded was Lieutenant and Adjutant Dynely, who was wounded in the head, staggered about in some confusion and eventually entered a cave under the Russian defences. On hearing of this, Sylvester went out under fire to the cave and dressed Dynely’s wounds; at dusk a party of men from the regiment recovered his body.

For his actions on that day Sylvester was awarded a Victoria Cross, gazetted on 20 November 1857.

For going out on 8th September 1855 under a heavy fire, in front of the fifth Parallel Right Attack, to a spot near the Redan, where Lieut and Adjutant Dyneley was lying mortally wounded and for dressing his wounds in that dangerous situation. This officer was also mentioned in General Sir James Simpson’s Despatch of 18 Sep 1855.
for his courage in going to the front under a heavy fire to assist the wounded.

Queen Victoria presented his Victoria Cross to him in Hyde Park on 26th June 1857 and he also received the Legion d’Honour to hand with his other Crimean campaign medals.

After the Crimean Campaign Sylvester went to India and took part in the campaign to suppress the Mutiny and received the medal with a clasp for The Relief of Lucknow. He retired from the army in 1861 and initially became a house surgeon at Swansea Hospital. He later moved to London and became Chief Medical Officer to Millbank Prison and was also in private practice at Westminster.

Henry Sylvester died on 13 March 1920 at Paignton, Devon and is buried in Paignton Cemetery. His medals reside in the Army Medical Services Museum along with his sword and a brass bowl used by him during the campaign.

**ACTING ASSISTANT SURGEON GEORGE FAIR**

George Fair served for a very short time in the army. He was commissioned as an Acting Assistant Surgeon on 10 November 1854 and resigned on 14 March 1856. During this period he served with the 55th Regiment during the Crimean campaign having arrived just after the battle of Inkerman in which the regiment had fourteen men killed and sixty-nine men wounded. Throughout the winter the regiment suffered from the cold and bowel diseases that did not spare medical men and ordinary soldiers alike. A 2nd Assistant Surgeon of the 55th was amongst the dead from disease. Throughout early 1855 disease continued to visit the regiment but by May the Surgeon felt that the regiment was ‘re-established’.

With the regiment now relatively fit they took their part in the line and Fair was with them on the 8 September 1855 during their part in the assault on the Redan, having been involved in their previous assault on 18 June 1855 when he dressed wounded under fire.

On 8 September 1855 George Fair advanced to the Fifth Parallel and his Commanding Officer, Lt Col Alfred Cure testified that Fair was ‘in the most advanced Parallel, tendering assistance to the wounded under a most heavy fire, until the regiment retired to camp’. Other officers also testified to his bravery on that day.

The regiment itself suffered, ninety-four men and six officers wounded, chiefly wounds of the upper extremity and head.

Fair’s bravery did not go unnoticed but sometime after other recommendations for bravery. In a letter dated 23 December 1855 from Lieutenant Colonel Cure to Doctor Andrew Smith, Cure states that due to his own mistake Doctor Fair’s name was not submitted for an award. Cure also wrote to Fair on the same day apologising for the omission.
It is at this time that Fair’s father, Thomas Fair becomes involved because in the file is a letter from Doctor Smith to Fair senior stating ‘I shall not forget your son’s interests when an opportunity offers of my forwarding them. I regret I can do nothing towards the object he now has in view, many of high merit like himself and of large standing in the service are desirous of leave and I suspect Doctor Hall will find himself constrained’. Obviously at some time Fair junior had expressed a desire for some leave.

The correspondence concerning Fair’s bravery was forwarded to Horse Guards by Andrew Smith who received an acknowledgement on 2 January 1856.

Not content with Andrew Smith’s answer about leave, Fair enlisted some high-ranking help in the matter and Brigadier General Warren commanding 3rd Division wrote to Sir William Codrington requesting leave of absence for Fair.

In the file are also copies of letters sent to Andrew Smith for inclusion in Fair’s personal file at Army Medical Directorate.

On 22 August 1856 Cure wrote to Fair informing him of the award of the Legion d’Honor.

There it would seem it would rest but on 12 March 1858 Thomas Fair wrote to Major General Sir Charles Yorke at Horse Guards requesting the award of the Victoria Cross to his son, then in South America. He enclosed copies of all the aforementioned correspondence and a copy of Report of an Officer Recommended for the Decoration of the Order of the Victoria Cross. This was dated 11 March 1858 and signed by Henry Daubeney, Colonel 55th Ft.

“He was in the most advanced parallel exercising his professional duties with the greatest coolness and deliberation notwithstanding the very heavy fire of the enemy and when Captain Richards, 55th Foot was so severely wounded by a grape shot as to be unable to stand carried him in his arms to the rear until he deposited him in a place of safety”.

There is no further correspondence in the file except on the front of the Report of an Officer it is annotated ‘Submitted to Board 30th March 1858. Rejected’.

So why was the award rejected? Perhaps there was a cut-off date for submitting applications for awards for the Crimean campaign and Fair’s was simply too late.

**AKNOWLEDGMENT**

I am grateful to Major Colin Robins for the excellent map.
ARMY MEDICAL SERVICES (AMS) WARRANT OFFICERS’ AND SERGEANTS’ MESS PAST AND PRESENT REUNION DINNER – 17 OCTOBER 2015

The AMS Warrant Officers’ and Sergeants’ Mess Past and Present Reunion Dinner 2015 will take place at the Victory College at the Royal Military Academy Sandhurst (RMAS) on Saturday 17th October 2015.

Further information can be obtained from the letter appended to this newsletter.

WHAT ACTION TO TAKE WHEN YOUR PROPERTY HAS BEEN DAMAGED

I live in a middle terraced house of four and share a hedge with the occupant of the other mid terraced property.

On 5th May last year at about 0130 hours some miscreant(s) set fire to a neighbour’s car which was parked under the street light directly in front of my house. The vehicle went up in flames and set fire to the hedge and the flames reached to 20 feet in the air taking out the street light. The fire destroyed the hedge, flowers and front lawn. The guttering was buckled and a double glazed window to the living room was cracked due to the intense heat. The heat also buckled the front door and, when I eventually opened it in order to move my car, which was parked on the drive, with the petrol tank very close to the hedge; I was forced back into the house by the intensity of the heat. Gloria my wife was beside herself, running up and down the landing saying “we are going to die, we are going to die” The fire brigade turned up as the hedge fire was nearing the back end of my car and were able to extinguish the fire. Had they not arrived, I would hate to imagine what damage it would have caused. At the end of the day the only damage to my vehicle was the back light was burnt and the rear wheel plastic trimming and to the rear passenger door trimming.

During the course of the day I had a number of people knock on the door wanting to offer their services to carry out repairs. One visitor in particular was a representative from Aspray. He informed me that he was a project manager for them and, he assured me that he would:

a. Remove the stress of dealing with my insurance company

b. Can arrange emergency accommodation, if needed

c. Prepare your claim and present to your insurer to achieve the maximum settlement you are due.

d. Oversee vetted contractors - who have to have a current Public Liability Insurance cover - to ensure your property is reinstated as you would want.

If you were to suffer from a fire, flood, water damage, storm or impact to your property then may I suggest you contact Aspray.
Aspray's 5 Simple Steps

**STEP 1** - Call Aspray on 0800-077-6705 and our experienced claims handlers will book an appointment with a dedicated local project manager to handle your claim with care.

**STEP 2** - Our project manager will arrange an appointment to assess the property damage.

**STEP 3** - A detailed schedule of works and damage report will be prepared for your insurers and the project manager will meet with the appointed loss adjuster to negotiate and agree repairs or reinstatement.

**STEP 4** - All damages and repairs are carried out by vetted contractors, overseen by our experienced project managers.

**STEP 5** - Aspray invoice your insurer direct when all repair works have been completed and you are satisfied with the work, leaving you only the insurance excess to pay.

To obtain further information on Aspray go to [www.aspray.com](http://www.aspray.com)

When the project manager found out that I was an Armed Forces Veteran and administered a group of ex RAMC Veterans, he suggested that I applied to become an “introducer.” The application has been processed and I am now classed as an introducer. Should any catastrophe befall any member of our Group and, if they were to use the facility offered by Aspray, they need to just quote **RAMCREUNITED** when registering.

On completion of the insurance company settling up payment with Aspray, a percentage of the payment would be paid into the RAMC Reunited Funds.

Gloria and I were completely satisfied with the way in which our project manager performed throughout the whole proceedings and with the end result. The £100 voucher which they offer, is subject to their T & C and it helped pay off the access.

Please find appended to this newsletter two attachments relating to this article.

**THE CORPS MAGAZINE**

Many of us old stagers will know the Corps magazine as being a small white publication A5 size – not 100% sure on the size. Over the years the title has changed and is currently known as the “Medic”

Since placing a post on Facebook and in particular reference to medic magazine, a number of members have enquired has how one can obtain a copy. The magazine is published twice yearly in June and December at a cost of £10.00 per annum.

Members wishing to subscribe to the magazine should contact Cathy Smith at:

Journal of the RAMC, RHQ RAMC, FASC, Slim Road, Camberley GU15 4NP

Telephone: 01276 41 2790

Or email: armymed-RHQ-pub-mtgs-admin@mod.uk
I have enclosed with this newsletter the 2015 Armed Forces Pension Scheme Newsletter for member’s information. The majority of you will have received it, but for those who have not, you will find it contains some very useful information.

CHARITY CYCLE RIDE
BASINGSTOKE TO KENDAL
FOR WATERAID

In the March edition of the newsletter I published the details of the Charity Bike Ride to be undertaken by Mick Drake and others. Mick has kindly written an article covering the ride up to the tragic accident which caused the demise of his very good friend Paul Maguire.

It should have been so much fun but turned out to be the saddest trip of my life

This is an abridged account taken from my blog

www.mickdrake.com

The plan was to cycle from the derelict end of the Basingstoke canal to the likewise derelict end of the Lancaster Canal in Kendal. Fundraising was for “Wateraid” in memory of my mum who always supported this worthy cause.

Background

I started planning a route that Susan and I could tackle almost from my front door in Farnham to Kendal along the waterways of England using my Garmin Basecamp software. It was not quite as easy as I had hoped, it should be because due to the decline in canal traffic there are places where the route comes to an abrupt end. This is not an issue in itself but then I had to plot a connecting route to where the towpath started again. The limits of the area displayed on my monitor and level of detail in the TOPO GB map have caused quite a few wrong turns and backtracking…..

After plotting a route uploaded it to Bikemap which seemed to have a little more detail re paths etc so the map below is the result…. There was still plenty to sort out but it looked like it would be about 400 miles.

We then took the practical step of actually doing some Recces of the start and finish. Both ends were dried up canal beds but strangely interesting to visit.
The Start near Basingstoke

There was quite a bit more discussion about route timings etc and one evening over a beer or two with Paul Maguire it was agreed that he and his wife Jayne would like to do the trip with us. Not a problem and actually it would possibly be a little more entertaining for us all to have some more company. There was only one small issue in that Paul and Jayne were already in central London living near the canal so there was no point them cycling out to us just to cycle back in again. Plans were finalised and Susan and I would leave from the start on Saturday and Paul and Jayne would join us on Sunday evening for dinner so we could continue on together on Monday morning. At this point Susan and I would have already completed 100 miles.

The start date arrived and we were up VERY early to get on our way, we really had no idea how difficult or easy it would be as the condition of the towpath was unknown. We assumed that the first couple of days would be fine as it was largely into London then out again heading north i.e. quite a built up region.

Day 1

The first day was 50 miles or so finishing near Hillingdon. It was quite a pleasant trip through Woking, Surbiton past Hampton court all along very well travelled paths so they were smoothish and wide. The main issue being the dog walkers who seen to get everywhere!

Day 2

The second day was a short one for us as we were doing less than 40 miles so we could have a beer or two and dinner when Paul and Jayne joined us at the Anglers Retreat in Tring.
We were up early again and the weather was foul, no way we wanted to get on but we had seen the weather forecast and it was due to brighten up later so me messed about having a cuppa until it began to brighten up a little.

Off we went and within a few miles I had the first on many punctures. It was always the back wheel so filthy panniers had to be removed and there was generally quite a bit of swearing.

By the time Paul and Jayne arrived we were very relaxed.

Day 3

This was the longest leg of the trip 60 miles but we had an easy day yesterday and it was Paul and Jayne’s first day so we thought it would all be OK

As usual we were up way before the agreed departure time of 7 am; it was about 5:30 again. We showered re packed all of our clean clothes and loaded the bikes ready to get on our way as soon as Jayne and Paul joined us. The sun was shining and it was quite warm, this was exactly what we had hoped for, peace and quiet in the country without a care in the world. We made reasonable time and the tow path varied from none at all (just lumpy grass) to brand new tarmac over a metre wide and smooth...

At about 10 it was going so well we left the canal on the outskirts of Milton Keynes to visit Tesco for breakfast. We locked our bikes and went to the counter. Paul ordered an “All day breakfast” only to be told they don’t start serving “All day Breakfast” until 11 am. I’m not sure I quiet get that there is a distinction between all day and 11 am but they were adamant it was not available until 11... Paul just ordered all the items listed and got exactly the same thing. Fed and watered we got back on our way, crossing the bridge over the Great Ouse River we stopped to take a few snaps and were making good progress.

Very dirty rear end

By the time we arrived at Tring it was sunny with rainy showers so we sat outside when we could and relaxed.
Paul Jayne and I

Did I really sit in that dog pooooh

As I said previously we had a long day today about 60 miles in total and the pace was beginning to slow but we had set a deadline of 5 at the B&B as we were meeting Keith and Sandra for a beer or two and dinner. It was obvious that with still almost 10 miles to go that the ladies were done in so I called Keith to see if he could rescue them. We agreed that they would keep going to Braunston where he would collect them. At this point Paul got a puncture so we sent the ladies on while we fixed it. It was a bugger getting the tyre off as it was brand new and had never been removed... unlike mine that were also newish but had been off 8-10 times already on this trip, they practically took themselves off. Puncture fixed we accelerated away only to catch the ladies up about half a mile later ... they had enough so Susan had called Keith to come and collect them, Jayne who had never met Keith and Sandra before declared that she "loved them"

We waited until Keith arrived and tried to work out what we could do, quickly the plan was to put Susan's bike in the back as it was the smallest, Jayne Susan and Sandra would drive to the B&B and Keith would ride Jayne's bike back to the B&B with Paul and I..... we were sorted.

It was almost 10 miles to the Farm Lodge B&B which was on reasonable paths but the pace was high and I admit I struggled to keep up with them. We had to leave the canal again at Daventy and re-join at Braunston. A couple of nasty footbridges at Braunston slowed them down a bit and whenever there was mud Keith slowed as he had his "best jeans" on. A small slice of luck was that I had the only functioning SatNav so at every turn they had to wait for me to direct them... there was even the option to take the wrong canal towards Coventry so it was a good job they did wait for me. When we finally hit the road I could see the B&B so spirits lifted we cycled down a long drive with rape seed fields on either side, it was beautiful. There was only one slight problem and that was that we were at the wrong farm as the three puzzled people who met us pointed out. Not to worry we turned round and the Lodge Farm B&B was the next exit on the road.
We had finally made our overnight stop and pushed our bikes into the covered poly-tunnel store where we would leave them overnight. Keith had brought his track pump so I went to put some air in the tyres only to see my front had punctured again!!! Well it would have to wait until the morning as dinner and a beer was calling so we showered and went to the pub only to be told they did not do food on a Monday. We drank up and went to the local “Indian” which we had wanted to avoid as we were not going to be near many toilets the next day.

**Day 4**

A VERY miserable day..........................

As usual Susan was awake at “sparrows” and I knew that I had a puncture to fix so we got up early so we could be all sorted for departure after breakfast which was booked for 8 am.

The front tyre had the usual thorn in it and at this point Ted informed us that the hawthorn hedges had just been cut so that was where all of our issues were coming from. We had the luxury of clean water here so fixed the puncture then I checked a couple of our other tubes as we had already repaired them both… who knew how many we would need that day. At this rate we would be out of puncture repair “scabs” long before the day was out!

We loaded all the panniers and Susan’s rucksack and went into breakfast. We sat down to drink a cuppa and wait for Paul and Jayne to join us. Breakfast was excellent; just about anything anyone could want including a choice of Duck or Chicken eggs and homemade sausages. With that inside us we were ready to go.

Jayne retrieved her bike from the “polytunnel” and found that she also had a rear wheel puncture. This was getting very tedious but after the repair we were ready to go. Susan sensibly suggested we did not ride down the hawthorn strewn path so we pushed our bikes to the main road then started cycling.

We cycled down a short stretch of road to find the path to the canal, we got lost! We had missed a turn resulting in us doing a small loop back on ourselves. Finally we arrived at a locked gate that we had to lift our bikes over. We were almost back to where the towpath started but getting our bikes down to the canal side was not easy as they had to be carried again over a barbed wire fence round a very steep corner and into the mud, we had only done about a mile and we had got thoroughly soaked and had to carry the fully laden bikes over two obstacle… breakfast seemed a long way away already.

Not even on the canal yet and we are already soaked
Cycling was almost impossible the path was very deep in mud and very narrow with what looked like an inevitable soaking with the slightest slip. We plodded on in misery the rear wheel of my bike was sliding all over the place and I’m sure the others were all having the same experience. When we got to Rugby there was some respite with a decent path but that relief was short lived and we were soon back on the grass in the mud. We made very slow progress with as much time pushing as there was riding our average speed had dropped to 5.5 mph; it was going to be a very long day.

By lunchtime we were desperate for a break so we started to search for anything that would give us some respite and eventually left that canal at Ansty where my map indicated there was a pub. As we rode up to the Ansty Social club it looked closed so rather dejectedly we turned to continue our torture. At this point the door opened and Steve shouted to us that they were open and we were welcome to use the facilities.

We took off our muddy boots and sat down in the dry and warmth recovering slowly. I popped to the bar and noticed a beer I had never had before so could not resist having a half. Thanks to Natalie for being so obliging. People who know me will be aware that I don’t normally drink half’s but I was going to need all my wit’s about me if I was to avoid falling in the canal later. Paul took the wise decision of just having a half as well. The ladies sensibly avoided the beer and had a bowl of soup which we shared.

Sitting in the warmth some discussion began about the feasibility of continuing under these conditions and although Paul said that he and I could probably manage it the ladies would certainly be struggling if the next 30 or so miles were like what we had already been through. A new plan was discussed and the 4 of us agreed that a detour along the roads to our destination was the only sensible option, what we had endured that morning was no fun. The decision made I plotted a new route on my laptop and downloaded it to our Sat Navs.

Ready to go we left the bar to find that I had yet another puncture as had Jayne. Why is it always the back wheel? Panniers off AGAIN.
Another messy puncture repair.

On the road we noticed how hilly it was there, one thing about the canal is that it is at least flat. We made our way to Nuneaton where Jayne decided that she had cycled enough for the day so another quick chat and she was going to get on the train to Litchfield. Paul escorted her to the station while Susan and I carried on, Paul could easily catch us up and he did.

Susan and I were stopped at the top of the hill on the A5 near Bonehill Bridge where it crosses the canal. Paul joined us and we looked down at the canal towpath. I pointed out to Paul that it looked perfect, he looked at the other side and said it is all back to mud over there, he was right it still looked unpleasant cycling.

He then said he would get on if we didn’t mind as he wanted to meet Jayne when she arrived at the station. He cycled off and 30 minutes later he was dead knocked off his bike by a van.

Tuesday 5 May 2015 was one of the saddest days of my life, I had known Paul for almost 40 years, he was my son David’s godfather and he was one of those people who I was always happy to see and enjoyed every moment we had together. We were “children” together riding our motor bikes, cycled LEJoG, drank gallons (100s of gallons) of beer, quite a few bottles of Whiskey, fished and generally had a good time. I will miss him, RIP Paul my friend.

Paul Maguire Died Tuesday 5 May 2015: Doing something he enjoyed.

There is a full account of the trip including an account of Susan and I completing the cycle a few weeks later as we obviously abandoned after Paul’s accident on my site www.mickdrake.com

RIP Paul.

Mick’s email address is: mickyduck55@yahoo.co.uk

Thank you very much Mick for sharing this with us. Mick did a Charity Cycle ride in aid of H4H from John O’ Groats...
to Lands’ End in June 2012 and has offered to share his journey with us over the next editions of the newsletter.

VETERANS CORNER

I have received the following anecdotes from former Corps members. Please enjoy reading them.

MEDICS ON THE FIRING RANGE

Whilst on exercise with the 7th (Para Lt Regt, Royal Horse Artillery) on Salisbury plain, the CO organised a training exercise for his subalterns firing over open sights (the targets were visible). We, the medical team, got a whisper that the CO would probably invite the MO to try his luck. During the night, we called in a few favours and persuaded a RHA NCO to mark our range map in mils instead of degrees and also give the M.O. a crash course in calling up Battery Fire.

Sure enough, the following day the subalterns were put through their paces and did not please the CO with their accuracy. As expected, he invited our MO to try his hand. This brought some sniggers from the said subalterns. Using his new found knowledge the MO called up a ranging round which undershot, called an adjustment, called another ranging round which overshot. Again he adjusted and called for “Battery Fire” which sent the subalterns into greater sniggers.

The Battery fire was more accurate than any of the subalterns produced. The MO turned to the CO, saluted smartly, smiled and said; “Now sir, let me see you remove an appendix.”

This anecdote was submitted by Harry Lewis.

RSMs NAMED McCran At Millbank

Re RSM’s named McCran at Millbank.

I well remember the introduction of duty mounting parades on the car park every morning in 1964.

I worked in civvies from Horse Guards (a Pte in a pin-striped suit) and had the temerity to appear on parade in my ‘working dress’.

Your Dad’s face went a little crimson when he got to me; a public conversation ensued, enjoyed by the rest of the parade!!

I was told in no uncertain terms that working dress or not, I would now be required to parade in No 2 dress from now on! (“Don’t you evvvvvver appear on my parade etc etc”)

I thus became the master of the blisteringly-quick change in order to be in the office at HG before 9am.......in working dress.

Hey ho, it did me good!!

This anecdote was submitted by Graham Sheppard

ABSENT BRETHERN

The Late John Hryncznszyn
Late William John (Paddy) Ball
The Late John McCran (My Brother)
ARMY MEDICAL SERVICES (AMS) WARRANT OFFICERS’ AND SERGEANTS’ MESS PAST AND PRESENT REUNION DINNER – 17 OCTOBER 2015

SITUATION

1. General. The AMS Warrant Officers’ and Sergeants’ Mess Past and Present Reunion Dinner 2015 will take place at the Victory College at the Royal Military Academy Sandhurst (RMAS) on Sat 17 Oct 15.

2. Participation. The President of the Past and Present Dinner Club, Lt Col Michael Ryan RAMC and the AMS Comd SM, WO1 Martyn Brabin, invite all serving and ex serving members of the AMS WOs’ and Sgts’ Mess to attend.

3. Location. The reunion will be held at the Royal Military Academy Sandhurst, Camberley GU15 4PQ. The RMAS is a fitting location for dinner to be held this year and it will be the first time for quite some years that we have held it within this prestigious location.

4. Capacity. The capacity for the dinner is 250 places. This is due to the size of the dining hall. Please ensure returns are in quickly to secure a place. Places will be allocated on a first come first served basis regardless of rank or status.

AIM

5. The aim of the reunion is to bring together serving and ex members of the AMS WOs’ and Sgts’ Mess to confirm and re-establish ties between members of the 4 Corps of the AMS and to encourage ‘esprit de corps’ within the AMS Sgts Mess, both past and present.

EXECUTION

6. The events will take place as follows:
   a. Serving SNCO study period.
   b. Reunion Dinner.

CO-ORDINATING INSTRUCTIONS
7. **Study Period.** The AMS Comd SM will run a study period and key points update on the afternoon of the 17 Oct 15 in the Former Army Staff College. Unit RSMs are to inform the AMS Comd SM of how many SNCOs will be attending.

8. **Timings.** Timings for the event will be as follows:
   a. SNCO Study period 1200 – 1700hrs
   b. The Reunion dinner:
      (i) 1900hrs Arrival drinks and pre-dinner reception in the Victory College bar.
      (ii) 1950hrs Call to dinner.
      (iii) 2000hrs Reunion dinner in the Victory College Dining Hall.
      (ii) Post dinner drinks in the Victory College bar until 0200hrs.

9. **Reunion Dinner Table Plan.** The table layout for the dinner is yet to be decided. The priority is to maximise the number of places available rather that ensure a traditional Regimental Dinner layout. The final plan of the layout will be on display at the reception on the evening. So that attendees are able to carry on their reunion at the dinner, there will be an opportunity for groups to enter their names on the table plan during the reception. This will prevent people being forced to sit with people they do not know and defeating the object of the reunion.

10. The top table will seat the VIPs, AMS Comd SM, Serving RSMs and Chelsea Pensioners.

**SERVICE SUPPORT**

11. **Dress.**
   a. Serving WOs and SNCOs are to wear mess dress as per their Corps Dress Regulations.
   b. LE Officers and Ex Members are to wear Black Tie or Female equivalent with medals if entitled.

12. **Table Wine.** To keep the cost low there will only be set amount of wine at the table. Attendees are welcome to take their own wine to the table. Only wine is permitted at the table, no other alcoholic drinks will be permitted.

13. **Menu.** The menu for the night is yet to be confirmed but will be a 3 course meal with wine, port, coffee and cheese board.

14. **Accommodation – Serving Members.** Accommodation for serving members will be available at Victory College, RMAS.

15. **Accommodation for past serving members.** Accommodation for past serving members will be available at Victory College, RMAS.

16. **Cost.** The cost for the evening is £39. Changes in catering and mess contracts means that everything must now be paid for, please rest assured that the cost of the reunion has been kept to the absolute minimum whist ensuring that an excellent evening will be had by all.
17. **Returns.** There are separate returns for Groups (AMS Units), Serving Individuals and Ex Members, all returns *and payments* are to be with the undersigned by **Fri 18 Sep 2015**:

a. Group/Unit return can be found at Annex A. RSM’s are requested to collate and return with cheques by the date stated.

b. Serving Individual return can be found at Annex B. Individuals are to complete and return with payment by the date stated.

c. Ex Members return can be found at Annex C. Ex Members are to complete and return with payment by the date stated.

18. **Payment.** Cheques are to be made payable to “RAMC Minor Funds” and returned to the undersigned with the attendance return by **Fri 18 Sep 15**.

19. **Discipline.** Personnel are respectfully reminded of their status, and to comply with the following:

a. **Accommodation.** Accommodation is difficult to access for occasions as such as these. All personnel using service accommodation are asked to comply with the rules of the camp they are accommodated in and to leave the accommodation as they would expect to find it.

b. **During the dinner speeches.** Attendees are asked to respect the Dinner Speeches and to not talk or disrupt the speaker. This has happened in the past and is not becoming of the status of the occasion or those in attendance. All AMS WOs are requested to use there status to ensure this is complied with.

c. **General Conduct.** Attendees are requested to act as the status of the evening expects. Junior Soldiers will be giving up their time to support the event, and as such inappropriate behaviour will not be tolerated. The CRSM and his committee will refuse entry to the dinner to any attendee who is believed to be in a condition that would disrupt the evening and set the wrong example to the volunteer staff.

20. **Volunteer Staff.** To reduce the cost of the evening, volunteer staffs have been sort to be waiters and drivers. Attendees are requested to be generous to those waiting on their table and to the drivers at the end of the evening.

**COMMAND AND SIGNALS**

21. Point of Contact for this event is: WO1 (Comd SM) Martyn Brabin (full contact details are at the head of this instruction).

**SUMMARY**

22. The AMS WOs and Sgt’s Mess Past and Present Dinner night is a prestigious annual event within the Army Medical Services; please lets carry on supporting what will be yet another fantastic evening for this special club in a great location in the Royal Military Academy; I look forward to seeing you all there on the 17th October.

*Electronically Signed*

M BRABIN
WO1
AMS Comd SM

Annexes:
A. Unit Return.
B. Serving Individual Return.
C. Ex Member Return.
D. Map of Sandhurst area:
   http://authdefenceintranet.dif.r.mil.uk/Organisations/Orgs/Army/Organisations/Locations/Pages/RMA
   SSandhurstLocation.aspx

Distribution:

DGAMS via MA
AMS Corps Colonel
President of the P&P Dinner
AMS Adjts
AMS RSMs
AMS Regimental Secretaries
Past and present Members
# ATTENDANCE PRO FORMA – EX & RETIRED MEMBERS

## ARMY MEDICAL SERVICES WARRANT OFFICERS' AND SERGEANTS' PAST AND PRESENT ANNUAL DINNER CLUB REUNION

### Sat 17 Oct 15

**To:**
AMS Comd SM  
Past & Present Dinner Club  
Army Medical Directorate  
Slim Road  
CAMBERLEY  
Surrey  
GU15 4NP  
Tel: 01276 412935

**From:**
Surname: _____________________________________  
First Name: _____________________________________  
Address: _________________________________________  
Contact Tel No: ___________________________________  
Mobile Tel No: ____________________________________  
Email: ____________________________________________

**To:AMS Comd SM**

**From:**
Surname: _____________________________________  
First Name: _____________________________________  
Address: _________________________________________  
Contact Tel No: ___________________________________  
Mobile Tel No: ____________________________________  
Email: ____________________________________________

**Cheques are to be made payable to “RAMC Minor Funds”.

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<th>Rank on leaving</th>
<th>Corps</th>
<th>M/F</th>
<th>VRN if applicable</th>
<th>Accom Req Sat 17 Oct</th>
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**TO INCLUDE ANY SPECIAL REQUIREMENTS (i.e. Dietary)**

If you know the whereabouts of any Dinner Club Members who would like to attend please list below:

________________________________________

________________________________________

________________________________________

________________________________________

Date: ________________________  
Signature: _____________________

* Delete as applicable

**N.B.**

1. **RETURN BEFORE 18 Sep 15**
2. **Should you require confirmation of this booking prior to the event a Stamped Address Envelope is to be enclosed with this return.**

**Official use only**

**Seen by Comd SM/Events:** ___________________________
Aspray can help you experience a less stressful property insurance claim for your home or business

If your home or business has been damaged life can be stressful enough without the added pressure of dealing with tradespeople and insurance companies.

If the worst happens, Aspray can help you achieve the best settlement from your insurer and return your home or business back to normal as quickly as possible.

Our efficient and professional service is of no cost to you as we will invoice your insurer directly for all property reinstatement and repairs.*

Aspray uses only vetted contractors to ensure that the works are completed to the highest standards.

Call 0800 077 6705 or visit www.aspray.com

* Any excess stated within your policy will still apply.
** Aspray will give you £100 towards your insurance excess when you instruct us to manage your claim and all reinstatement works have been completed. Terms and conditions apply. Aspray is authorised and regulated by the Financial Conduct Authority for claims handling only.
Top tips for a tip top property

They say prevention is better than cure. That is certainly the case when it comes to your property. By carrying out these simple tasks you can safeguard your home or business, making it secure and ready to withstand the worst of the weather.

Roof: make a visible check of your roof to ensure there are no slipped tiles. High wind could blow tiles off the roof, damaging whatever they hit, as well as increasing the chance of leaks

Drains and gutters: ensure that drains and gutters are clear and silt-free

Walls: make sure your damp proof course is not bridged by debris

Garden: prune any trees near to your property to prevent branches falling onto walls or into windows during high winds

Security: check that your security lights and their sensors are working properly

Garage/shed: ensure the locks on outside buildings are in good working condition

Water: check your stopcock and review the insulation of the pipes and tank in the roof – a cold snap could freeze the tank. It is also a good idea to get your central heating boiler serviced regularly

Electric: check plugs and sockets for cracks and damage. Have them replaced if necessary. Check your fuse box and make sure you have spare fuses to hand

Alarms: regularly check that smoke alarms are working – if you do not have them make it a priority to install them. If you have a burglar alarm ensure it is serviced

Insurance: make sure your property is fully covered and any valuables or additions, such as a new conservatory or extension, are included on your policy. Ask yourself if the value of your insurance covers the cost of replacing your property and its contents. If you are unsure then you should speak to your Insurance Broker

Call 0800 077 6705 or visit www.aspray.com

Please retain and submit in the event of a claim

This voucher entitles you to £100 off your insurance excess when using Aspray to take care of your property insurance claim.

Aspray can help smooth the claims and repair process on property damage insurance claims when you instruct them to act on your behalf. Aspray will help secure a fair settlement from your insurer and oversee local contractors to complete repairs to the highest possible standard.

Contact us:
Call 0800 077 6705
Visit www.aspray.com

Please note voucher can only be used on claims valued over £1,000.

Terms & Conditions (1) To redeem simply hand this voucher to your Aspray representative. (2) This voucher is only redeemable when you have instructed us to manage your property insurance claim and all reinstatement works have been completed. (3) One voucher only per claim (4) Cannot be used in conjunction with any other offer. (5) This voucher has no monetary value but can be used to reduce excess on your claim by £100. (6) This voucher expires on 31/12/2017. Further excess may apply.
We care

Aspray is a leading loss assessing and property insurance claims management company specialising in property reinstatement for all types of residential and commercial property, from flats, mobile homes and static caravans to shops, offices and industrial buildings.

“Following an underground water leak in the garage I contacted a local plumbing firm who were unable to rectify the problem. I then contacted Aspray who were very helpful and assured me that they would claim back the cost of any works from my insurance company so I need not pay any monies up front. They inspected the damage to the property the same day and the leak was located, repaired and all re-instatement works carried out within one week of initial contact. A very courteous and efficient service.”

Miss Sarah George, Cheadle, Staffordshire
Supporting YOU at point of claim

Five simple steps to access our expert help:

• Call Aspray and our experienced claims handlers will book you an appointment with a dedicated local project manager to handle your claim with care
• Our project manager will arrange an appointment to assess the property damage
• A detailed schedule of works and damage report will be prepared for your insurers and the project manager will meet with the appointed loss adjuster to negotiate and agree repairs or reinstatement
• All repairs are carried out by vetted contractors, overseen by our experienced project managers
• Aspray invoices your insurer direct when all repair works have been completed and you are satisfied with the work, leaving you with only the insurance excess to pay

If your home or business has been damaged, we can help you achieve a fair settlement from your insurer and, working with vetted contractors, we will ensure that repairs are completed to the highest standards.

At Aspray, our friendly and approachable team means that you can relax in the knowledge that you will receive a professional and efficient service for any commercial or residential property insurance claim. Our experience of dealing with loss adjusters, insurers and tradespeople helps ensure a successful outcome and no-hassle approach to reinstating your property.

Our network of project managers across the UK and Ireland means that we can be there to help you wherever you need us, providing a one-stop-shop for all your property insurance claims and building repair needs.

Safe Hands for Your Claim
Aspray offers a personalised service so your dedicated project manager will invest time in understanding the problems you face, and will present your claim to your insurer in the best way to help ensure success.

Our experience means that we know how to see a claim through from start to finish, keeping you updated throughout the entire process. More importantly, we listen to your needs and respond efficiently and without any cost to you for our service.”

*Please note any excess stated in your insurance policy will still apply. Aspray is paid direct by your insurance company.
For your home or buy-to-let property

Your home is your sanctuary. Fire, flood, water damage, storms, impact or criminal damage can threaten that in an instant.

If the worst happens, Aspray helps you to achieve a fair settlement from your insurer and ensure your home returns back to normal as quickly as possible. Our efficient and professional service is of no cost to you the customer as we invoice your insurer directly for all property reinstatement and repairs. Aspray will also save you time and hassle and ensure your home is repaired to the highest possible standard.

We understand how distressing it can be when your home is damaged and we help take the stress out of those situations.

“I would like to thank you very much for the superb job you and your company provided. From the first call to Aspray to the completion of the repairs, you have acted in a thoroughly professional manner and certainly took all of the hassle off ourselves. We are delighted with the result and would like to thank you and your tradesmen again."

Mr N Smith, Didsbury
When your home has been damaged, coping with the disruption and inconvenience is stressful enough; dealing with loss adjusters and tradespeople is extra pressure you could do without. That’s why Aspray will:

- Visit the property and carry out a thorough assessment of the damage
- Prepare a detailed schedule of works and damage report for your insurer
- Meet the loss adjuster, where required, to negotiate on your behalf and agree repairs
- Manage vetted tradespeople and suppliers to complete repairs to the highest possible standard
- Invoice your insurer for all completed works

**Hassle-free**

When you appoint Aspray, you will be expertly guided by our team at head office and assigned a dedicated project manager to handle your claim.

When you instruct Aspray to work on your behalf, you can be sure that your property is reinstated to the highest possible standards and within the shortest possible timeframe. All our skilled tradespeople are thoroughly vetted by our professional team to ensure they meet our high standards.

**Cost-free**

Aspray will work on your behalf to negotiate a fair settlement while you focus on getting back to normal. A dedicated, local claims project manager will prepare a detailed schedule of works and present a professional claim to your insurers, maximising your chances of a successful outcome. We will deal with your insurer, and any matters relating to your claim, at no cost to you.*

*Please note any excess stated in your insurance policy will still apply. Aspray is paid direct by your insurance company.*
Aspray takes care of managing your property insurance claims so that you can concentrate on running your business.

Aspray specialises in loss assessing and handling property reinstatement for all types of commercial premises including buy-to-let properties, warehouses and offices.

“When my offices suffered flood damage, Aspray took control of the claim and ensured my staff were back at work sooner than if I had tried to take care of it myself.”

Mrs Edgerton.


**Overcoming Obstacles**

Your business is your livelihood. If your premises are damaged, keeping things on track can be demanding enough without the added distraction of managing tradespeople and dealing with your insurance company.

At Aspray, we understand that your company needs to remain operational. We focus on minimising disruption to your business so that you can focus on running it.

We are committed to attending commercial properties swiftly and one of our dedicated claims project managers will liaise with your insurance provider, their loss adjuster and all the tradespeople required. You can rely on an efficient turnaround and high quality repairs, from quote to completion, saving you time and enabling you to concentrate on your core business. We can even negotiate loss of rent and business interruption claims on your behalf to help minimise the financial impact of any incident involving property damage.

**Landlords**

Aspray takes care of all types of buy-to-let properties covering both residential and commercial buildings. Whether you are a full or part-time landlord, we understand the importance of handling your property insurance claims with absolute care and attention.

In the event of property damage, we will ensure that your property is reinstated as soon as possible so that your building can be occupied, therefore minimising potential loss of revenue. We can also deal with any loss of rent as part of your insurance claim process.

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**Why Aspray?**

- We work on your behalf to help ensure a fair settlement for you
- We aim to remove the hassle and disruption of insurance claims
- We work with reputable, vetted contractors to produce high quality repairs
- We are committed to reinstating your property to its previous condition
- There is no cost to you as we are paid by your insurer for any property repairs we complete*

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*Please note any excess stated in your insurance policy will still apply. Aspray is paid direct by your insurance company.
Caring for property insurance claims

Call 0800 077 6705
Email info@aspray.com
Visit www.aspray.com

Aspray is authorised and regulated by the Financial Conduct Authority for claims handling only.

Registered address: Fell Side Farm, Church Lane, Whitechapel, PR3 2EP
Registered in England No. 5448533
Dear Pension Member,

This is your 2015 AFPS newsletter, which contains information on your pension increases and instructions on how and when to contact Veterans UK and Equiniti Paymaster (EP).

**How you can contact us for further help or information**

**JPAC Enquiry Centre**

You can call the JPAC Enquiry Centre who can help to resolve your pension enquiry. The service operates from Monday to Friday 7am to 7pm. Should you have any AFPS queries, you can contact them on:

- 0800 085 3600 from the UK or 0044 141 224 3600 if calling from abroad.

When making contact, please make sure that you quote your Service and National Insurance number or the Service and National Insurance number of the person to whom the pension relates. We aim to respond fully to your enquiry within ten working days or sooner if possible. Alternatively, you can contact us by:

- email at DBS-PensionsHelp@dbspv.mod.uk or by post at:
- Veterans UK, Pensions Division, Mail Point 480, Kentigern House, 65 Brown Street, GLASGOW, G2 8EX

**Equiniti Paymaster (EP) - Communications Centre**

EP makes the payment of all Armed Forces Pensions on behalf of Veterans UK. Where we refer to EP in this letter, it means that this is part of the process that they deliver on behalf of Veterans UK.

Enquiries relating to pension payments, changes to your banking details and P60 information should be directed to the EP Communications Centre. The service operates from Monday to Friday 8am to 6pm and you can contact them on:

- Telephone: 0845 121 2514. From abroad: 0044 1903 768625  Fax Number: 01293 604010

Lines are very busy on Mondays so if your call is not urgent, you may find it more convenient to contact EP from Tuesday to Friday. When contacting EP, please make sure that you quote your EP Reference number and National Insurance number and provide a daytime telephone number if possible.

EP should respond to your enquiry within five working days although it may take up to ten working days for a reply to be dispatched during busier periods. If you telephone, fax or email EP it may be necessary for them to reply by post. EP contact details are as follows:

- **Postal address**: Equiniti Paymaster, PO Box 1246, Sutherland House, Russell Way, CRAWLEY, RH10 0HZ
- **Email**: Veteransukpensions@equiniti.com

Please keep this Newsletter somewhere safe so that you can access the contact details you need if you have a pension query during the coming year.
Annual Pension Increase

You may be entitled to a cost of living increase to your pension payment if you:

- are over age 55
- receive a pension for ill health or;
- if you are a widow, widower, civil or eligible partner or in receipt of a child’s pension

Subject to final Parliamentary approval the increase will be 1.2%, based on the rise in consumer prices for the 12 months ended 30 September 2014. Any increase will be paid from 6 April 2015. You may be paid a lower or zero percentage if your pension started on or after 22 April 2014. Details of any percentage increase and the new yearly rate will be shown on your EP advice note or payable order counterfoil. The advice or counterfoil will also give a forecast of your next payment.

Guaranteed Minimum Pension (GMP)

The following will only apply if you retired from the Armed Forces after 5 April 1978 and were employed up to or before 5 April 1997.

AFPS contracted out from State Earnings Related Pension Scheme (SERPS) but by law have to pay a pension benefit at least as good as that paid out by SERPS. This amount is known as your GMP.

Her Majesty’s Revenue & Customs (HMRC) tell us how much of your pension the GMP amount forms at State Pension Age (SPA). This is not an additional amount to be paid, as it forms part of your existing pension.

The Pensions Service, which is part of the Department for Work and Pensions (DWP), is responsible for paying part of any annual pension increase on your GMP with your State retirement benefits. This will be shown on your annual pension statement, issued by the Pensions Service to you, and may be referred to as Contracted Out Dedications (COD).

EP must allow for this when calculating any increase on your pension to avoid you receiving an increase on the same amount of GMP twice. GMP may be in two parts:

- for the period 5 April 1978 to 5 April 1988, and
- for the period 6 April 1988 until you left the service (or 5 April 1997 whichever is the earlier).

If you left service prior to 6 April 1988 there will be one part to your GMP. Any increase will apply to the part of your GMP that was earned after 5 April 1988 and we will pay this with your Armed Forces Pension, but only up to a maximum of 3%.

Any increase above 3% and all of any increase on the GMP amount earned before 6 April 1988 is paid by DWP with your state benefits. However, a further change in the law (Pensions Act 1995) means that we will pay any increase in full on all the benefits earned after 5 April 1997.

Sometimes we may not have been made aware of the value of your GMP in time for us to recalculate your payments. If this happens it may mean that you receive an increase on your GMP with your Armed Forces Pension and your State Pension, which in turn will result in a small overpayment to you.

We will adjust your pension payments later to take this into account, and EP will write to you in advance to let you know about this.

If you have deferred claiming your State Pension, and are not receiving increases on your GMP from the State, please contact HMRC and ask them to ensure that they send EP the correct notification in respect of GMP. The address to write to is as follows:

HMRC NICO, Benton Park View, NEWCASTLE UPON TYNE, NE98 1ZZ. Telephone 0300 200 3500.

Your Tax Code and P60.

HMRC tells EP how much tax to take from your pension. If you wish to ask about your tax code or tax liability you should contact HMRC at the following address:

- HM Revenue & Customs, Pay As You Earn, BX9 1AS. Telephone: 0300 200 3300

You must quote your National Insurance number and PAYE reference, which can be found on your pension advice note or form P60. You may also need to quote your EP reference number. Your P60 will give you details of the pension we have paid you and the tax deducted in your previous tax year. You will not receive a P60 if tax was not deducted. If you paid tax on your pension, you will receive your P60 by mid May each year.

The amount before tax shown on your P60 is usually different from the yearly rate paid for most of the year, this is because:

- The first payment you received in the tax year included one or more days before the last increase;
- Your pension started during the tax year or;
- It was not paid in full for the whole tax year.

Advice of Payment

The advice of payment note or counterfoil EP send you will tell you about any changes to the tax code applied to your pension, details of your pension and a forecast of your next payment.
If your circumstances change

If you change your address, bank or building society details you must inform EP straight away in writing or by telephone. Similarly if you have any queries about taxation please direct them to EP, or you need to submit Court of Protection Order or Power of Attorney documents, these should be sent to EP for registration and return.

Important - Please do not use email to notify changes in personal details.

If we discover that we do not hold up to date details, we may have to suspend your pension. You need to tell us the following

- Details of all pensions (if you receive more than one)
- Your National Insurance number or
- Pension reference

Life Time Allowance (LTA) Queries

Any Life Time Allowance (LTA) enquiries should be submitted in writing to the Veterans UK address shown on page 1.

About your Method of Payment

If you are currently paid by payable order, you may wish to consider changing to have your pension payment made directly into your bank account. There are advantages to having your payments made directly into your bank account, such as:

- It is a more secure method of payment
- You don't have to go to the post office or your bank or building society every month to cash the order
- You don't have to do anything once the payment method is set up, unless you want to change the account it is paid into
- The money is available to you as soon as it is credited to your account

Your Pension on Death (Please share this information)

You must ensure that your next of kin or other representatives are aware that in the unfortunate event of your death, they must inform EP as soon as possible. Your pension is due up to and including the date of your death and any payments made after this will be classed as overpayments and will be recovered by EP. This may be by asking the bank or building society account to refund any pension paid after the date of death. If you have your pension paid into a joint account, it is important that the other account holder is aware of this.

Survivor Pensions - Your spouse, civil or entitled partner will need to complete an application form so we can establish entitlement. The form can be requested from Veterans UK. Help and advice is available to them and they can ask for this by contacting the JPAC Enquiry service.

Pensions for Spouses and Dependents - If you are married, in a civil partnership or are in a substantial relationship, your spouse/partner may be entitled to a Forces Family Pension (FFP). Eligibility is dependent upon whether you were a member of AFPS 75, AFPS 05 or Reserve Forces Pension Scheme (RFPS) on the date you left the Armed Forces.

AFPS 75

Widows - If your marriage took place before you left Regular Armed Forces Service, it is likely that your widow will be entitled to a FFP:

- If your marriage took place after you left Regular Armed Forces service and your date of leaving was on or after 6 April 1978 there may be an entitlement to a FFP based solely upon pensionable service earned from 6 April 1978 onwards.
- If your marriage took place after you left Regular Armed Forces service and your date of leaving was prior to 6 April 1978 there will be no entitlement to a FFP.

Widowers/Civil Partners - To be eligible for a pension you must have served on or after 1 October 1987. If the marriage / civil ceremony took place during Active Service there will be an entitlement to a pension based on your total Service. However; if the marriage / civil ceremony took place after your retirement the pension entitlement will be based on Service from 6 April 1978.

Eligible Partner - Your partner may be eligible to receive a pension where death has been deemed to be attributable to Service causes under either the AFCS or WPS. For a partner’s pension to be awarded you must have:

- Given service on or after 15 September 2003, and;
- Have been in a substantial and exclusive relationship at the time of death and;
- Both have been free to marry.

Rates Payable - If you left service before 1 April 1973 your spouse will receive a pension of 1/3 of your basic pen-
Rates Payable - If you left service before 1 April 1973 your spouse will receive a pension of 1/3 of your basic pension, no Short Term Family Pension (STFP) is payable. If you left service after 1 April 1973 and did not buy into the Half Rate Widow’s Scheme your spouse will receive a pension as follows:

- For service before 1 April 1973 – 1/3 of the basic pension earned by service before 1 April 1973.
- For service after 31 March 1973 – 1/2 of the basic pension earned by service after 31 March 1973.

If you left service after 1 April 1973 and did buy into the Half Rate Widow’s Scheme or all your service is after 31 March 1973 your spouse will receive half of your basic pension. If you married after your discharge your spouse will receive half the basic pension earned by your service given after 6 April 1978.

A STFP equal to your rate of pension in payment at the time of your death will be paid for 91 days to your spouse. This may be increased to 182 days if there are any eligible children.

Survivor Benefits on Re-marriage / Forming a Partnership / Cohabitation - From 1 April 2015

If you receive a FFP and you decide to re-marry or form a civil partnership or cohabit your pension benefits will not be affected. You should however inform EP of your change in circumstances in order that your records can be updated.

Veterans in receipt of an attributable pension from AFPS 75 with a condition that entitles them to a payment under the War Pension Scheme and widows and dependants of those veterans who died on or after 1 April 2004

If you are a Veteran who falls into the above category or you are a widows/dependants of a Veteran in that category, you should be aware that if an attributable pension is being paid under AFPS 75 or was being paid to a Veteran on their death, due to an attributable invaliding condition, it will not automatically follow that an Attributable Forces Family Pension will be paid to any widow and/or dependants.

In these circumstances, even when death has been accepted as attributable to service under the WPS, the AFPS has the right to carry out a Discretionary Awards Review. This is to ascertain, on the balance of probabilities, whether the death was caused by the invaliding condition and the date of death occurred on or after 1 April 2004. This is because the burden of proof used to determine attributability under the WPS is different from that used under the AFPS.

The Discretionary Awards Review will determine whether there is a connection between the cause of death and service. If there is no connection an Attributable Forces Family Pension will not be paid. In these cases a pension would be paid by the WPS and where there is an entitlement, a non attributable Forces Family Pension will be paid under AFPS 75.

AFPS05 and RFPS.

Spouses/Civil Partners/Eligible Partner - Pensions are paid to surviving spouses, civil partners, eligible substantive partners and are payable from the day after death. You must have had at least 2 years qualifying service.

A spouse, civil partner or partner’s pension will be calculated by multiplying your final pensionable earnings by 1/112 (adjusted to allow for increases in price inflation between retirement and death) and then by your reckonable service. The maximum reckonable service which may be used in this calculation is 37 1/3 years. If you are in receipt of an ill health pension the enhanced reckonable service used to calculate your pension will also be used to calculate your spouse’s, civil partner’s or partner’s pension.

The figure will be approximately 62.5% of the member’s pension but may be less. For example if the spouse, civil partner or eligible partner is more than 12 years younger than the member, their pension will be reduced by 2.5% for every complete year that they are younger than the member. This is subject to a maximum reduction of 50%. Spouse’s, civil partner’s and partner’s pensions are paid for life and are taxable.

Survivor Benefits on Remarriage or Forming a Partnership - Your pension benefits will not be effected if you decide to remarry or live with another person as husband and wife or form a civil partnership.

Forecasts

Any requests for a dependants forecast should be submitted in writing to the Veterans UK at the address shown on page 1 (not to EP). You will need to quote your Service number and National Insurance number and the date of your marriage. Failure to supply this information may delay your forecast of benefits and in particular if you fail to quote your date of marriage we will assume that you married your spouse during service and we will base the forecast on the full widows/ers entitlement. One free forecast of benefits can be supplied within a 12 month period, others can be obtained but a charge will apply.

Child Benefits

Children’s pensions are payable up to the age of 17 (AFPS 75) or age 18 (AFPS 05/RFPS). Payment may be extended in certain circumstances such as further education or incapacity beyond this age but unless the pension has been extended due to incapacity the pension will cease at the age of 23.

If your payments are extended you must tell us immediately if that child ceases full time education or training or if there are any other changes in circumstances that may affect payment. If your child wishes to take a gap year be-
there are any other changes in circumstances that may affect payment. If your child wishes to take a gap year between secondary school education and returning to pursue a full-time course in higher education or training this must be applied for in advance of the commencement of the gap year. Failure to do this can result in the pension not resuming when the child returns to higher education or training.

**Armed Forces Bereavement Scholarship Scheme**

This scheme gives children, whose parent has died predominantly due to their service, a head start in life by providing financial support towards further education training and/or a university degree. The scheme is for those bereaved since 1 January 1990 where the parent died whilst serving in HM Armed Forces. The scholarship is paid for a maximum of 3 years for further education and for the first undergraduate course in a UK higher education institution.

If you need any further information please call the Veterans UK Helpline on 0808 1914 218.

**Life and Resettlement Commutation**

The Finance Act 2004 contained provisions for the running of tax privileged pension schemes. These are the Pension Tax Simplification rules. Payments which contravene these are classified as unauthorised payments. If an unauthorised payment is made by AFPS there are significant tax penalties on the individual pensioner and a further tax charge made to the pension scheme. These tax penalties can last for the rest of the pensioner’s lifetime.

The Pension Tax Simplification rules declare that a member’s pension may not be reduced once it is in payment. This means that you can no longer make an application for Life or Resettlement Commutation once you have left Service. If the AFPS allowed you to do so any lump sum raised by commutation would not be tax free, your pension would become an unauthorised payment and be taxed at 40% above your normal rate of tax. This level of taxation would continue for as long as your pension is in payment. There would also be a tax charge applied to AFPS. As a result post-service applications for commutation will not now be accepted.

HMRC have given transitional permission to allow those who left Service on or before 5 April 2006 and who are currently in receipt of Resettlement Commutation to follow it IMMEDIATELY with Life Commutation (where entitlement exists, meaning the pension does not reduce). If you intend to apply for Life Commutation following Resettlement Commutation, you should apply for this 6 months before you reach age 55 to allow all processes to be completed.

**Pension Sharing On Divorce**

Where a decree of divorce was granted after 1 December 2000, a Court can make a pension sharing order following the divorce. More details on this can be found in MMP/131 which is available by searching for Armed Forces Pensions on Divorce on GOV.UK or by writing to the Pensions on Divorce Team at the Veterans UK address shown on page 1.

**Former Spouse Pension Credit Age**

Pension Credit Members (PCMs) who are entitled to pension benefits as a result of a Pension Sharing Order, can claim their pension from age 55. Pensions are actuarially reduced to accommodate this revision. Should any Former Spouse PCM wish to enquire about this option, they should write to The Pensions on Divorce Team at the Veterans UK address shown on page 1.

**National Fraud Initiative**

Veterans UK are participating in the National Fraud Initiative. This is a data matching exercise against other public sector data systems, to help detect incorrect and fraudulent payments. Veterans UK have a legislative duty to protect the public funds they administer and may use the information held in connection with your pension for the prevention and detection of fraud. Pension information will be shared with other Government departments for these purposes only.

**War Pension and Armed Forces Compensation Schemes**

If you have any enquiries about the War Pension Scheme or the Armed Forces Compensation Scheme please contact Veterans UK at the following address:

- Veterans UK Norcross, Tomlinson House, Thornton Cleveleys, LANCASHIRE, FY5 3WP
- Email: Veterans-UK@mod.uk
- Free Veterans UK Helpline(UK only) 0808 1914 218
- Free Veterans UK Helpline(Overseas) 0044 1253 866043
- Text phone 0800 169 34 58

**Armed Forces Independence Payment (AFIP)**

AFIP was put into place in April 2013 as an additional benefit under the Armed Forces Compensation Scheme (AFCS) to ensure that seriously injured Service and Ex-Service personnel with an AFCS award do not suffer financial detriment because of the introduction of Personal Independence Payments by the DWP. The qualifying criteria for an award of AFIP is entitlement to a Guaranteed Income Payment at the rate of 50% or above. Any enquiries should be sent by e-mail to DBS-OPPT@MOD.UK. Information on how to make a claim can be found by visiting www.veterans-uk.info.
Veterans Welfare Service

Veterans are entitled to access the services of the Veterans Welfare Service. They offer help and advice in relation to War Disablement Pensions, Armed Forces Compensation Scheme, Armed Forces Pension Scheme, Welfare Issues, State Benefits and ex-Service charities. Contact them on 0808 1914 218 or 0044 1253 866043 if calling from abroad or visit our website: www.veterans-uk.info

What to do if things go wrong

We make every effort to get things right, however, occasionally things go wrong. We deal with all complaints as quickly as possible and do everything we can to put things right.

Veterans UK - If you have a query about the pension that you have been awarded, please get in touch with us at the Veterans UK Pensions Division at the address shown on page 1. Please telephone or write to us with details of your concern. We will try to respond fully within ten working days; however this is not always possible as we may have to contact another organisation.

If you wish to make a complaint regarding the service you have received please write to: Veterans UK, JPA Complaints, Mail Point 335, Kentigern House, 65 Brown Street, Glasgow, G2 8EX.

EP - If you have a query about the payment of your pension into your bank account, its taxation or GMP, this should be directed to EP. Please telephone or write to them at the address shown on page 1 and they will aim to provide you with an answer within ten working days.

If you are not satisfied with the way that your EP enquiry has been handled, please write to the Armed Forces Pension Service Manager at EP who will look into the matter urgently. Following this, should a complaint remain unresolved, you may write to the General Manager, Payment Services, at EP.

Internal Disputes Resolution Procedure

If you have a dispute that you cannot resolve about your pension, you may ask for your case to be looked at under Internal Dispute Resolution Procedure (IDRP). However, the normal complaints procedures (above) should be exhausted before invoking the IDRP. Details of the IDRP are contained in a MOD brochure called AFPS Dispute Resolution Procedures which can be found at www.gov.uk

If you disagree with the decision after the IDRP you will have further rights of appeal to the Pensions Ombudsman. You should, however, contact The Pensions Advisory Service (TPAS) before you write to the Pensions Ombudsman. Their address is:

• 11 Belgrave Road, LONDON, SW1V 1RB
• Telephone: 020 7630 2250
• Website: www.pensionsadvisoryservice.org.uk

The Royal Navy and Royal Marines Widows' Association

We are here to offer support, friendship and comfort to those bereaved whose spouse/recognised partner served in the Royal Navy or Royal Marines. Joining could not be easier and is free to all. Please take a look at our website or contact us on - 023 92 654374 or email mrmwidowsassociation@hotmail.com

The Army Widows Association

We offer friendship and support, counselling and respite weekends to those bereaved whose spouse / recognised partner served in the Army (both Regular and Reserve). Joining could not be easier. Please take a look at our website www.armywidows.org.uk or contact us on 0300 666 0136 or email info@armywidows.org.uk.

Sanctuary for Veterans (S4V)

Our mission is to offer injured veterans and their families respite and rejuvenation at a relaxing retreat combining bespoke accommodation with mentoring support and family activities based in Little Budworth, Tarporley, Cheshire. The charity aims to raise money needed to build the ‘Centre of Excellence’ to offer training, counselling and welfare support with 23 lodges providing accommodation for members during their stay with us. For more detail please visit www.sanctuaryforveterans.co.uk or email info@sanctuaryforveterans.co.uk or call 01829 76005.