



# UNFORGOTTEN FORCES

Supporting Scotland's  
Older Veterans



Photo by cottonbro from Pexels

**p6**  
Dementia  
matters

**p8**  
Support for  
carers

**p10**  
Money talk

# MAGAZINE

ISSUE FOUR: WINTER 2021-22

# Contents

<b>Foreword</b>	<b>1</b>
<b>Unforgotten Stories</b>	<b>2</b>
<b>Coming out of the pandemic</b>	<b>4</b>
How to hit your stride as restrictions ease	
<b>Dementia matters</b>	<b>6</b>
What dementia is, living well and who can help	
<b>Support for carers</b>	<b>8</b>
A 'must read' if you look after someone unpaid	
<b>Money talk</b>	<b>10</b>
How a conversation could boost your income	
<b>The knowledge</b>	<b>12</b>

The Unforgotten Forces magazine is for older veterans living in Scotland, their families, and carers.

We welcome reader feedback: you can contact us by phone, email or in writing. You can also use the details below to let us know if you no longer wish to receive the magazine.

Email: [veteransproject@agescotland.org.uk](mailto:veteransproject@agescotland.org.uk)

Telephone: **0333 323 2400**

Write to: Veterans Project, Age Scotland  
Causewayside House  
160 Causewayside  
Edinburgh EH9 1PR

Unforgotten Forces is a partnership of military and civilian charities, led and co-ordinated by Age Scotland, that have joined forces to boost the health and wellbeing of veterans in Scotland age 65 and older. This magazine is funded by a grant from the Scottish Government. Age Scotland aims to ensure information is accurate at time of production and cannot be held liable for any errors or omissions.

ISSN 2635-1242 (print)  
ISSN 2635-1250 (online)

Age Scotland, part of the Age Network, is an independent charity dedicated to improving the later lives of everyone on the ageing journey, within a charitable company limited by guarantee and registered in Scotland. Registration Number: 153343 Charity Number SC010100. Registered Office: Causewayside House, 160 Causewayside, Edinburgh EH9 1PR.

# Foreword

## Welcome to Unforgotten Forces magazine.



Hello, and Happy New Year,

It's hard to believe that the second anniversary of the pandemic is almost on us. Though Covid-19 has loomed large in all our lives, we have each had a different experience of it. You may have been ill, lost someone you loved, been more stressed or lonely, felt little changed in your life, or even enjoyed more peace and quiet, and a slower pace of life. Whatever your journey has been, returning to community groups or activities you used to enjoy may feel strange. Larger social gatherings have lost familiarity and may feel less safe. On page 4 we look at what veterans' community groups and services have been doing to ensure their members can again enjoy camaraderie safely, and we offer tips for emerging from the Covid cocoon.

The pandemic has been especially difficult for some, among them people who are living with dementia, and carers. On page 6 we explore the topic of dementia. You can read about what Unforgotten Forces partners including Luminare, Erskine, Fares4Free and Sight Scotland Veterans are doing to support people affected by dementia.

If you look after someone such as your spouse, partner, parent or other relative, the Government and support organisations will recognise you as a 'carer'. Turn to page 8 to read about your rights, and to find out about support that Unforgotten Forces partners such as Armed Services Advice Project and Age Scotland offer carers like you.

With energy costs and prices rising it's a good time to consider what you can do to maximise your income. We 'talk money' on page 10 and introduce sources of financial advice and support available to older members of the ex-service community.

On page 12 we've our regular 'The Knowledge' feature. In this issue we look at the new fire alarms law that comes into force in February, introduce a fab new organisation offering veterans opportunities to get creative, and much more.

Best wishes  
Doug Anthony, Editor

# Unforgotten stories

## A Shed where veterans tread

The Princess Royal opens the Banchory Shed



On 1st September 2021 HRH The Princess Royal, Princess Anne, visited Banchory to officially open Scotland's first Men's Shed located within a Legion Scotland club. Mr Jason Schroeder, Scottish Men's Sheds Association Executive Officer, said: "Sheds offer a welcoming, supportive and intergenerational environment for local men to go for friendship, comradeship and to learn or pass on skills to others. We hope this Shed will also provide an avenue for ex-servicemen in and around Banchory to join and see what it has to offer. Veterans can thrive in a Shed environment which offers very similar types of banter, camaraderie, and purpose to the Forces. The Shed can also positively benefit from their involvement."

Paul Evans, Chairman of Banchory and District Men's Shed, said: "In 2015 Legion Scotland Banchory kindly offered four large garage bays in their building to become a Men's Shed. Local men took up the challenge, happily unaware that ahead was a challenging five years of planning, fundraising, and building work. We were honoured by the visit of the Princess Royal. The Shed is now building its membership rapidly, and launching long-planned activities including modelling, IT clinics, woodwork, metalwork, silversmithing and cycling.

"We are taking particular care to attract armed forces veterans. To support the Poppy Fund, we have recently made and sold around 100 large wooden poppies, resulting in £300 being raised and donated so far."

The Banchory and District Men's Shed is beneath the Legion Scotland building on Ramsay Road, and open on Tuesdays and Saturdays, 9.30am – 12.00pm. For details of this and other Sheds across Scotland:

Visit [www.scottishmsa.org.uk/find-a-shed](http://www.scottishmsa.org.uk/find-a-shed) Call 07465 202 834 Email [admin@scottishmsa.org.uk](mailto:admin@scottishmsa.org.uk)

## Camaraderie on the road

In September, after a covid-enforced year off, Legion Scotland hosted its annual Unforgotten Forces Pilgrimage trip for Veterans Community Support service users. Service Manager Tommy Douglas said: "Our party of 26 were an eclectic bunch from across Scotland who had never met, but who quickly bonded. One 84-year-old gentleman had been very isolated for 14 years, but really came out of his shell and made friends that I'm sure he will enjoy for years to come. At the end of the trip the Pilgrims left with spirits lifted."

## Pilgrims' progress

**A Legion Scotland pilgrim shares their recollections.**

Heading north from Edinburgh by coach we got acquainted, and learned our combined age was 1,914! At Fort William, our first overnight, dinner was followed by a sing along in the bar with our travelling guitarist Sheila. The barman said it was the best night they had had. The next day it was on to the Ben Nevis Range Visitor Centre, where we ascended Ben Mhor in a gondola and enjoyed breath-taking views. It was so well organised even our wheelchair users went up.

Then we visited the Commando Memorial at Spean Bridge, on which there was an inscription that said it all – ‘this country was their training ground - very inhospitable land’. Our last stop was Drumnadrochit for lunch and Nessie hunting (well, a walk around the exhibition centre!). Then back on the coach to our hotel in Inverness, perfectly located in the city centre.

The following day we visited Fort George, the mightiest artillery fortification in Britain. We were welcomed by RSM 3SCOTS and shown equipment used today - I could barely lift the body armour and couldn't imagine being in the field wearing it! We sampled ration packets, toured the church, museum, and jail, and even spotted dolphins from the ramparts.

Finally, on to the Culloden battlefields and visitor centre. It was incredible to learn that English, Scots, Irish and French fought for both sides. Heading home the next day we had a surprise stop at the Cairngorm Brewery in Aviemore for a beer tasting, which all enjoyed. The trip was just perfect. Thank you so much Legion Scotland and Unforgotten Forces.”

To find out how Legion Scotland can support you to re-connect with your community if you have lost touch, call Tommy Douglas on **0131 550 1560** or email **support@legionscotland.org.uk**.

## A game changing set of wheels

Fares4Free, Scotland's transport charity for veterans, has a new vehicle. Founder David Gibson explains the difference this will make.

“Our new vehicle is a game changer. Fares4Free has given around half a million pounds in free fares to date, and our passengers' journeys relate to activities, spinal injuries, motor neurone disease, cancer treatment, dementia and so many other needs. This high ceiling Mercedes is fully accessible, spacious, and comfortable for all passengers. We are grateful to Unforgotten Forces and the Scottish Government for the funding. The vehicle will provide up to 5 years' service and help sustain a unique veteran-focused transport service in Scotland for years to come.”

Recently the vehicle has become familiar sight at Loch Goil. This sea loch on the western edge of the Loch Lomond and Trossachs national park is rich in wildlife, including a seal colony, golden eagles, porpoises, and dolphins. It offers great fishing, and boasts HMS Coulport, an abandoned but impressive World War Two winch house. Loch Goil has proven an ideal destination for the social and morale boosting outings Fares4Free is providing for veterans such as Netta and James (pictured), who live in apartments independently in Erskine. Joining them was Terry, who recently lost her veteran husband. David Gibson said: “It is not unusual that new friendships are struck from these outings, and isolation is eased.”



Fares4Free's new van



L-R Netta, James and Terry at Loch Goil

# Coming out of the pandemic

**Covid-19 made everyone's world very small and quiet. Now, with vaccinations and some relaxation of pandemic rules, there is more freedom to get out and about. But that can bring its own challenges. You may have lost confidence or feel less physically able. And, of course, Covid-19 hasn't gone away. The good news is that there is a wealth of support out there to help you make the most of life after lock-down.**

## Getting moving

We were made to move, and regular physical activity offers a massive wellbeing boost. It doesn't take much. If you can, get out of your chair and move at least once an hour, take short walks, dance in your kitchen to a favourite tune, enjoy a stretch. If you are in general good health, you could start by doing a little, then gradually more. If not, ask your GP practice for advice on getting started. **Age Scotland** offers free **Keeping Active in Later Life** and **Older Veterans' Health and Wellbeing** guides. Call the Age Scotland helpline on **0800 12 44 222** for postal copies or read them online at [www.agescotland.org.uk](http://www.agescotland.org.uk).

Opportunities to enjoy activity with others at low or no cost are beginning to reopen, so ask at your local library, or community or leisure centre. Across Scotland **Men's Sheds** offer light physical activity, purpose, and friendship, and are very welcoming of older ex-service men. To find out about sheds near you visit [www.scottishmsa.org.uk/find-a-shed](http://www.scottishmsa.org.uk/find-a-shed) or call **07465202834**.

Charity **Paths for All** can tell you about safe, inclusive, and guided group health walks in your area. Call **01786 641851** or visit [www.pathsforall.org.uk](http://www.pathsforall.org.uk).

The internet is a treasure trove of help to get active. If you would like to be online but lack of know-how and cost are barriers, charity **AbilityNet** may be able to help. You can call them on **0800 048 7642**. **Movement for Health** offers online advice for physical activity if you live with a long-term health condition: visit [www.movementforhealth.scot](http://www.movementforhealth.scot).

## Enjoying camaraderie safely

Unforgotten Forces partners such as **Erskine** have worked hard to ensure older veterans can again enjoy social opportunities. Debs Dickson manages the Erskine Reid Macewen Activity Centre (ERMAC) near Bishopton. "We've made the Centre as Covid-safe as possible for our veteran members," says Debs. "As well as following government guidelines we've installed a thermal imaging camera that alerts us if someone arrives with a higher-than-normal temperature. Members sit in protective Perspex 'pods' while doing activities such as IT or art classes. Our staff are Covid tested twice weekly, and we have disinfectant fogging equipment ready to reduce the spread of viral infections if there's a contamination concern."

"When the Centre reopened some members were understandably tentative about coming back," says Debs. "To alleviate fears we made a video highlighting changes at the Centre, including some refurbishment, and explaining expectations on members and staff when attending. We continued to offer a blend of Centre-based and online activities for a while so our members could adjust."

"There have been mixed emotions, and initially we had to be strict about rules, be outdoors a lot and keep social groups small," says Debs. "Following the vaccine and booster roll-out we have been able to relax a little, in keeping with government guidelines. ERMAC has her mojo again!"

"We welcome new members," says Debs. "Our refurbishment is nearly complete, after which we can have up to 40 veterans each day enjoying what we have to offer."

For Sight Scotland Veterans, the focus is on supporting veterans with sight loss to again enjoy camaraderie. Jenny Liddell, who heads the charity's Community Support Team, says: "Social isolation, loneliness, and being less able to get out and about independently were issues for the veterans we support before Covid-19. The pandemic has highlighted these barriers and added new ones, such as challenges with social distancing. Many of our veterans are less mobile, and many need to rebuild their confidence in going out into the community again."

At the height of the pandemic support from Sight Scotland Veterans was remote. "Now our activity hubs in West Lothian (Linburn) and Renfrewshire (Hawkhead) have partially reopened and outreach home visits are recommencing, with safety still top priority" says Jenny. "Veterans going back to Hawkhead and Linburn first get a mobility assessment, with training and support to rebuild fitness and skills after lockdown for those who want it. Our expert rehabilitation team also help veterans to rebuild confidence to get out and about safely and independently. And across Scotland our outreach workers are again bringing veterans together socially, for now in small groups, with Covid-19 safety protocols. These can help overcome anxieties veterans might have about getting back out into the community or using public transport. Our outreach workers offer a listening ear, and practical support, to veterans, and their families. We're saying to our veterans 'go slow, take it easy, and ease back into the community at a pace that you are comfortable with.'"

Sight Scotland Veterans offers supportive group conference calls, directly and in partnership with the Age Scotland Comradeship Circles services. "These calls have been welcomed by many, helping to put a regular social slot into people's diaries and forging new friendships," says Jenny. "Our quarterly newsletter, The Bugle, also keeps veterans connected with updates and stories from the charity."

Contact the **Erskine Reid Macewen Centre:**

Tel. **0141 814 4534** / email [evonne.mccord@erskine.org.uk](mailto:evonne.mccord@erskine.org.uk).

Contact **Sight Scotland Veterans:**

Tel. **0800 035 6409** / email [hello@sightscotlandveterans.org.uk](mailto:hello@sightscotlandveterans.org.uk).

**Age Scotland** publishes a **Social Opportunities for Older Veterans** guide. Call the Age Scotland helpline on **0800 12 44 222** for a postal copy or read it online at <https://age.scot/veterans>.



Fun and games at ERMAC



Support from Sight Scotland Veterans

# Dementia matters

**Dementia is a set of symptoms caused by damage to the brain from certain diseases or conditions. It usually gets worse over time and there is currently no cure. Dementia is common, and as people live longer more people have family and friends who are living with dementia.**

The author Terry Pratchett referred to his dementia as 'The Embuggerance'. But receiving a dementia diagnosis does not herald an end to all that's good about life. If you are worried that you might have dementia, speak to your GP at the earliest opportunity. There are lots of other causes of dementia symptoms, many being treatable and some reversible. If it is dementia, the sooner you have a diagnosis the sooner you can get support. Dementia will bring challenges, but some people live well with it for years, and even enjoy new opportunities and friendships.

Your genes affect your likelihood of dementia, but the way you live your life matters more. Sitting less and being physically active, making healthy food and drink choices, being sociable and learning new things – these significantly reduce the risk, and if you have early-stage dementia, help you to live well for longer. Unforgotten Forces partners including **Legion Scotland, Sight Scotland Veterans, Combat Stress, Poppyscotland, Erskine**, and **Age Scotland** offer support and opportunities for healthy active living.

Researchers are studying possible links between military service and dementia. Post-traumatic stress disorder, hearing loss, smoking and alcohol misuse, health issues more common in the ex-service community, do seem to increase the risk of dementia. However, a recent study by the University of Glasgow compared Scottish military veterans aged up to 73 years with those who had never served and found no evidence that service increases the risk of dementia.

Of course, dementia doesn't just affect those living with it. Family members and friends may be caring for them on an unpaid basis. On page 8 you can find out about support for those carers.

## **Fighting dementia one mile at a time**

Charity **Fares4Free** is known and admired for helping veterans overcome transport problems. Soon, it will also offer bespoke guided taxi tours to make life better for veterans living with dementia: in Glasgow, Lanarkshire, and Shetland, and working closely with NHS partners, Alzheimer's Scotland, and communities. The tours will take veteran clients and their carers to areas of significance to them, and to local landmarks, with friendly drivers and digital 'sound boards' offering sound effects, facts and stories about tour locations. Fares4Free founder David Gibson says: "We hope these tours will stimulate good memories. Our passengers with dementia will help decide the route and locations of interest. Our drivers might just learn a thing or two from them!"

For information about **Fares4Free** contact David Gibson on Tel. **07708 299 399** / email [info@fares4free.org](mailto:info@fares4free.org) or visit [www.fares4free.org](http://www.fares4free.org).

## **Creative adventures for veterans with dementia**

Through Unforgotten Forces, Erskine care homes have hosted artists-in-residence, enabling residents with dementia to get their creative juices flowing. This ground-breaking 3-year project is a collaboration with Luminare, Scotland's creative ageing charity. "Being creative can be joyful, social, and confidence and self-esteem boosting," says Luminare Director Anne Gallacher. "Frequently care homes offer creative activities only to big groups, which some people with dementia find off-putting. Our artists were able to work with residents individually or in very small groups."



Spending many weeks at each Erskine care home, the artists got to know residents and personalised activities. “Gill, an artist, was told by a resident that he loved photography,” says Anne. “He didn’t want to take photos himself, so she sourced outdoors objects, and he directed which should go in a lightbox, how they should be arranged, and when the photo should be taken.” Some activities were unusual. “At Erskine’s Glasgow home there was pyrography: artistic wood burning,” says Anne. “The residents really enjoyed that, and some gave wooden spoons they had decorated as gifts to family members.”

Following individual interests, a theme emerged “Many residents enjoyed being out in nature, so we set up sheds for each home as indoors/outdoors arts spaces,” says Anne. “We’re creating a sculpture trail in the woods at Erskine’s Bishopton estate, where residents’ art can be enjoyed for years to come. Being able to display your work really matters to so many of them.” After being put on pause because of Covid, the sculpture trail is on track for completion late 2021/early 2022.

Arts opportunities extend beyond care homes. “There are dementia advisers and supporters across Scotland who can tell you what’s available locally,” says Anne. “Luminate itself coordinates a network of ‘dementia-friendly’ singing groups. Just find something you love – that is massively empowering and life-affirming.”



Art adventures in nature with Luminate and Erskine

## Not just memory loss – Agnes’ story

Problems with memory are common in dementia, but it can also affect thinking, mental agility, language, understanding, and even the senses.

Agnes, a former Army nurse, was diagnosed at age 57 with a form of dementia that causes sight loss. “It’s not a rare condition,” says Agnes. “It’s just something that’s not really talked about when people discuss dementia.”

Agnes is supported by Sight Scotland Veterans. “Attending their Hawkhead Centre [in Paisley] has given me confidence,” she says. “I’ve been getting rehabilitation there, so that I’m not afraid to use my long cane. I’ve been re-empowered to use equipment in the kitchen and to travel again. The Centre’s one of the best things that’s happened to me.”

Contact **Sight Scotland Veterans**: Tel. **0800 035 6409** / email [hello@sightscotlandveterans.org.uk](mailto:hello@sightscotlandveterans.org.uk).

## Dementia support and advice

**Age Scotland** publishes a suite of free dementia advice guides. Order postal copies from the Age Scotland helpline, **0800 12 44 333**, or read them online at [www.agescotland.org.uk](http://www.agescotland.org.uk).

**Alzheimer Scotland** has a free 24-hour Dementia Helpline. Tel. **0808 808 3000** / email [helpline@alzscot.org](mailto:helpline@alzscot.org). The service includes information about local opportunities and support.

# Support for carers

**If you are looking after someone such as your spouse, partner, parent or other relative, you are a carer, even if you don't think of yourself as one because you are 'just helping your family'. Caring for someone can be rewarding, but it can also be exhausting and frustrating and many carers do not receive the help they are entitled to.**

In Scotland, the Carers (Scotland) Act 2016 says a carer is someone who 'provides or intends to provide care for another individual'. The law gives you the right to support from your local council in your caring role and support to help you improve and maintain your health and wellbeing. Help is also available from carers charities and many ex-service charities.

## Support for carers ... ASAP

Hamish Fuller, Project Officer at the **Armed Services Advice Service** (ASAP) at Citizens Advice Scotland, says: "ASAP provides support and advice to the Armed Forces community, including carers. We recognise that they do vital work, and we're proud to offer ongoing support to carers in need."

"Carers can be veterans themselves, or those who provide care for veterans. Our advisers are highly trained in advising carers, whether that's through helping them apply for benefits, housing issues or helping them with a blue badge application."

## Luke and Mandy's story

Recently ASAP supported Luke, a veteran, and his wife Mandy\*. Mandy took ill and had to give up work, then Luke had to stop work to care for her. An ASAP adviser looked at their entitlement to various benefits, including Personal Independence Payment (PIP) which provides extra money to help with everyday life if someone has an illness, disability, or mental health condition. PIP was not initially awarded, but with the adviser's support that decision was appealed and it was then awarded at the enhanced rate for care and at the low rate for mobility.

ASAP contacted Home Energy Scotland, the Scottish Government funded agency helping people enjoy warmer homes and lower energy bills, on behalf of Luke and Mandy. This led to their home being fitted with a new central heating boiler and four radiators. Cladding in the house is being replaced at a reduced cost to increase energy efficiency.

Since giving up his full-time work to care for Mandy, Luke became socially isolated. ASAP connected him with Age Scotland's Comradeship Circles service, which offers regular phone-chat for groups of up to eight members of the ex-service community age 50 and older.

To contact **ASAP** call **0800 028 1456** or visit **[www.adviceasap.org.uk](http://www.adviceasap.org.uk)**.

To contact the **Comradeship Circles** service call **0800 12 44 222** or email **[veteransproject@agescotland.org.uk](mailto:veteransproject@agescotland.org.uk)**.

\*Names have been changed.

## Caring for someone living with dementia

**Age Scotland** runs regular workshops for unpaid carers of people living with dementia to learn more about their rights. Dementia Training Officer Rachel Davison says: “our workshops are free, friendly, inclusive and cover legal and financial support topics. Carers who join these tell us they better understand their rights and have more confidence to access these rights. We see them learn from each other’s experiences, share strategies, and feel less alone in their caring role.”

“Currently our workshops are online via Zoom video call software, and we offer online self-study for carers to learn in their own time and at their own pace.” For more information, and to sign up for our workshops visit [www.agescotland.org.uk](http://www.agescotland.org.uk) and search for ‘Dementia Training Calendar’ on the homepage. Alternatively, you can email [dementiatraining@agescotland.org.uk](mailto:dementiatraining@agescotland.org.uk).

**TIDE** (Together in dementia everyday) is a charity that connects and empowers carers of people with dementia, so they can champion their rights as carers and create real change. TIDE organises informal coffee mornings for carers and runs events to boost carers’ wellbeing and to help them ensure their voice is heard in decisions.

You can join the TIDE network online at [www.tide.uk.net/join-our-network](http://www.tide.uk.net/join-our-network) or contact them on **0141 353 5607** or by email to [carers@tide.uk.net](mailto:carers@tide.uk.net).

## More help for carers

**Care Information Scotland** is a Scottish Government service which provides information and advice if you look after someone, need care yourself or are planning for your future care needs. Tel. **0800 011 3200** / [www.careinfoscotland.scot](http://www.careinfoscotland.scot)

**Age Scotland Helpline:** Age Scotland offers information, friendship and advice to older people, their relatives, and carers. It can help with topics including carers’ rights, legal matters such as Power of Attorney and Guardianship, and benefits. Through their helpline you can also order a free **Guide for adult carers in Scotland**.

Tel. **0800 12 44 222** / [www.ageuk.org.uk/scotland/information-advice](http://www.ageuk.org.uk/scotland/information-advice)

The **Coalition of Carers in Scotland** brings together carers’ groups and individuals to enhance the support available to unpaid carers and raise awareness of the issues they face. They have produced detailed information about your rights under the Carers (Scotland) Act: [www.carersnet.org](http://www.carersnet.org)

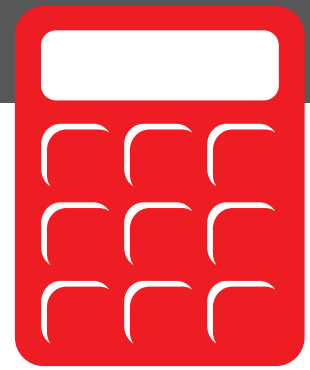
**Carers Trust** is a charity working with a network of local carers centres. They offer support to carers, including information and advice, respite breaks and training. Tel: **0300 772 7701** / [www.carers.org](http://www.carers.org)

**Carers UK** is a charity which provides advice and information to carers, as well as support through local carers’ groups. Tel. **0808 808 7777** / [www.carersuk.org/scotland](http://www.carersuk.org/scotland)

**Disability Information Scotland** provides information about services and support available in Scotland. Tel. **0300 323 9961** / [www.disabilityscot.org.uk](http://www.disabilityscot.org.uk)

### More support from Unforgotten Forces

Many Unforgotten Forces partner organisations provide support for carers in the ex-service community: both veterans themselves, and those caring for a veteran. Support may be available to assist with needs related to transport (**Fares4Free**, tel. **07708 299 399**), welfare support (**Poppyscotland**, tel. **0131 550 1557** and the **RAF Association**, tel. **0800 018 2361**), friendship and community support (**Legion Scotland**, tel. **0131 550 1560**), sight loss (**Sight Scotland Veterans**, tel. **0800 035 6409**), and during hospital treatment (**DMWS**, tel. **0800 999 3697**). You can also find out about the services they offer online at [www.unforgottenforces.scot](http://www.unforgottenforces.scot).



**Money can feel like a taboo subject, and if you find it hard to talk about, you're certainly not alone. But talking openly about your finances and seeking help when you need it can make a real difference – you may even discover that you're entitled to more support than you thought.**

## **Check in, and cash out**

With prices rising, notably energy costs, some will struggle to pay for essentials such as food and heating. Meanwhile, social security benefits relevant to older people are underclaimed, some massively so. It's estimated that 123,000 older households in Scotland are not claiming the Pension Credit they are entitled to, equating to £332m of unclaimed support each year. Pension Credit is a means-tested benefit for people over State Pension on a low income and with modest savings. Receiving it opens doors to other benefits. For instance, in 2020 in Scotland older people on low incomes collectively missed out on £88 million Council Tax Reduction support, a benefit that can be triggered by the award of Pension Credit.

It is important to check your entitlements if your family circumstances change. If you are living with a disability or health condition and your health becomes worse, you may become entitled to other benefits if you need care or supervision day-to-day.

If you were injured in the course of your military service, or became ill because of it, you may be entitled to compensation from the Ministry of Defence. Compensation awards can unlock yet more income from other sources. If you haven't received compensation, and your time in the Armed Forces has affected your health now, **Legon Scotland** can advise. Call **0131 550 1566** or email [pensionenquiries@legionscotland.org.uk](mailto:pensionenquiries@legionscotland.org.uk).

Veterans' family members can sometimes also be entitled to more. Husbands, wives, or civil partners that accompany a service man or woman on an overseas posting can have gaps in their National Insurance contribution records as a result. They may be able to claim 'Class 3 National Insurance credits', which contribute towards their State Pension entitlement and could increase the amount received. This may apply to you if the overseas posting was after 6 April 1975. You can check if you have any gaps in your National Insurance contribution record, and find out more about National Insurance credits for military spouses and civil partners, by contacting the **HMRC National Insurance Enquiry Line** on **0300 200 3500**.

The benefit and social security system can be confusing. But you don't have to face it alone. **ASAP** (Armed Services Advice Project) provides dedicated information, advice, and support to members of the Armed Forces Community in Scotland, including checks for benefits entitlements. The service is open to those currently serving, families and veterans and can be accessed through Scotland's Citizens' Advice helpline. In many areas, ASAP advisers can help with benefits form-filling, and benefits appeals where necessary.

The **Age Scotland** helpline also provides benefits checks, and the charity publishes a suite of free guides on money and benefits topics, and a **Veterans Guide to Later Life** with a money chapter. People with internet access and a suitable device can also join free online courses, using free Zoom software, explaining social security and home energy topics.

To contact **ASAP** call **0800 028 1456** or visit [www.adviceasap.org.uk](http://www.adviceasap.org.uk). Areas with dedicated ASAP advisers are Aberdeen and Aberdeenshire, Angus, Dundee and Perth, Argyll and Bute, Ayrshire, Edinburgh and the Lothians, Falkirk, Fife, Inverness, Moray and Nairn, Lanarkshire, Renfrewshire and Inverclyde, Stirlingshire.

You can call the **Age Scotland helpline** for advice, information, and free guides, on **0800 12 44 222**. For details of the online courses and to book, visit [www.age.scot/benefitsworkshop](http://www.age.scot/benefitsworkshop).

**I felt very relaxed. The small number of participants allowed for questions to be asked. I liked that the trainer presented in a non-jargon, easy to understand way.**

Participant in an Age Scotland social security workshop

## Financial assistance from the Armed Forces community

There are several charities and benevolent funds who provide individual grants to veterans and their dependants. Some are regimental or service organisations, who assist only their former members. Others can help anyone who has served in the Armed Forces, and sometimes their families and carers.

Grants are usually given to ease financial problems or help with the purchase of specific equipment such as mobility aids. They may also be given for household repairs, respite breaks and essential household items.

**SSAFA**, the Armed Forces charity, can assist with finding and applying for suitable grants. You can speak to them on their Forcesline, **0800 731 4880**, visit [www.ssafa.org.uk](http://www.ssafa.org.uk) or contact your local branch.

**Poppyscotland** has a tailored support and funding service that can help with rent deposits, home start-up items, repairs, and mobility aids and adaptations, as well as many other areas of need. The **RAF Association** provides a range of financial, and non-financial, support for RAF veterans and their dependants.

Contact the **RAF Association**: Call **0800 018 2361** or visit <https://rafa.org.uk/get-support>.

Contact **Poppyscotland**: Call **0131 550 1557** or email: [gethelp@poppyscotland.org.uk](mailto:gethelp@poppyscotland.org.uk).

## Be scam aware

A scam - also known as a trick, con or swindle - is an illegal act of fraud with the sole purpose of getting money from you. Anyone can fall for a scam, regardless of their age or health. However, someone who lives alone and who has limited social contact may not be able to discuss a letter or a phone call they have received with someone else to work out if it is real or not. Criminals can target people they think may be easily confused, or not able to remember the details of what has happened.

**Age Scotland** has a free advice guide to help you stay scam safe and explaining what to do if you think you have been scammed.

Call the Age Scotland helpline **0800 12 44 222**.



# THE KNOWLEDGE

## Get ready for new rules on home fire alarms

Every home in Scotland must have interlinked fire alarms by February 2022. Interlinked means if one goes off, they all go off, so you will always hear an alarm wherever you are in your home. The new law has come about because of the Grenfell fire in London in 2017, and it applies to all Scottish homes. It is the property owner's responsibility for meeting the new standard.

Older and disabled people who have a local Care and Repair service may be able to get support from them to instal the required alarms. Care and Repair services are charities which support older people, and those with disabilities, to repair, improve or adapt a home which is no longer suitable for their needs. They provide practical help with grant applications, finding reputable tradespeople and co-ordinating work on your home.

Most council areas have a local Care and Repair service. For information about these call **Care and Repair Scotland** on **0141 221 9879** or visit their website [www.careandrepairsotland.co.uk](http://www.careandrepairsotland.co.uk).

If you haven't had one recently, now might be a good time to request a free Home Fire Safety Visit from the **Scottish Fire and Rescue Service**. It will provide safety advice, information, and details of the change in the law during the visit and, if a property has no detectors present, supply interim detection. If an individual or household is assessed as being 'high risk' by the Scottish Fires and Rescue Service, and the home is owner-occupied, it can fit the interlinked alarms.

To request a Home **Fire Safety Visit** call **0800 073 199** or text **FIRE** to **80800**. You can also visit their website [www.firescotland.gov.uk/your-safety/at-home/alarms](http://www.firescotland.gov.uk/your-safety/at-home/alarms).

Age Scotland publishes a free guide, **Fire Safety at Home**. You can order a copy from their Helpline **0800 12 44 222**, or read it online at [www.agescotland.org.uk](http://www.agescotland.org.uk) (search 'Fire Safety at Home').

## Do you need a local champion?

Unforgotten Forces partners **Age Scotland** and the **Scottish Older People's Assembly** (SOPA) have been working together to establish a new route for older people to influence what's happening locally. The charities are encouraging and supporting each Council to appoint an Older People's Champion to be a link between the Council and older people in the area. The role of the Champion is to identify the issues impacting older people locally, to be a face of the Council for older people, and to amplify their voices within the Council chamber. They also have a remit to liaise, and potentially work together, with other Champions, such as Veterans Champions.

So far 19 of Scotland's 32 Council areas have a appointed a champion. Contacts for these Champions are available online <https://age.scot/OPC>, or you can contact the Age Scotland team by email to [campaigns@agescotland.org.uk](mailto:campaigns@agescotland.org.uk) or by calling **0333 323 2400**.

## Councils with a Champion

Aberdeenshire | Angus | The City of Edinburgh | Clackmannanshire | Dumfries and Galloway | Dundee City | East Ayrshire | Falkirk | Inverclyde | Midlothian | North Ayrshire | North Lanarkshire | Perth and Kinross | Renfrewshire | Scottish Borders | South Ayrshire | South Lanarkshire | West Lothian | West Dunbartonshire



## Get your creative juices flowing

**Veterans Tribe Scotland CIC** is a new non-profit organisation that offers veterans and their family members a range of creative and wellbeing events and activities throughout Scotland. Founder Gerry McGregor says: "We believe that no veteran, or their family, should feel lonely, anxious, or isolated. Using different forms of creativity, we bring the tribe together through a programme of free social events which includes arts and crafts workshops, bushcraft and metal detecting, model-making, wellbeing sessions, woodcraft, book clubs and more. Suitable for all ages and abilities, we're running both online and face to face, abiding by current Covid restrictions. Events coming up for Spring will include traditional crafts workshops, family spring crafts and wellbeing roadshow." Veterans Tribe Scotland is grant supported by the Armed Forces Covenant Fund Trust.

Visit [www.veterantribescotland.co.uk](http://www.veterantribescotland.co.uk) for more details and to join the tribe. You can also call Gerry on **07817 979 486** or email her at [gerry.mcgregor@veterantribescotland.co.uk](mailto:gerry.mcgregor@veterantribescotland.co.uk).



## Save money with the Defence Discount Service

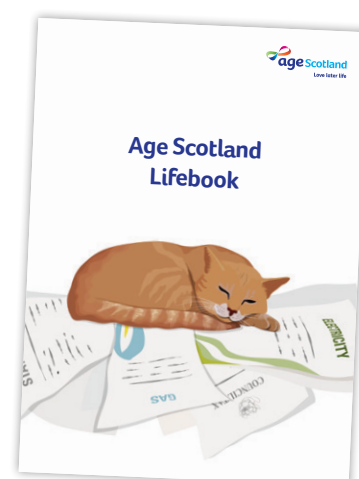
The **Defence Discount Service**, from the Ministry of Defence, provides online and high street discounts for members of the Armed Forces and the ex-service community, including veterans, bereaved family members and war/service widows and widowers. Registering online is free, and offers discounts from large national retailers, holidays, cars, days out, fashion, gifts, insurance, phones, and many other items.

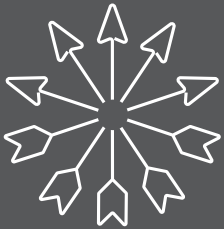
A Defence Privilege Card can be requested for use in shops, restaurants, and other high street venues. The card costs £4.99 for a 5-year membership. To register, find online deals and request a Defence Privilege Card, visit [www.defencediscountservice.co.uk](http://www.defencediscountservice.co.uk).

## Keep track of your paperwork with Lifebook

Bills, insurance, banking, health - life can involve a lot of paperwork. If you are bothered by your paperwork being untidy, and worried about what might happen if you or someone helping you needs to find something quickly, Lifebook may be a solution. This is a free booklet from **Age Scotland** in which you can gather in one place useful information and contacts. So, if in the future the roof is leaking and you need to find the number for the insurance company, or you can't recall where you left your passport, or you need to find the cat's microchip number, you'll find it in your Lifebook. Lifebook won't prompt you to record details such as account or PIN numbers which you wouldn't want to fall into the wrong hands.

You can request your free Lifebook from the Age Scotland helpline on **0800 12 44 222**.

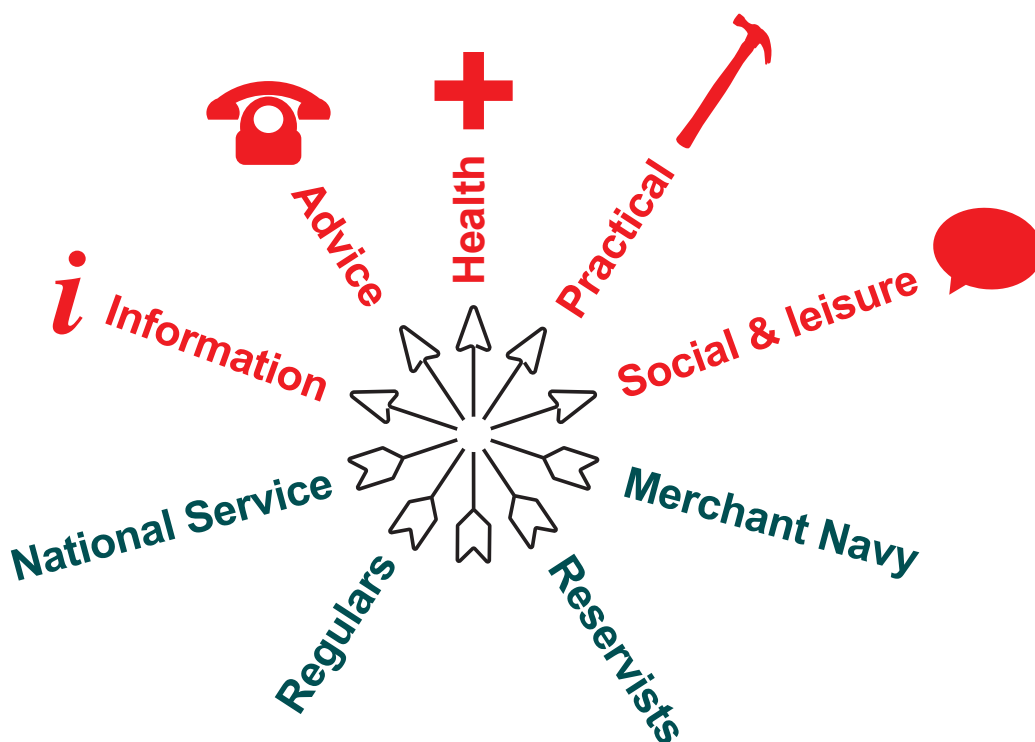




# UNFORGOTTEN FORCES

Supporting Scotland's Older Veterans

If you are aged 60 or older, live in Scotland, and served in the British Armed Forces, Unforgotten Forces is your doorway to camaraderie and extra support, should you need it.



@UFForces



@UnforgottenForces

[www.unforgottenforces.scot](http://www.unforgottenforces.scot)

0800 12 44 222

(The Age Scotland helpline can connect you with Unforgotten Forces services if you are unsure who to approach)

