



Nursing, hospital and home help  
for Officers' families – for life

# Newsletter

November 2012

## Lady Grover

This charming photograph of our founder, then Helen Grace Lawrence, was taken in 1890 by her fiancé, Captain Malcolm Grover, in Mussoorie, India. Helen Lawrence was born on 13 November 1868 into the fourth generation of her



family to serve with great merit in India. Her great-grandfather had led the Forlorn Hope at the storming of Seringapatam in 1799. Her grandfather, Lt Gen Sir George Lawrence, had been one of the few survivors of the disastrous Retreat from Kabul. Her father served with distinction in the Indian Civil Service, retiring to England to become a Governor of the Royal School for Officers' Daughters at Bath and of Guy's and Charing Cross Hospital. It is quite possible that his work with these two hospitals and with officers' families may have led Helen Lawrence as Lady Grover to set up her Fund. Certainly Charing Cross Hospital played a part in the early life of the Fund.

Captain Grover and Helen Lawrence were married in 1891. By 1911, General Sir Malcolm and Lady Grover were living in Simla during the General's tenure as Military Secretary in India. After 20 years of marriage to an Indian Army officer, Lady Grover would have been familiar with the limitations that a military salary placed on a family when an officer's dependants fell ill. So she set up the Fund to help families meet the unforeseen expenses of healthcare at a time when dependants were often living in England while their husbands were in India, or who had to return to England for treatment.

The Fund was set up in 1911, managed by a committee formed from the General's staff, with Lady Grover chairing all the meetings. Sadly, Lady Grover died suddenly on 24 April 1912 after inhaling a fishbone. The Fund was renamed as a tribute to her; on his retirement, General Grover continued to chair the Fund until 1936. Their daughter, Margaret Martin, served on the committee for many years, flying down from Scotland even in her nineties to attend the AGMs, and it was she who suggested that Home Help should be included as a benefit. Lady Grover's great-great granddaughter, Bridgit Getley is a trustee of the Fund, representing the fourth generation of her family's devotion to the care of officers' families.



**Major General  
Adrian Lyons CBE  
Chairman and Trustee**

## Dear Fellow Members of Lady Grover's Fund,

It is with great pleasure that I write my sixth annual newsletter as your Chairman. In this Diamond Jubilee and Olympic year, we also celebrate the completion of our centenary year. In 1912, a Home Committee was formed in London to look after the interests of the Fund which Lady Grover had founded in India in 1911.

What a farsighted and practical lady she was; the Fund's emphasis on looking after officers' families is as relevant now as it

was then, with our forces still in Afghanistan. Although in 1912 Afghanistan was going through one of its quiet periods, despite the war games at the Quetta Staff College that envisaged hordes of Cossacks riding down the Hindu Kush. We were not due to have our next war until seven years later.

It is very interesting to note that the concerns of the Fund's Committee in 1912 were not very different from those of today. In May 1912, for instance, the Committee raised the allowance for hospital fees to 5 guineas per week, and subscriptions were fixed at 13/4d (interestingly about £40 in current money), or 10 Rupees; in 1920, subscriptions rose to £1 and aid was raised from £3 to £5. These days we offer a much better ratio of subscription to benefit.

I alluded to this theme of rising costs of medical treatment, in particular Hospital Accommodation, in last year's letter. Over the last year the Committee has studied in some detail claims and grants from 2009 to 2011. Taking actuarial advice, this year's AGM voted in a rise in some grants, with an accompanying rise in subscriptions to fund this increase in our exposure.

## New Grants and Subscriptions

The annual subscription has remained at £35 since 2006, when it was raised from £30. Hospital/Nursing Home benefit has been increased during this period, and the number of weeks for Home Help has been extended by 3 weeks, although the overall maximum payment for Home Help has not changed. However, the overall benefit level of £6,300 has not been increased since 1997. Meanwhile, the Retail Price Index has risen some 20.8% since the middle of 2006.

A rise of 20.8% on £35 would increase the subscription to £42, which the Committee felt was too great a rise. A rise to £40



**General Sir Roger Wheeler  
GCB CBE  
Fund President**

General Sir Roger Wheeler was educated at Allhallows College and Hertford College, Oxford. He spent his early military service with the Royal Ulster Rifles in Borneo and the Middle East and served as a brigade major during the Cyprus Emergency in 1974. After serving on Lord Carver's staff during the Rhodesia talks in 1977, he was promoted to lieutenant colonel in 1978, taking command of 2nd Irish Rangers in 1979. He led his battalion in Belize, Gibraltar, Berlin and Canada. Immediately following the Falklands War he served as Chief of Staff in the Falkland Islands.

He was appointed CBE in 1983 and commanded 11 Armoured Brigade in BAOR in 1985. After a tour in MoD as Director of Army Plans, he took command of 1st Armoured Division in BAOR and became Assistant Chief of the General Staff in 1990. In 1993 he was made GOC Northern Ireland in the rank of lieutenant general and was appointed KCB. During this time, General Wheeler initiated the reduction of forces in Northern Ireland.

General Wheeler was appointed CinC Land Command in 1996 in the rank of general and was Joint Commander of the UK Forces deployed on NATO operations in Bosnia. He was advanced to GCB in 1997, taking up the appointment of Chief of the General Staff where he was responsible for the implementation of the Strategic Defence Review and the deployment of troops to Kosovo and East Timor before his retirement from the Army in 2000.

After leaving the Army, General Wheeler became Constable of the Tower of London and was President of Combat Stress. He is an Honorary Fellow of Hertford College, A Fellow of the Royal Geographical Society, a Patron of the Police Foundation and was Master of the Worshipful Company of Painter-Stainers. He has played cricket for the Stragglers of Asia CC; his interests include fly fishing, shooting and ornithology.

reflects a 14.3% increase. The Committee considered that the cost of domestic help had not risen sufficiently to warrant an increase in benefit levels. Keeping the Home Help benefit at its present level permits the Hospital Accommodation, Home Nursing and Convalescence benefits to be raised by 10% without undue risk to the Fund.

The effect of these increases on weekly benefits is:

Benefit	Old	New
Hospital/Nursing Home	£1,540	£1,694
Home Nursing	£315	£346.50
Convalescence	£315	£346.50

The maximum grant payable for any one week rises from £1,540 to £1,694. The maximum payable in any one year rises from £6,300 to £6,930.

I hope you will all agree that we still offer an excellent deal, keeping subscriptions low while keeping up with healthcare costs. The new subscriptions have already come into force for new members joining in the last quarter of this year, and will be applied to your Direct Debits on 1 January 2013. For those of you who still pay by Standing Order, please read the Secretary's notes at the end of this newsletter. The new level of grants will come into effect from 1 January 2013 for any claims which start after that date.

**Claim Statistics**

The statistics of claims for 2011 are as follows, with 2010 figures for comparison:

	2010		2011	
Hospital Accommodation	21	£27,238	16	£29,127
Home Nursing	1	£360	7	£4,460
Convalescence	1	£560	4	£3,960
Home Help	71	£37,282	76	£43,890
Ex Gratia	1	£1,500		
Total	94	£58,440	104	£82,938

Although this shows quite a steep rise from 2010 figures, it more nearly follows 2009 and grants paid in 2012 so far. Home Help continues to be the most popular in terms of both numbers of claims and value. Claims for Hospital Accommodation, in part reflecting healthcare inflation, continue to climb. Although there were 5 fewer claims in 2011 than in 2010, the cost was nearly £2,000 higher. Home Nursing and Convalescence have also increased in popularity and cost. These figures really drove our deliberations towards raising all grants concerned with nursing, and paying for an extra hike in those by leaving Home Help at its former level.

**Income and Expenditure**

We had an excess of income over expenditure in 2011 of £8,003, as compared to £11,580 in 2010. This does not include two generous donations received of £10,000 in 2010 as opposed to some £3,000 in 2011. We remain dependant on our income from investment. The Fund's accounts are available on request from the Secretary should you wish to see them.

**Investments**

The market value of our investments at the end of 2011 was £1,388,389, compared to £1,446,734 at end 2010. However, income from investment rose from £45,127 at end 2010 to £48,088 at end 2011. Again, we are grateful to Ivo Clifton of Rathbones who works our investments hard for us.

**Committee Membership**

In last year's letter I asked for volunteers from the serving officers' community to serve on our Committee. We felt that this would help to keep us tuned to the current needs of service families and would have the added bonus of helping to generate serving members for the Fund. I also asked for serving officers' wives to join the Committee as

they are the ones who benefit in real terms from the Fund and who could help in the recruiting drive through the wives' network. I am delighted to say that Rear Admiral John Gower has joined Brigadier Jon Brittain so that we now have two serving officers on the Committee. I also welcome Mrs Jane Thicknesse, wife of Commodore Philip Thicknesse, at Shrivenham. Both our new members have already been very active in recruiting.

## Membership

Membership stood at 3,081 at the end of 2011, an increase from 3,024 at the end of 2010. We did not do quite so well with recruiting younger officers last year, though, and the average age of members continues to rise. We have worked hard this year recruiting serving officers, however, and hope to continue to drive down the average age of our members to safeguard our future. Advertising has mixed results, but it is clear that mentions in regimental electronic newsletters do produce new members, so we are continuing to pursue that line. Our new website now permits potential recruits not only to see what we do and what benefits they could obtain from joining, but also allows them to download membership application forms and Direct Debit forms, thus improving the ease of joining.

I know that some of you have recruited members by mentioning us to friends or relations and I would urge those of you who have offspring in the Forces to recommend that they join. Word of mouth and recommendation are powerful recruiting tools, so please continue to do your bit for recruiting.

## Service Charities

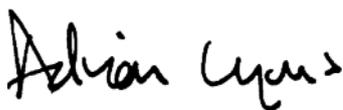
You will be aware, I am sure, that Lord Ashdown will be overseeing the way the Forces Covenant is upheld by government over the coming years. The Covenant is now enshrined in law and a Cabinet Committee has been formed to monitor it in action.

There is currently a great deal of activity in the Service Charities sector to work together more closely and make more efficient use of resources. Although Lady Grover's Fund is not a charity, we do work in the same milieu as the Service Charities. You will be aware that for many years we have been working closely with the Officers' Association, with whom we have obvious parallel interests. Indeed, the Fund's London Committee in its minutes of 1912 mentions the founding of the Officers' Association and recommends that we should work together for the benefit of officers and their families. Today, not only do we share offices with the OA in Mountbarrow House, but their General Secretary, Maj Gen John Sutherell, is a very active Vice President of our Fund; and OA's Head of Benevolence, Mrs Evelyn Strouts is a Committee Member and works on a daily basis with our Secretary. We have this year become members of COBSEO, the Confederation of Service Charities and in this way firmly align ourselves with the move towards partnership and colocation where possible.

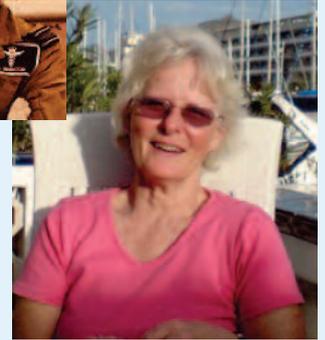
## Centenary Year

In our centenary year we have continued our theme of refreshing our look and business practices. We have worked hard to keep up with the trend of rising healthcare costs by increasing benefits to our members, and have striven to recruit more members to strengthen our Fund. While looking forward, we remember particularly Lady Grover, our founder, whose concern for officers' families continues to resonate so well with our Armed Forces today.

I wish you all the very best of good fortune and health for 2013.



**Adrian Lyons**  
**Major General**  
**Chairman**



## **Wing Commander Jo Kingston** **MB BS MRCS LRCP DipAvMed** **Committee Member**

Jo was born Josephine Hague in 1943 in Yorkshire. She qualified in medicine at St Thomas Hospital, London in 1966. After her hospital jobs, she was a General Practitioner in Windsor until 1980 when she was commissioned into the Royal Air Force.

She obtained the Diploma in Aviation Medicine in 1984, having completed flying training at RAF Swindon. She was promoted to Wing Commander and served successively as Medical Director at RAF Hospital Wroughton and as Senior Medical Officer at RAF Odiham, RAF Brawdy, RAF Chivenor and RAF Brampton. She served one tour as SMO in the Falklands.

Since retiring from the Air Force in 1996 she has served as a medical advisor to the Independent Tribunal Service and currently sits in a judicial role in the Appeals Service of the Ministry of Justice, as well as being the medical member of the Management Committee of Lady Grover's Fund. She has sailed her boat to the Mediterranean and undertaken two pilgrimages in Europe, one of them through blizzards in winter. She set up a charity in Spain to care for elderly or infirm expatriates.

She is married to a naval officer and has 4 children. Six grandchildren live in New Zealand. She is a passionate knitter and her other interests include sailing and portrait painting.



## Brigadier Jon Brittain Committee Member

Brigadier Jon Brittain is UK Head of Defence Logistics Policy, responsible for developing and setting the logistic strategy and policy framework across the UK MoD.

Prior to this he was the Head of Capability for Expeditionary Logistics and Support (ELS), where he was responsible for the planning and delivery of the future ELS capability across all three Services. His operational experience has been in Afghanistan and Northern Ireland. In 2010/11 he was in HQ ISAF, Kabul, responsible for information operations and religious, tribal and youth outreach across Afghanistan. In 2005 he commanded the UK Provincial Reconstruction Team in Northern Afghanistan.

Brigadier Brittain's staff experience has included posts on the Central Staff. As Head of Capability Improvement he designed and delivered transformational change as part of the MOD's introduction of Through Life Capability Management. As Deputy Director Air and Littoral Manoeuvre (ALM), he developed the strategy and forward plans for future capabilities within the ALM areas, including measures to address the helicopter lift shortfall. In 2010 he was seconded to industry as part of the Defence Career Partnership initiative.

His earlier service included a range of command appointments, notably as CO 7 Air Assault Battalion REME during the fielding of the Attack Helicopter, and staff posts in the Capability Sponsor and in HQ Land during operations in the Balkans.

He is a Chartered Engineer and a Fellow of the Institute of Mechanical Engineers.

He is married to Caroline and lives in Westminster and Eastbourne. He has three sons from his first marriage. He enjoys all sports and outdoor pursuits, antiques and contemporary English art and loves the walks and pubs of the South Downs.

## Parish Notices from the Secretary

### New subscriptions

You will have read in the Chairman's letter that our annual subscription will be raised to £40 from 1 January 2013. For those of you who pay by **Direct Debit**, there is no further action on your part as I shall ask your bank, via BACS, to change the payment. For those who continue to pay by **Standing Order**, I must ask that you take action before 1 January to change your payment to £40. If you wish to change to Direct Debit, which is our preferred method of payment, you can download a Direct Debit mandate from our website on the Membership Application page and send it to me when filled in. Or I can send you one if you're not an internet ninja.

### Email addresses

Last year I asked for your email addresses and I'm grateful to those members who kindly gave me their addresses – I was inundated for the first couple of months of 2012 and they are still coming in, albeit more slowly now! But I know there are many more of our members who have email addresses (particularly those of you still serving) and I would be very grateful for your help in saving time and effort and thus money by making it possible to contact you by email. If you have received this newsletter through the post, I don't have your email address. But don't worry if you don't have email – I shall be happy to continue corresponding by post.

We have changed our email address to [secretary@ladygrover.org.uk](mailto:secretary@ladygrover.org.uk) in order better to project our name. Please change your contact address for us to reflect this. However, if you forget and use our old address, it will still land in my inbox.

### Website

If you do have internet, may I urge you to visit our new website at [www.ladygrover.org.uk](http://www.ladygrover.org.uk). It reflects the new branding which we introduced last year and has greater functionality. You can download from there all the forms you need for claiming a grant or for joining the Fund; it lists the benefits to which you are entitled and has a complete set of up to date rules.

### 2013 AGM

The 2013 AGM will be held in Mountbarrow House, 6-20 Elizabeth Street, London SW1W 9RB on Tuesday 11 June 2013 starting at 2pm. Members are welcome; please inform the Secretary if you wish to attend. A copy of the accounts is available from the Secretary.

**Mike Vickery**  
Secretary



**Colonel Mike Vickery OBE**  
Secretary



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