They shall grow not old, as we that are left grow old;

Age shall not weary them, nor the years condemn.

At the going down of the sun and in the morning

We will remember them.

BRAVERY ON THE MOUNTAIN

The Victoria Cross Awarded to John Joseph Farmer

The First Boer War

Since the annexation of the Transvaal by Britain in April 1877 there had been
much discontent from the Boers. They continued to demand independence but Prime Minister Gladstone refused to give in and grant this. On 13th December 1880 over 4000 Boers met to proclaim a re-constituted South African Republic the formal proclamation taking place on 16th December 1880 and almost immediately afterwards hostilities broke out.

The Commander of the British forces in the Transvaal and Natal was Sir George Pomeroy-Colley. Although his expertise in Staff Duties was impeccable he lacked experience in commanding troops in the field and one of his first mistakes was to underestimate the fighting ability of the Boers. They inflicted their first defeat on the British troops on 20th December when a column of the 94th Foot, marching from Lyndenburg to Pretoria was attacked at Bronkhorst Spruit and suffered over 150 killed and wounded out of a total force of 260 all ranks.

The Boers continued to besiege British outposts into early 1881 when Colley commenced relief operations, mounting the first on 28th January when he launched an attack on a force of 2000 Boers blocking his route of advance at Laings Nek. Once again the British column was beaten off and retired to bury their dead and await reinforcements.

There was now a brief respite from the fighting as President Kruger and the British Administration tried to reach a peaceful settlement.

On 26th February Colley undertook a reconnaissance in force to the summit of Majuba Mountain with its commanding a view some 2000 feet above the Boer positions of Laings Nek to the east. The force composed 22 officers and 627 men drawn from two companies of 58th Regiment under command of Captain AW Morris, (1) three companies of 92nd Regiment commanded by Major Hay, (2) two companies of 3rd Bn 60th Regiment commanded by Captain Holled-Smith (3) and sixty officers and men of the Naval Brigade from HMS Boadicea and HMS Dido. They were accompanied by Surgeon AJ Landon AMD and Surgeon EE Mahon RN and one NCO and three men of the Army Hospital Corps. (4) Surgeon Major H Cornish AMD and another soldier of the AHC moved out later and established themselves at a position between Majuba and Mt Imguela held by a company of the 92nd under Captain PF Robertson. (5) Here were left the horses and a quantity of ammunition in entrenchments prepared by the Highlanders.

Each of the fighting troops was ordered to take only greatcoats, waterproof sheets, three days rations and between them, four shovels and six pick axes. Each man was issued seventy rounds of ammunition and although the naval brigade had both rockets and gattling guns, these were left behind. Colley initially felt that water was not a priority, some would be found on the top of Majuba but each man ensured that his canteen was full before the party set off. (6)

**THE BATTLE OF MAJUBA**

The Principal Medical Officer for Natal was Deputy Surgeon General J Holloway CB (7) and he had as his Principal Medical Officer, Natal Field Force, Surgeon Major Thomas Babington. (8) Babington was warned at 9pm, half an hour prior to the start of the operation, that the force was about
to leave. Hardly enough time to make arrangements for the medical care of the force. He immediately warned Surgeon Landon and Surgeon Mahon to proceed with the force and they were to be accompanied by the men of the AHC. They quickly loaded a packhorse with their equipment and set off accompanied by bearers carrying seven stretchers. At 1am the second force set off and Surgeon Major Cornish assembled his equipment aboard a packhorse and two pack mules and set off with Private Lowe AHC, some bearers and the hospital sergeants from the regiments involved. (9)

The main body having set off into the night at 10pm and reached the foot of Majuba at 1.30am. The officer's horses were sent back to camp and a company of Highlanders ordered to dig in on the lower slopes. Guides led the column along the rough track, which led up the south side of Majuba. It was not an easy climb and wrong turnings were taken on numerous occasions and men fell and injured themselves but by 3.40am the advanced elements of the force reached the top. It was another two hours before the tail of the column wound it's way onto the plateau, tired and with lungs bursting; their number now reduced to 354. On reaching the top the men were given five minutes rest and then began to take up their positions. A well was dug and a hospital area set up close by. Surgeon Langdon and his men commenced unpacking their equipment, confident that they would not be required to use much of it. Colley felt it unnecessary to dig in and anyway the men were tired. He was confident that his position was impregnable. There seemed to be no discipline about concealment and noise and just before 6am the element of surprise was lost when a subaltern of the 58th fired a round into the Boers below. Other firing followed despite Colley calling for a cease-fire.

The Boers were taken by surprise and initially did not contemplate an assault on the hill but eventually men were rallied and at 7am began to climb Majuba. They continued advancing, firing as they went, for most of the morning and about 10.30am, whilst observing their progress, Commander Romilly RN was shot through the abdomen. (10)

Below the hill Surgeon Major Thomas Babington was concerned that there might be far more wounded than expected so mustered all remaining men of the AHC, under command of Surgeon Ring (11) and set off with orders to try to get as far up the mountain as possible. (12) It was not long before the relief force came under fire. Babington himself went under a flag of truce to the Boer General, Smit and received assurances that he would not be harmed as he went about his errand of mercy. He set up a temporary field hospital at O’Niel’s Farm, at the foot of Majuba and began searching for wounded and it was not long before he found Surgeon Major Cornish lying fatally wounded on the lower slope, shot through the left lung. (13)

Soon after 1pm a party of Boers gained the top of Majuba, in front of the position held by the Highlanders and subjected the latter to a withering fire. Battle now ensued as lines broke, were reinforced and broke again; still the Boers came on. The British lines gradually contracted into the center with Colley himself was in the thick of the fighting but in the vicinity of the hospital position was hit in the head at very close range, the bullet entering
just above the right eye; he fell mortally wounded. (14)

The battle raged around the hospital area and as Surgeon Mahon was treating Commander Romilly the Boers appeared above the hospital position and began to pour fire down, wounding Private Sealey AHC in both shoulders. Mahon tried to stop them and a white flag was raised but shot away. Eventually he succeeded in contacting the Boers and pleaded for protection for the wounded. Surgeon Landon encountered the same problems and was himself shot in the lung but managed to direct Lance Corporal Farmer AHC, himself slightly wounded, to waive a white triangular bandage to indicate that there were wounded present (15). Standing up in full view he waived the bandage vigorously but was immediately shot through the hand, dropping the bandage. As he bent down to pick it up with his left hand he muttered to Landon, ‘I’ve got another arm’. As he waived the bandage above his head a bullet passed through his left arm, close to his elbow. The Boers then advanced on the position and the firing ceased. Despite his own wounds, Landon was able to give Farmer an injection of Morphine to ease the pain of his wounds.

The remnants of the British force now surrendered in pockets or tried to run down the hill but some carried on fighting to the bitter end. Down at Robertson’s position, those who had fled Majuba poured in, many wounded and Surgeon Major Cornish did his best to treat them. Shortly after, the Boers turned their attention to Robertson and his men and a mounted force of some six to seven hundred Boers surrounded the entrenchment and commenced pouring heavy fire into the ranks of Highlanders. Once Robertson received orders to retire he hastily organised loading the remaining stores and ammunition onto the horses and the wounded were prepared for evacuation. It was soon after this that Surgeon Major Cornish was shot in the chest whilst helping to carry a stretcher and despite waving a white handkerchief to the Boers. (16)

For the medical men, with the fighting over their job began. Surgeon Mahon continued to work on the wounded, totalling some thirty six, throughout the night, trying to ease their pain and keep them warm and dry, as rain fell. At dawn Babington and Ring along with 100 men reached the summit of Majuba and began to administer to the wounded, including their comrades from the Army Medical Department and Army Hospital Corps. During the battle, besides General Colley, 91 officers and men were killed in action and 134 wounded; those wounded who remained on the summit were now in need of urgent evacuation down to the farmhouse. By the end of that day there were twenty-four wounded in the farm, placed under the care of Surgeon Gormley assisted by Corporal Douglas and Privates Callard, Lane and Wallace AHC. Surgeon Major Cornish would die there at 10am on 1st March. The farmhouse would eventually be evacuated and closed down on 8th March, the field hospital in the main camp having transferred two officers and forty-nine men to Newcastle, which gave room to receive the wounded men from the farm. (17)
Joseph John Farmer was born in the Parish of St Andrews, Middlesex, on the 5th May 1854, just as another of Victoria's wars was starting. His father Thomas John Farmer eventually sent him to school in Kings Cross and then, at the age of 10 years he was apprenticed to a builder. Obviously the building trade was not to his liking and at the age of 13 years he left his apprenticeship and went to sea. Whilst in the mercantile marine he was shipwrecked twice, off the Isle of White in 1875 and again off Hong Kong in 1876. Farmer returned to dry land in 1878, being paid off at Liverpool and at about the same time he contracted small pox, being admitted to Hempstead Smallpox Hospital. Whilst recovering from the disease he helped subdue a delirious patient who tried to jump through a window. Perhaps as a consequence of this, on his discharge from hospital he was offered the post of Night Porter, attending to the delirious patients. He did not stay long in this post, leaving in August 1878 because of job cuts and moving to Banstead Asylum, where he stayed for only a short period of time.

Perhaps it was his interest in medical matters, which caused him to enlist in the Army Hospital Corps at Aldershot on 27th February 1879. His enlistment papers tell us that he was 5 feet 9¼ inches tall, with a chest measurement of 38 inches. His complexion is described as fresh and having Hazel eyes and dark brown hair. Both of his forearms were adorned with tattoos, no doubt acquired on his travels whilst at sea. After courses in Anatomy and ambulance work he left with reinforcements for the Cape of Good Hope. On arrival in the Cape he moved up country to Pietermaritzburg and then on to Ladysmith where he worked with Surgeon Major Babington, attending to the wounded from Ulundi. Further duties included escorting convalescents between Utrecht and Pietermaritzburg. During his time in South Africa Farmer managed to blot his copybook on several occasions. He had entries in the Company Defaulter Book for various offences including absence from Tattoo, insubordination, being drunk and a civil offence of
disturbing the peace in Pietermaritzburg when he broke windows and made a noise in Commercial Road. (19)

On the outbreak of the war with the Boers, farmer found himself in a field hospital attending to the wounded from Laing's Nek as well as some involvement in relief columns sent in the direction of Potchefstroom and to Lydenburg. Finally in February 1881 Farmer found himself struggling to the top of Majuba. (20)

After the battle Farmer, his wounds bound up, was evacuated down the mountain to the farmhouse and eventually to Newcastle where on the 8th April 1881 he was found unfit for further service and put aboard a ship bound for the Royal Victoria Hospital, Netley. (21)

It was during this time that Sir Evelyn Wood recommended Farmer for ‘favourable consideration for the Victoria Cross’.

Whilst at Netley the award of the Victoria Cross was announced by the War Office on 16 May 1881, ‘For conspicuous bravery during the engagement with the Boers at the Majuba Mountain, on the 27th February 1881, when he showed a spirit of self-abnegation and an example of cool courage which cannot be too highly commended. While the Boers closed with the British troops near the wells, Corporal Farmer held a white flag over the wounded, and when the arm holding the flag was shot through, he called out that he had "another". He then raised the flag with the other arm, and continued to do so until that also was pieced with a bullet.’ (22)

On the 6th August 1881 Farmer was ordered to proceed to Osborne House, Isle of White and to receive the Victoria Cross from Queen Victoria on the following Tuesday, 9th August.

A medical board which sat a few days before the medal presentation decided that farmer was permanently unfit, ‘both limbs have been seriously injured and he will scarcely be able to contribute in any way towards earning a livelihood in civil employ’. On the 10th August Farmer left the army after having served 2 years and 156 days towards his pension. He was granted an annuity of £10.00 from 27 February 1881. (23)

He initially moved to Camden Town and on 1st September 1881 joined the Corps of Commissioneraires. (24) On discharge life moved fast for Farmer, on 9th October he married Emily Saggars in the Old Parish Church of St Pancreas; they would eventually have five sons and two daughters. Shortly after his marriage life became hard for Farmer; on 14th July 1901 he wrote from his address of 169 Wandsworth Bridge Road, Fulham to the Secretary of State for War asking for his pension of one shilling a day to be increased to two shillings. In this letter he stated that his trade was a painter and that during the winter the cold affected his wounds and he had to stop work often. It was recommended that the increase be sixpence per day. In October 1925 he again wrote, this time from 27 Rectory Road, Fulham and his pension underwent a further increase. (25)

Joseph John Farmer lived to the age of 76 and died on 13th June 1930 in the Mount Vernon Hospital, Northwood. His must have suffered a painful death because the death certificate lists the cause of as Bronchopneumonia, Carcinoma of Pharynx and malignant glands of neck (26). He was afforded a military funeral, his coffin being borne through
the streets of Fulham on a gun carriage to his burial in Brompton Cemetery. A boulder from Majuba Mountain forms his headstone, being inscribed 'This rock, sent from the scene of the battle of Majuba Hill, South Africa, fought on the 27th February 1881 is dedicated to the memory of Joseph John Farmer, V.C. Army Hospital Corps. Died 30th June 1930, aged 76 years. Erected by his family, comrades of his Corps, together with Fulham and South African citizens. Rest in Peace.' (27)

BRAVERY ON THE MOUNTAIN

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18. Letter written by Farmer in VC File, AMS Museum
19. The National Archives, PIN71/2564, Farmer Pension File
20. Letter written by Farmer
21. Farmer Pension File
22. The National Archives, WO32/7402 Farmer VC Citation
23. Farmer Pension File
24. Letter written by farmer
25. Farmer Pension File
THE RAMC ANNUAL SERVICE OF REMEMBRANCE

My wife Gloria and I attended the above Service of Remembrance in the RAMC Grove on Wednesday 11th May 2016 at the National Memorial Arboretum. The Service commenced shortly after 1100 hours. Despite it raining throughout the Service it did not dampen the enthusiasm of those who turned out. The Ceremony was followed by the Annual General Meeting of the RAMC association. I have appended below the Order of Service for the RAMC Annual Service of Remembrance.

Order of Service

Introduction
The Grace and Peace of The Lord Jesus Christ be with you all

All: And also with you

Bidding
We have come together in the name of Christ to hear and receive his holy word. In particular we gather, to give thanks for the loyal and faithful service of the Royal Army Medical Corps and we ask for God's blessing on the Corps.

Opening Prayer
Let us pray
Almighty and eternal God, from whose love in Christ we cannot be parted, either by death or life: Hear our prayers and thanksgivings for all whom we remember this day; fulfil in them the purpose of your love; and bring us all, with them, to your eternal joy; through Jesus Christ our Lord
All: Amen

Responsory
Save your people, Lord, and bless your inheritance.
All: Govern and uphold them now and always.

Day by day, we bless you.
All: We praise your-name for ever.

Keep us today, Lord, from all sin.
All: Have mercy on us, Lord, have mercy.
We long for your salvation, O Lord:  
All: Grant us understanding, that we may live.

Lord, show us your love and mercy,  
All: For we put our trust in you.

In you, Lord, is our hope:  
All: Let us not be confounded at the last.

A reading from St John’s Gospel  
(John C14 v 1-14)  
Read by Brigadier Peter Fabricius  
FRCP FRCP(Ed)  
Representative Colonel  
Commandant RAMC & President  
RAMC Association

This is the Word of the Lord.  
All: Thanks be to God

Act of Remembrance  
Let us remember before God, and commend to his sure keeping: those who have died for their country in conflict; especially we recall today those who served in the Royal Army Medical Corps, those whom we knew, and whose memory we treasure; and all who have lived and died in the service of humanity…

The Last Post will sound during which time the flag will be lowered.

A period of Silence

Reveille will sound during which time the new flag will be raised.

The Flag Changing Ceremony will be conducted by Soldiers of 4 Armd Med Regt under the direction of the Comd Sgt Maj W01 Martyn Brabin RAMC. The Flag will be retired, framed and presented to 4 Armd Med Regt.

Intercessory Prayers  
Father of all mercies: grant that our remembrance this day may be consecrated for practical service and the world made better for our children's children.  
All: Amen.

Almighty God, stretch forth your mighty arm to strengthen and protect the armed forces: grant that meeting danger with courage and all occasions with discipline and loyalty, they may truly serve the cause of justice and peace; to the honour of your holy name, through Jesus Christ our Lord  
All: Amen

God of our joy and gladness, hear our prayer for the peace of this world and bring us at last, with all our companions in faith, to the peace of that city where you live and reign, Father, Son and Holy Spirit, now and to all eternity.  
All: Amen

Let us say together the Prayer that Jesus himself taught us

All: Our Father who art in heaven,  
Hallowed be thy name,  
Thy kingdom come,  
Thy will be done on earth as it is in heaven.  
Give us this day our daily bread and forgive us our trespasses as we forgive those who trespass against us and lead us not into temptation but deliver us from evil  
For thine is the kingdom, the power, and the glory for ever and ever. Amen

Act of Re-Dedication  
The Regimental Collect of the Royal Army Medical Corps
All: 0 God, whose blessed Son was made perfect though suffering, give thy grace, we beseech thee, to thy servants of the Royal Army Medical Corps, that by loyalty in hard service after the example of Saint Luke the beloved physician, we may be found faithful in ministering to those who need, for his sake who went about doing good, the same thy Son Jesus Christ our Lord. Amen

Let us now look to the future with hope and rededicate ourselves afresh to the service of God and our fellow men and women remembering in particular those who have served and those who will serve in our Corps, in the maintenance of peace and justice among all nations and peoples.

All: Teach us, good Lord, to serve you as you deserve; to give and not to count the cost; to fight and not to heed the wounds; to toil and not to seek for rest; to labour and not to seek for any reward, save that of knowing that we do your will. Amen

The Blessing
God grant to the living, grace; to the departed rest; to the Church, the Queen, the Commonwealth and all mankind, peace and concord; and the blessing of God Almighty Father, Son and Holy Spirit, be among you and remain with you always.

All; Amen

Go in peace to love and serve the Lord
All: In the name of Christ Amen

God Our father we acknowledge you as the only source of growth and abundance and ask that you hear the prayers of your people gathered here today to dedicate this tree in memory of our comrades who gave their loyal service to the Royal Army Medical Corps.

In the name of the Father and of the Son and of the Holy Spirit we dedicate this tree to the glory of God and in memory of Willie Yearwood.

Dedication read by: Brigadier BAC Smith CBE DL
National Chairman RAMC Association

Let us pray.
Father of all we pray for those we love but see no longer. Grant them your peace, let perpetual light shine upon them and in your loving wisdom and almighty power, work in them the good purpose of your perfect will. Through Jesus Christ Our Lord

All: Amen

The Lord be with you
All: And also with you

Let us bless the Lord
All: Thanks be to God

May the souls of the faithful departed through the mercy of God rest in peace
All: Amen

Move to tree site

Dedication of Tree in Memory of Captain William (Willie) Yearwood North Midlands Branch RAMC Association
In Flanders.Fields: 
Read by Major Marie Ellis 
Regimental Secretary

In Flanders Fields 
John McCrae

In Flanders fields the poppies blow 
Between the crosses, row on row. 
That mark our place; and in the sky 
The larks, still bravely singing, fly 
Scarce heard amid the guns below.

We are the Dead. Short days ago 
We lived, felt dawn, saw sunset glow, 
Loved and were loved, and now we lie 
In Flanders fields.

Take up our quarrel with the foe: 
To you from failing hands we throw 
The torch; be yours to hold it high. 
If ye break faith with us who die 
We shall not sleep, though poppies grow 
In Flanders fields.

The Service is now at an end. 
Thank you for being here today.

I took a recording of the service and 
would like to share it with you. If you 
cut and paste the following link and put it into your browser 
https://youtu.be/rDZqx3wcuY you 
can view it on You Tube.

ARMED FORCES COVENANT

https://www.armedforcescovenant.gov.uk

What is the Armed Forces Covenant?

To those who proudly protect our nation, who do so with honour, 
courage, and commitment, the Armed Forces Covenant is the nation’s 
commitment to you.

It is a pledge that together we acknowledge and understand that 
those who serve or who have served in the armed forces, and their families, 
should be treated with fairness and respect in the communities, economy 
and society they serve with their lives.

Who is involved?

The covenant supports serving personnel, service leavers, veterans, 
and their families. And is fulfilled by the different groups that have committed 
to making a difference.

These include:
Central government
• Single services (Royal Navy, British Army, Royal Air Force)
• Businesses of all sizes
• Local government
• Charities
• Communities
• Cadet forces and their adult volunteers

What is being done?

The covenant focuses on helping members of the armed forces community have the same access to government and commercial services and products as any other citizen.

This support is provided in a number of areas including:

• education and family well-being
• having a home
• starting a new career
• access to healthcare
• financial assistance
• discounted services

Further information about support services available to both serving personnel and their families, and veterans and their families are provided on gov.uk

Find information about working, jobs and pensions for members of the armed forces and their families.

For more information about the background of the Armed Forces Covenant go to the covenant policy.

Does it apply to you?

If you are a member of the armed forces, a veteran, or a family member, the Armed Forces Covenant offers a wide variety of support to ensure you are being treated fairly.

If you are a business, or a community organisation, you can find out how to show your support.

This site will help direct you to the most relevant information regarding policies, services and projects that you can benefit from.

Visit Armed Forces Covenant guidance and support for information on the breadth of the covenant and the support it provides.

MY TIME IN THE ARMY (CONTINUED)

John Silkstone’s story continues.

HOW TO GET YOUR OWN BACK

One day I received a rollicking from a second lieutenant for some minor misdemeanour that I can't remember. One night I was on guard duty by the lorry park. The officer in charge was the same officer, and he gave me another rollicking for my turnout. About midnight I spied him creeping onto the parking area. He was, I assumed, trying to catch me out, as the IRA had just stolen some weapons from another military camp's armory.

I hid under one of the wagons and shouted, “Halt! Who goes there?” the standard call for recognition. He didn’t answer, and dodged behind one of the vehicles. I could now see his lower legs and feet. I watched him as he slowly crept around the vehicles until he was at the side of the wagon I was under. In the loudest voice I could muster, I once more shouted, “Halt! Who goes there?” Being startled he jumped backwards, and so I shouted “Halt I say, halt!” and clouted his ankles with the pickaxe handle we had to carry.
His scream of agony was heard around the camp, and the guard commander and escort arrived at the scene. The officer was carried off to his quarters, and I was placed under arrest for striking an officer.

The following morning I was on a charge and in front of the Colonel. The officer hobbled into the room with a walking stick and gave his evidence. I informed the Colonel that I had shouted halt a total of four times and had been ignored. The Colonel asked the officer whether it was true that I called out for him to halt. After a few ‘hums’ and ‘haaas’, he confirmed that I had. The Colonel then gave me a lecture on military discipline and making sure of events before taking action. I was then dismissed.

The officer was asked to stay behind. I would have loved to have been a fly on the wall in the Colonel’s office that day.

**FAILED THE TEST**

I failed my first driving test, which was taken on a Thursday, and had to re-sit it on the following Monday.

The lads that passed were given a long weekend pass, and told to report to their new regiments on the Monday. I passed the test on Monday, and after four weeks driver training I was posted to 20 Field Regiment R. A. It was now my job to drive a quad, limber and twenty-five pound field gun around the City of London.

**NOT A BAD PLACE THIS, IS IT?**

I arrived at Woolwich, where the Regiment was stationed, at 15.00 hours on a Wednesday. I report to the Battery Headquarters, and was instructed to get some bedding and return the next day at 09.00 hours. The following day I was given an arrival form to complete, and told that if I had it done by 12.00 hours I could go home on a long-weekend pass. By 11:30 I was on the ferry crossing the River Thames to North London to catch my train.

**AS A DRIVER, YOU’RE DOING A GRAND JOB, NOW!**

On my return from leave I reported to 20th Field Regiment Royal Artillery and was attached to 107 Battery, and was informed that the Regiment was on standby for the Suez Crisis and that I was the spare driver and was to report to the gun battery.

With many others, I was put to work scraping the green paint off the twenty-five pound guns and painting them sand brown. This task took us over a week. We were then informed that the crisis was over, and we had to remove the sand brown paint and repaint the guns green.

**“FOLLOW US LAD, WE WON’T LEAD YOU ASTRAY!”**

Four of the lads formed a group, and stayed together all the time. Though they weren’t related, they were all named Jones. On my first Friday night in London they took me down town for a drink. I returned to barracks at 01.00 hours, only to be arrested and confined to barracks for the weekend.

On Monday I was charged and marched into the Battery Commander’s office, where I was asked why I was one hour absent and drunk. I explained I wasn’t drunk, and that I was back in camp before 06.00 hours and therefore thought I wasn’t absent. I was then informed that as I
was under the age of 18 I was not allowed out of camp after 23.59 hours, and that by the law of the land I was not allowed to consume alcohol. Ignorance was no excuse, and I was confined to camp and given seven days Restricted Privileges (RPs).

On Thursday afternoon, the BSM (Battery Sergeant Major) called me into his office. “Silkstone,” said he, “I believe it’s your eighteenth birthday tomorrow?” “Yes sir,” I replied. “I have spoken to the Battery Commander, and he informs me that if you can sweep the whole of the parade ground tonight between the hours of 1900 and 2100, he will cancel the rest of your RPs to allow you to go out and celebrate your birthday.” I left the office thinking of the mammoth task that lay ahead of me. At 1900 hours I was at one corner of the square with a bass broom in my hand. I hadn’t swept more than a few feet, when by my side stood Jones, Jones, Jones and Jones, each one with a bass broom in his hands.

The following morning I was once more in the BSM’s office. He told me that he knew that I had help in completing the task he had set me. He then said, “Last night, you learned a very valuable lesson that will help you for the rest of your life; friendship and companionship with your fellow man is a bond that nothing can undo. Help them, and they will help you. Here is a pass to have Saturday morning off work; I don’t want you drunk on duty. You’re dismissed.” His words have stayed with me to this day: “In your life you will meet thousands of acquaintances but very few true friends; when you do meet them, don’t lose them.”

WHAT NO TEA!

In 1957, we were exercising on Salisbury Plains, firing our twenty-five pound guns.

Our main billet was an old wooden WWII encampment called Rollestone Camp. There were electric lights but no wall sockets and, being summer time, no fuel for the pot-bellied stove, so we couldn’t make a hot drink. I found some wire and attached it to an electric plug that fitted into the light socket. To the other end I attached a spoon, and tied two pieces of wood across the top. A can of water was placed on the table, and the spoon placed inside with the wood resting on the rim. I switched on the light to heat up the home made electric kettle, and the whole lot blew up. Not only did it fuse the lights to the rest of the camp, it also knocked out two of the local villages.

THE INVISIBLE MEN

Also in 1957, I was sent on a NATO exercise. Because I was recovering from a leg injury, I was assigned to drive the umpire who was attached to the battery.

One day the battery moved location, setting up the twenty-five pound guns in a coppice. They were surprised when the umpire declared them prisoners of war: they had been in this new location for about five hours, and in that time they had dug themselves and the guns in and set up OPs (Observation Points). When they enquired why they were POWs, the Umpire blew a whistle and about fifty Ghurkhas popped up from out of the ground or down from trees. That was the first time I had seen or heard of these people. Throughout my military career, I heard more and more about the antics of these small
warriors from the roof of the world. They did, and still do, some unbelievable stuff

LET THE GOOD TIMES ROLL

At this time, skiffle was the ‘in’ musical thing. The four Jones’s and I formed a skiffle group called ‘The Js’ - the J for Jones and the S for Silkstone. Fred and Bill played guitar, Sam played his clarinet, Tommy played an old washboard with thimbles on his fingers, and I played a tea chest with a broom handle and piece of string, which sounded like a big bass. We got a few gigs in the pubs around Woolwich, which kept us in beer. We only performed for about six months, then Bill and myself were posted: Bill to Germany, I to The Military College of Science at Shrivenham.

WELL HUSH MY MOUTH

The College of Science covered acres of ground, and even had its own golf course. It was so large that I signed out a bicycle from the QM's department.

The College was the learning ground for new officers who had just completed courses at university or Sandhurst. One day I was cycling down the road when I heard a shout behind me. “You there soldier, stop!” I stopped, and was approached by a second lieutenant who gave me a lecture about not saluting him. I told him that I had saluted. He replied that I was lying, and that he was placing me on a charge.

At 09:00 hours the following morning, I was outside the COs office. The Regimental Sergeant Major asked the officer why I was on a charge; he said that I had not saluted him, and attempted to lie by saying I had. The RSM looked at me and said, “Were you on your bike Silkstone?” “Yes sir.” I replied. The RSM then explained to this young officer that, when riding a bicycle, a soldier does not salute with his hand but sits up straight on the bicycle with his hands on the handlebars and thus keeps control of the machine. He also informed him that he could go ahead with the charge, but would look a right idiot when explaining his case to the CO. The officer withdrew the complaint.

In November 1961, I applied to join the Royal Army Medical Corps (RAMC). This was accepted, and on the 8th of January 1962 I reported to the RAMC depot. So started more anecdotes.

(To be continued)

WALTER HART’S VISIT TO NORMANDY

Last November whilst attending the prize giving to school children from around the country by the Spirit of Normandy Trust - an organisation set up to keep the memory of the Normandy landings alive and who give prizes for essays written by children about the campaign - I was approached by a staff member of the Royal British Legion who asked if I would like to take part in a trip to Normandy. The trip being organised by the RBL and funded by the Libor Fund.* I was also told that I could take two carers. I said I would be delighted to go and submitted an application form with the names of my friend Shirley Harper-O’Neill and my grandson Ben Hart as carers.

*LIBOR Fund

The importance of the covenant to the government was highlighted by the decision of the Chancellor to transfer
£35 million from fines levied on the banks for attempting to manipulate the LIBOR interest rate to the MOD for use in supporting the Armed Forces community.

The aim of the fund is to support the two principles of the Armed Forces Covenant:

• That members of the Armed Forces community should not face disadvantage in comparison to other citizens; and
• That special consideration is appropriate in some cases, especially for those who have given most such as the injured and the bereaved.

On Sunday 8th May 2016 the party of 13 Normandy Veterans, all having been awarded the French Chevalier of the national order of the Legion of Honour, met in a Hotel in Central London, along with a RBL guide, a tour manager and a doctor, who incidentally was an RAMC Officer. We set off at 07:45am for the Channel Tunnel. We arrived at the Novohotel in Caen at about 5p.m. local time.

Next day, Monday, we toured the landing beaches and several cemeteries, including that at Ranville, where many of the airborne troops who fell taking the strategic bridges are buried. Wherever we went the French people greeted us handsomely. At one restaurant after lunch the owner charged my two companions, but said it was free for me.

In the afternoon we were presented to the Mayor of Arromanches.

The Tuesday was foggy and raining, we got to Arromanches when the engine of the coach gave trouble and so Tuesday was a washout, but the tour guide and manager very cleverly rearranged the itinerary for Wednesday and nothing was missed.

We set off earlier than usual. We went to the Commonwealth Grave Cemetery at Tilly Sur Suel, where a very close friend of pre-war days is buried. He was badly burned and died
when his Bren Gun Carrier went over a mine during the breakout from Caen.

We went to the museum in Arromanches and finally had a short parade in the Cemetery in Bayeux, where the doctor recited a poem, and my friend Shirley laid a wreath on behalf of the London Borough of Hillingdon, she is a former Mayor and I laid a wreath on behalf of the Ruislip RBL and West London Normandy Veterans.

NATIONAL INSURANCE CREDITS FOR PARTNERS OF ARMED FORCES PERSONNEL OVERSEAS AFTER 6 APRIL 1975

My daughter-in-law who is accompanying my son on his current tour of duty in Paderborn contacted me thinking the information on how spouses and civil partners of armed forces personnel posted overseas can fill gaps in their National Insurance record could be of interest to members of this Newsletter.

If your spouse falls within the criteria laid down, then a visit the following link would not go amiss:

https://www.gov.uk/government/publications/national-insurance-credits-for-
partners-of-armed-forces-personnel-overseas-after-6-april-1975

Please let me know of any successful claims.

ARMED FORCES PENSION SCHEME (AFPS) NEWSLETTER 2016

The AFPS Newsletter 2016 is appended to this newsletter for your perusal.

TURNING OF THE PAGE CEREMONY – WESTMINSTER ABBEY

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<td>Sat 2 Jul 16</td>
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<td>Sat 1 Oct 16</td>
<td>253 (NI) Med Regt</td>
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<td>Sat 3 Dec 16</td>
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DCHET – Defence Centre for Health Education and Training (the new phase 2 training establishment at Whittington Barracks, Litchfield).

The Books are now located at the front of Westminster Abbey under the RAMC windows.

The Ceremony always starts at 1100 hours sharp.

Those wishing to attend should be in at the designated location before 1045hrs so that they can be in position and, if they need a seat then earlier as there are only approximately 20 seats.

Those attending should state that they are attending the RAMC Service and will be allowed in.

BIMONTHLY MAGAZINE – MILITARY JOURNAL

I have received an email from the Editor/Publisher of The Military Journal.

He has sent me the link to the two different formats for the Military Journal Issue 3 2016

The PDF format can be accessed by going to;

https://www.dropbox.com/s/yxsc6mrfpnoyr03/Military%20Journal%20Issue%2003%202016.pdf?dl=0

The other is a Flip-over edition and can be accessed by going to the following link;

http://online.pubhtml5.com/ehqh/ossq/

I hope that you enjoy reading the Journal.

Within the context of this year May commemorations regarding especially the Second World War, sees again for you loyal readers, the premier launch of a new addition from AVMJ Electronic Magazines: THE JOURNAL. This independent magazine will only appear during special events, commemorations or as a special
informative (including forgotten historical issues!) and background stories. We are extremely proud presenting our latest link(s) enabling you to start reading our first issue NR 01 of May 2016. 
https://www.dropbox.com/s/suimok9h90shh0/The%20journal%20issue%2001%20May%202016.pdf?dl=0  PDF

http://online.pubhtml5.com/ehqh/cjsy/ Flip Book

THE HIGHAM’S ON THE HIGH SEAS

All at sea - Getting to the start line & Panama

When I joined the RAMC as a boy soldier in 1970, I never ever thought that a career in the Army Medical Services would prepare me for the challenges of sailing around the world. But, thinking back, I gained all my sailing qualifications whilst in the services and I certainly had my fair share of opportunity for adventure and danger, so maybe it was good preparation for our ultimate challenge.

It was always my ambition to sell up and sail around the world at 55 so with this in mind, early retirement wasn't a difficult decision for me, but more of a wrench for my wife Laurie who isn't a sailor by heart. So when we managed to purchase our first ever sailing yacht Moonraker in 2007 we had the opportunity to first explore the Mediterranean before going further afield.

The “Moonraker” is a Morgan 44 centre cockpit cutter rigged sloop sailing yacht, built in 1989. She isn’t the youngest boat, but she is very seaworthy, strong and at 21 tonnes, up for the challenge. She has a deep draft fin keel with additional ballast. Comfortable accommodation for 4 people, master stateroom with a queen sized bed and en-suite with bath. The guest cabin comprises of a double berth with en-suite bathroom. It has a 66hp Yanmar engine plus an 8Kva diesel generator. Diesel capacity 663 litres across three tanks, water 890 litres in two tanks. There is air conditioning aft and forward cabins plus an Echo Marine 24gph water maker. The centre cockpit which means that we do have a good sized aft en-suite bedroom with a double bed surrounded by book cases. Laurie’s negotiated conditions for getting on board!!

Having had the opportunity to partially retire from my post army civilian job, we were lucky to have 5 years sailing in the Mediterranean during the summer and working for a short period each winter. This time allowed us to get to know the boat before taking on a longer ocean passage. It became clear to me that getting to know the boat means having to spend a lot of money to replace everything on the boat as it inevitably wears out. They say that the only thing that works on an old boat is the Skipper!!
Moonraker Sailing off Malta

Our plan is to circumnavigate around the world in a westerly direction starting and finishing in Trinidad & Tobago. After getting through the Panama Canal we plan to have two longer six month stopovers in New Zealand and South Africa where we will get the boat out of the water and do some sightseeing. We expect the whole trip to take 3 to 4 years.

This plan meant that we would need to move the boat down to the Canaries so that we could sail across the Atlantic in the December 15. We managed to rent the house out, get all our belongings in store and with a big deep breath board Moonraker in Gibraltar in early May. This allowed six months to explore the Algarve, parts of North Africa and also visit Madiera before heading down to the Canaries. The trip to Madiera and then on to the Canaries was our first really long ocean trip. It went well and started to give Laurie the confidence that she could take on the Atlantic. We ended up spending about ten weeks in Fuerteventura where we further prepared the boat and watched the Rugby World Cup action whist visiting my brother and his friends who live on the island.

We returned to UK for two weeks to see Ralph, our first grandchild who was born on 7th Dec 15. The timing wasn’t great, but we did have the opportunity see him before we started the big trip. Laurie has become very skilled in finding wifi and using Skype.

Plans changed slightly when our middle son Stuart decided that he would join us earlier than planned to do the crossing to the Caribbean. It was always his intention to visit the Galápagos Islands during the Pacific leg of our trip. This meant that we spent Christmas on our own in Gran Canaria preparing the boat. For Laurie, the pressure was on to organise the boat with enough food and drink for at least 28 days. Meal plans and a watch system were put together so that we each knew what we would be cooking when we were on “Mother Watch”. It was great to hear that the supermarket would deliver direct to the boat and all of a sudden we had a great pile of supplies on the dockside looking for a home somewhere on the boat.

Stuart joined us on 28th Dec 15 and we set off the next day to sail direct to Barbados. Most sailing boats plan to cross the Atlantic at this time of year because the trade winds are established and you tend to have the wind blowing you across in an east to west direction. This is great for the speed of the boat, but not very comfortable as the boat tends to roll about on the Atlantic swell making life uncomfortable. Especially for the first 3 to 5 days whilst everyone gets their sea legs. However, life does settle down in to a routine of being 4 hrs on or off watch for two days and then having Mother Watch for your day off on the third day.

The journey across took 22 days which is average for a yacht of our size and the weather was as predicted. However, after our first 300 miles at sea it all nearly came to an end when we were in heavy seas and collided with a large Sperm Whale. We were travelling at 8.5 knots which is a good speed in a yacht, suddenly we thought that we had grounded when the boat hit something and momentarily slowed down. The depth at time was about 3400m so we hadn’t hit the bottom, but as we looked around for a cause, a very large Sperm whale breached out of the water looking very confused.
The look in its eye said everything and then it dived again to go on its way. At that time I was so glad that we have a strong long keeled boat as I’m sure that in a lighter fin keeled yacht it would have been ENDEX.

When the weather settled, Stuart offered to go for a swim and check for any hull damage. All he found was a very clean patch on the front and bottom of the keel, so at least that meant less scrapping for me when we next clean the bottom. In hindsight, there was nothing that we could have done to avoid the collision. Hitting a whale or a submerged container is every sailor’s nightmare. We were lucky to get away with no damage!!

When we were 500 miles out from Barbados we sustained a crack in the main boom during a heavy weather gybe at night. This meant that we could not use the main sail for the rest of the journey but being a downwind sail, we managed well with only the Genoa foresail.

Just as well Laurie had got the meal plan right as we were very poor at catching fish. The gin had almost run out and we arrived in Barbados on 19th Jan 16 in time for my birthday and managed to get a weld repair to the boom.

We had about a week before some female friends joined us for the sail down to the Grenadines via Martinique, St Lucia, St Vincent and the Tobago Cays. They flew home from the Grenadines and we carried on to Trinidad where we planned to get our water maker serviced and operational before we entered the Pacific Ocean. Laurie’s spirits flagged when she realised that it was back to male company and conversation for the foreseeable future.

On the way down to Panama we visited the Dutch ABC Islands which were very special, especially if you like a laid back lifestyle and lots of scuba diving. We regularly snorkelled and saw loads of sea life and coral.

Finally, before getting to Panama we visited the San Blas Islands. This is a very special place where most of the locals still live in stilted villages on very small remote islands. Pure white sandy islands with a single palm tree are common and it is certainly the place to go if want to find your own private island.
On a journey like this you do meet a lot of other boats heading in the same general direction. In the main most of the boats regardless of nationality are very friendly with a shared common interest and we have made some really good friends along the way. More importantly, Laurie has been able to enjoy some occasional female chatter with other boat crews and importantly carry on the continuous book exchange as we go along.

We are now well into the Pacific Crossing and I will send Mick future updates of where we are. But, our fishing has improved and as seen in the photo it is a lot easier to keep the pantry full with local fruits plus our best catch so far, a 70kg Marlin. Please judge for yourselves:
23rd May 2016 - I think we are getting better at fishing

Follow the Highams on their journey by going to their blog at blog @ www.getjealous.com/highamsafloat

DID YOU SERVE YOUR NATIONAL SERVICE AT TIDWORTH?

Alan Booth a former National Serviceman served in the RAMC at 20 Company RAMC, Tidworth from 1957 to 1959 as a Clerk.

He would very much like to get in touch with any former members of 20 Company RAMC, Military Hospital Tidworth who may have served during the above period.

If you wish to contact Alan please go to his FB Page at:

https://www.facebook.com/alan.booth.370?fref=hovercard

BIKE TOURS FOR THE WOUNDED

I have extracted the following from one of the RAMC related FB Groups which Andy Game posted on the Group.

“After weeks of running around at work organising a list of training as long as an orangutan’s arm I am now on leave!

Heading to Normandy for the 72nd D-Day Anniversary and leading a 9 day Battle Field tour for Bike Tours for the Wounded. There are 31 bikes with 50 riders and pillions, some pillions being wounded and injured service personnel and Veterans.

This amazing charity funds trips to America for our wounded personnel and veterans, giving them a motorcycle trip of a life time and the confidence to get back out there.

I’m donating my leave and money to run this fund raising tour, and all the riders carrying the wounded in America pay their own way too. This allows 100% of donations to go to funding the places for the wounded.

If you would like to help me reach my target of £6.5k to help our Wounded, Injured and Sick Veterans and Serving Troops then please check out my Fund Raising Page below. Your help is appreciated and even a couple of pounds help.

Many thanks to all!”

If you would like to make a donation to this worthy cause then please visit:

https://bt4tw.everydayhero.com/uk/andrew-game-master
ABSENT BREThERN

Kenneth Gordon Brock
Keith Singleton

RIP GENTLEMEN
Dear Pension Member,

This is your 2016 AFPS newsletter, which contains information about your pension and instructions on how and when to contact Veterans UK and Equiniti (EQ). Please keep this safe as you may need to refer to it in the future.

How you can contact us for further help or information

Veterans UK JPAC Enquiry Centre

If you have a question about your Armed Forces Pension you can call the JPAC Enquiry Centre. The centre is open from Monday to Friday 7am to 7pm and you can contact them on: 0800 085 3600 from the UK or +44 141 224 3600 if calling from abroad.

Please have your Service and National Insurance number ready 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.

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 (EQ) - Communications Centre

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

Questions about pension payments, changes to your banking details and P60 information should be made to the EQ Communications Centre. The centre is open from Monday to Friday 8am to 6pm and you can contact them on Telephone: 0345 121 2514. From abroad: +44 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 EQ from Tuesday to Friday. When contacting EQ, please make sure that you quote your EQ Reference number and National Insurance number and provide a daytime telephone number if possible.

EQ should respond to your enquiry within five working days although it may take up to ten working days for a reply during busier periods. If you telephone, fax or email EQ it may be necessary for them to reply by post.

EQ contact details are as follows:
- Postal address: Equiniti, PO Box 1246, Sutherland House, Russell Way, CRAWLEY, RH10 0HZ
- Email: Veteransukpensions@equiniti.com

Pension Increase

The Government consider an increase to pensions each year. The decision is based on the Consumer Price Index (CPI) in September of the preceding year. As the CPI was minus 0.1% as at 30 September 2015 the Government has confirmed there will not be an increase in April 2016. All AFPS Pensions will therefore remain at their 2015 level.

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. The 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 Deductions (COD). EQ 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, and EO will write to you in advance to let you know about this and the adjustment to your pension rate.

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 EO the correct notification in respect of GMP. Their contact details are HMRC NICO, Benton Park View, NEWCASTLE UPON TYNE, NE98 1ZZ. Telephone 0300 200 3500.

Your Tax Code and P60.

HMRC tells EO 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 EQ 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 EO 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 tell EO straight away in writing or by telephone. Changes to overseas bank details can only be accepted in writing. Also if you have any queries about taxation please direct them to EO. Court of Protection Order or Power of Attorney documents should be sent to EO for registration and return.

Important - Please do not use email to tell us about 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 EO pensions (if you receive more than one)
- your National Insurance number or
- pension reference

Life Time Allowance (LTA) Queries

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

About your Method of Payment

If you are currently paid by payable order, we would like you to consider having your pension paid directly into your bank account. There are advantages to having your payments made directly into your bank account, such as:

- It's 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 or do anything once the payment method is set up, unless you want to change the account it is paid into.
• Your money is available to you as soon as it is credited to your account.

Please contact EQ by telephone or letter with your bank account details. EQ is unable to pay to certain types of account, however you will be advised if this affects your account when you contact us.

**Changes to the State Pension from April 2016**

From 6 April 2016 a new 'single-tier' State pension will be introduced which will replace the existing Basic State Pension and Additional State Pension. The changes will not affect AFPS benefits in any way. Further information about the new State Pension can be found at www.gov.uk/government/publications/state-pension-fact-sheets.

**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 tell EQ 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 EQ. 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 Adult Dependant Benefits. Eligibility is dependent upon whether you were a member of AFPS 75, AFPS 05, AFPS 15 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 Adult Dependant Benefits:

• 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 benefits 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 Adult Dependant Benefits

**Widowers/Civil Partners** – For them 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 Armed Forces Compensation Scheme (AFCS) or War Pensions Scheme (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 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 Adult Dependant Benefits and you decide to re-marry or form a civil partnership or cohabit your pension benefits will not be affected. You should, however, inform EQ 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 widow/dependant 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 benefits 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, attributable benefits will not be paid. In these cases a pension would be paid by the WPS and where there is an entitlement, a non attributable Adult Dependant Benefits will be paid under AFPS 75.

AFPS 15, 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.

Adult Dependant Benefits 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 may be reduced. This is to take account of the fact that the pension can be expected to be paid over a longer period. 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 affected 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 made in writing to Veterans UK at the address shown on page 1 (not to EQ). 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 widow’s 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 (AFPS15, 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 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.

Army 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 Pension Tax Simplification provisions for the running of tax privileged pension schemes. Payments which contravene these are classified as unauthorised payments, which if made by the AFPS incur 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, disqualifying 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 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 the 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 to help detect incorrect and fraudulent payments. We have a legislative duty to protect the public funds we 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 (WPS) or the Armed Forces Compensation Scheme (AFCS) please contact Veterans UK at the following address:

- **Veterans UK, Tomlinson House, Nercross, 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.gov.uk/veterans-uk

**The Armed Forces Covenant**

The Armed Forces Covenant sets out the relationship between the nation, the government and the armed forces. It continues to apply to members of the Armed Forces and their families even after they have left service. Since 2011, the covenant has helped veterans in a number of ways, including:

- giving priority to veterans accessing NHS services for service related conditions,
- delivering improvements in mental health care provision including extending access to mental health care to 6 months after discharge, increasing the number of veterans’ mental health professionals, establishing a 24 hour helpline and a support and advice website
• providing help for those leaving the Armed Forces to go on to higher/further education: not least through payment of tuition fees, which may be passed on to a spouse or partner in the case of bereavement or extreme injury
• exempting payments made under the Armed Forces Compensation Scheme and the War Pensions Scheme from the assessment for Universal Credit

If you would like to find out more about what the Covenant means to you visit GOV.UK and search for Armed Forces Covenant.

Enhanced Learning Credits If you left the Armed Forces between 1 April 2011 and 31 March 2016, your entitlement to ELCs may have changed. Please check at www.enhancedlearningcredits.com

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.

EQ - If you are not satisfied with the way that EQ has handled an enquiry, please write to the Armed Forces Pension Service Manager at EQ who will look into the matter urgently and aim to provide you with an answer within ten working days.

Internal Disputes Resolution Procedure

If you have a dispute that you cannot resolve about your pension, you may ask for an Internal Dispute Resolution Procedure (IDRP) decision. 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

Help, advice and Support

Veterans Welfare Service

The Veterans Welfare Service 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: www.gov.uk/veterans-uk

There are a number of associations who provide advice and support

The RAF Widows Association
The Royal Navy and Royal Marines Widows' Association
The Army Widows Association

These can be found by visiting The Confederation of British Service Organisations (COBS EO) at www.cobseo.org.uk and searching the member directory.