



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

Newsletter

December 2014



Lee Holloway MSc Committee Member

Lee joined HMS Ganges in 1973 at the age of 15 as a Junior Seaman and saw active service in Egypt, Northern Ireland, the Gulf, and the Falklands conflict in HMS Broadsword, before being commissioned in 1986.

He was promoted to the rank of Lieutenant Commander in 1991 with a final appointment as Staff Operations Officer to the Flag Officer Scotland and Northern Ireland in Faslane.

Leaving the Royal Navy in 1993, he worked in the financial services sector before moving to the Defence and Security industry. From 2006 he was Head of International Business Development within RUAG Electronics, based in Zurich.

Lee joined the Officers' Association as Chief Executive Officer in August 2013 and became a member of Lady Grover's Fund's Committee in January 2014.



Major General Adrian Lyons CBE Chairman and Trustee

Dear Fellow Members of Lady Grover's Fund,

I am very pleased to be writing my eighth annual newsletter since taking over as your Chairman. We had a very busy year in 2013, although our overall expenditure on claims was rather less than in the previous two years. In 2014, the centenary year of the outbreak of the First World War, we found ourselves paying out a record sum in grants. However, as I will mention further in this Newsletter, the impact of new regulatory structures emanating from the Brussels and interpreted by the Prudential Regulation Authority at the Bank of England and the Financial Conduct Authority give your Committee some cause for concern and will need careful management if we are to continue to operate the Fund in a cost-effective way.

2013 Grants and Statistics

In January 2013 your Committee's decision taken at the 2012 AGM to raise benefits came into force. At the same time we raised the annual subscription to £40 to pay for these increases. You will all be aware of the rising cost of healthcare and we were determined that our Fund should remain relevant in its provision of healthcare assistance. In fact, as I have said above, we paid out less than in 2011 and 2012, and the comparative amounts paid for each type of nursing care continued the trend which began in 2012.

	2013		2012	
	No of Grants	Total Paid	No of Grants	Total Paid
Hospital Accommodation	14	£20,660	16	£29,251
Home Nursing	13	£17,497	9	£5,945
Convalescence	3	£4,190	3	£1,598
Home Help	43	£32,485	74	£43,267
Ex Gratia	1	£2,063		
Totals	74	£76,895	102	£80,061

As you see, the expenditure on Hospital Accommodation dropped some £8.6k and Home Help dropped £10.8k while Home Nursing rose £11.6k with only 4 more claims for Home Nursing than in 2012. This certainly went against the trend of recent years where we have seen Home Nursing and Hospital Accommodation together taking a larger share. The graph overleaf shows this clearly.

However, a preview of the 2014 figures to the end of November shows that Hospital Accommodation rose this year with Home Nursing dropping and Home Help fairly static. The overall expenditure on claims will be at a record level this year. It is always difficult to forecast year on year as it's a very small number of cases, statistically, that we are looking at. What is incontrovertible, though, is that as healthcare costs rise, so does our expenditure on grants.



Campbell Stuart Christie CBE Committee Member

Following a teaching degree and three and a half years in secondary education, Campbell joined the Royal Navy in 1983.

Early service included training and operational appointments, predominantly with the Royal Marines. He served in Northern Ireland and the First Gulf War.

In 1996 Campbell joined the Royal Naval Staff College and helped to design the Navy's part in the new Joint Staff College, at Bracknell.

In 2000, he was appointed to the MOD, co-ordinating the review of the £4.2Bn annual training budget.

He joined Assistant Director Naval Recruiting in 2001 where he was responsible for recruiting 5000 sailors and marines each year.

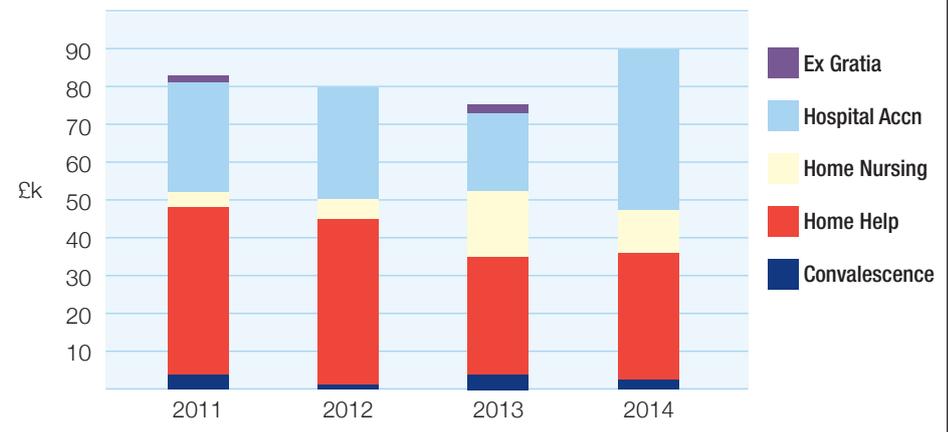
He became Deputy Director of the Advanced Command and Staff Course in 2003 and also spearheaded the UK's role in the development of the European Security and Defence College and led military missions to Russia, Egypt and Uzbekistan.

Campbell became Director Joint Technical Training in 2005 and was charged with delivering the Defence Training Review recommendations for technical training in the Armed Forces, a project worth £13Bn.

He was appointed Aide-de-Camp to Her Majesty The Queen in 2006 and became Assistant Chief of Staff for Training in 2008. He was appointed CBE in the 2010 Birthday Honours List.

He took up his role as Principal/CEO Bracknell & Wokingham College in 2011 having left the Royal Navy as a Commodore and professional head of the 250 strong training cadre.

Analysis of Grants by Type 2011-2014



Your Committee continues their monthly monitoring of the expenditure on claims. As you will see from our Accounts section next, we are still in a healthy position, but we need to keep a sharp eye on how much we are spending on claims. We are keen to keep the subscriptions at the present level of £40 per annum for as long as possible, but must be realistic. We remain in close touch with our Actuary to advise on our risks. Your Committee are content with the amount and size of claims which we receive and are satisfied that we have the funds to cover them now and for the foreseeable future.

Income and Expenditure

In 2013 we returned to a position of having an excess of income over expenditure. Income exceeded expenditure by £13,644 compared with 2012's excess of expenditure of £5,409. This was largely due to the lower than usual expenditure on grants. Although our operating expenses rose by some £4k, this was largely due to the fact that the Actuary carried out his triennial review in 2013 at a fee of £5.4k as against 2012's fee of £540. This was mitigated by a drop in expenditure on rent of about £1k; we remain grateful to both the Grosvenor Estate and the Army Benevolent Fund for allowing us to lodge in their Victoria premises so economically.

The Fund's accounts are available from the Secretary in paper or electronic form should you wish to see them.

Investments

The market value of our investments at the end of 2013 was £1,576,204 as against £1,418,654; an increase of £197,692. This continues five strong years of performance that has seen our reserves grow from £1.3M in 2009. The income raised from investments in 2013 was £39,317 net of investment management fees. At last we are beginning to see a small rise in income. For comparison, in 2012 our investments raised £35,093 net of fees. We are indebted again to Rathbones, and in particular to Will McIntosh-Whyte, who have continued to maintain a safe level of risk in our investments while increasing their capital value and income.

Committee Membership

There has been some movement in the Committee over the last year. We had to bid farewell to our long-serving Medical Member of the Committee, Wing Commander Jo Kingston-Shrubb. We miss Jo's invaluable knowledge and cheery personality on the Committee. We must have a medically qualified member on the Committee and were fortunate to be introduced to Lt Col Sharon Woodhouse, a serving officer in Queen Alexandra's Royal Army Nursing Corps. Sharon's speciality is Recovery and Rehabilitation, and therefore very relevant to our business. Since Sharon's arrival, she and the Secretary have added a new safeguard to our operating procedures. Before each quarterly Committee Meeting they sit down and discuss each case in the light of our rules, checking for consistency of approach and that each claim makes sense from a medical, nursing and recovery point of view.

We have elected two other new members this year – Commander Stephen Mackay, a retired naval officer, and Lt Col Nicky Murdoch, a retired Army officer who is CEO of the Defence Medical Welfare Service.

There has been quite a bit of movement in your Committee over the last few years, so it's probably time to remind you who we all are:

Maj Gen Adrian Lyons
(Chairman and Trustee)

Mrs Bridgit Getley
(Trustee)

Air Cdre Stephen Anderton
(Vice Chairman and Trustee)

RAdm John Gower

Brig Jon Brittain

Air Cdre Peter Johnson

John Gower, Jon Brittain and Sharon Woodhouse are all serving officers; all others with ranks are retired. You will find short CVs and pictures of the members in previous newsletters and in this one.

Membership

New members joining this year have just kept pace with our fallout rate, so membership numbers remain static. We have taken on Mick Latter, an Army Warrant Officer shortly to be promoted to Captain in the Reserve Forces, on a part-time basis to help with marketing. He will be sprucing up our website and our presence on Facebook and Twitter and we hope by better targeted marketing to grow our membership over the next years. One of the factors that may well help us with recruiting more members is the change in commissioning status for officers. We are, under our present rules, restricted to officers with Regular Commissions. In future all commissions will be the same with no differentiation between regular and reserve. We are considering changing our rules to include officers who have served or are serving in the reserves. This would have to be proposed and ratified at our AGM in April, so if any of you have any thoughts on this, please write to the Secretary.

Regulation

As a result of recent misconduct by some of our country's larger financial institutions, all of us, large and small, are coming under the gaze of the Financial Conduct Authority. This is no bad thing, but it does bring with it quite a lot of extra work in proving that we are competent to run a mutual society, that we are not taking undue risks with your money, and that we are sufficiently solvent to pay your claims. We are working on tightening up our procedures – I told you of the Secretary and the Medical Member formally checking the claims before Committee meetings – and producing proof of our probity and capability. The Trustees and the Secretary are attending training days and seminars, and we have joined the Association of Financial Mutuals (AFM), a body of like-minded firms who deal in insurance, some big, some small, but very few as small as we are.

To get a bit technical we are waiting to see the impact of Solvency 2 on our Society. This may well impose much tougher guidelines and, in particular, assume that holdings of equities must be radically downvalued in any valuation. Currently Solvency 1 assumes a 10% reduction while Solvency 2 requires a 40% write-down. If this is applied against our present business and reserves we will face problems. But the rules do not yet apply (and are at least two years away) and that is where our membership of the AFM will doubtless be helpful.

2014

As we reach the end of this centenary year of the beginning of World War 1, I am struck by the fact that the continuing rise in our expenditure on claims shows just how prescient our thoughtful and benevolent founder, Lady Grover, was when she brought the Fund into being three years before the start of that war.

I wish you all a happy and prosperous Christmas and New Year and look forward to another good year for Lady Grover's Fund in 2015.



Mrs Evelyn Strouts

Mr Lee Holloway

Cdre Campbell Christie

Lt Col Sharon Woodhouse

Cdr Stephen Mackay

Lt Col Nicky Murdoch

Mrs Jane Thicknesse



Nicky Murdoch Committee Member

Nicky Murdoch enjoyed a full career in the Army specialising in the arena of Human Resources, Operations and Training before becoming Chief Executive of The St John and Red Cross Defence medical Welfare Service (DMWS) in 2011.

She commanded at Worthy Down and enjoyed nearly 4 years as Chief of Staff at the Royal Military School of Music at Twickenham. Her final tour in the Army was on secondment to a youth education charity, SkillForce, where she was responsible for delivering a programme for the wounded, injured and sick of the 3 services. This meant providing them with training and work placements to assist with their recovery from injury and illness and their transition to civilian life. This was a real help when she arrived in her current role in DMWS which is an organisation that has been delivering a Hospital Welfare Service to members of the Armed Forces and their families for the last 70 years. It is the only civilian welfare organisation that provides this support from the frontline in Field Hospitals to the Recovery centres.

In her spare time she has sung with Farnham Operatic Society but feels she has got beyond learning, music, lines and moves on stage and now sings with a choir in Hampshire. She also fund raises for the 'Fountain Centre' at the Royal Surrey County Hospital which provides complementary therapies and support to patients and their families who are suffering with Cancer.



**Colonel Mike Vickery OBE
Secretary**

Subscriptions and Direct Debits

The great majority of you pay your subscriptions by Direct Debit and so are always up to date with changes in subscriptions, and pay on the first banking day of the year. Just to remind you, the subscription now stands at £40 per annum. However, an appreciable few are still paying by Standing Order and are in many cases underpaying their subscriptions. I try to contact you, but don't in all cases

succeed as we may have lost touch with you irrevocably. If you are reading this, however, and are paying less than £40 or are paying by Standing Order, please get in touch and we will work out what we can do to rectify it. Post, phone or email are all welcome. If you have an email account, you can always download a DD form from our website, www.ladygrover.org.uk, fill it in and post it to us. I must warn you that if you are paying at old rates of subscription, then you will only be able to claim at the rates pertaining when that subscription was in force, so you will be losing out on the proper level of support for your family.

Email Addresses

I ask you each year for your email address if you received this newsletter by post and I'm grateful to those who responded last year. I continue to harvest email addresses – I know all of you still serving are on email, so do let me have your address – it saves us all time, money and paper these days. If you don't have an email address, don't worry, we will always be happy to correspond by post.

2015 AGM

Last year we moved our AGM forward to April rather than hold it in June. We intend to continue with that, so next year's AGM will be held in Mountbarrow House, 6-20 Elizabeth Street, London SW1W 9RB on Tuesday 14 April, starting at 2pm. Members are always welcome; please let me know if you wish to attend. The accounts are available to members; again, just ask me and I'll send you a copy.

I wish you all a Happy Christmas and a prosperous New Year,



Sharon Woodhouse OBE LLM MSc RGN RM Committee Member

Sharon is a serving Army Officer having joined the Queen Alexandra's Army Nursing Corp (QARANC) in 1989. Sharon trained in the NHS and joined the QARANC as a dual qualified (Nursing and Midwifery) professionally qualified officer. She served her first 13 years of Army life outside of the UK in a variety of midwifery and nursing posts within Germany, Hong Kong (where she met her husband), Gibraltar and Cyprus. Sharon has been involved in Occupational Health (OH) since 2001, qualifying as a Specialist Practitioner OH at Masters level in 2004. Her research dissertation for this MSc was undertaken during deployment to Iraq in 2003. She was instrumental in setting up and managing the Regional OH service in Eastern Region under Army Primary Health Care Services for a population at risk of some 20,000 personnel. On promotion to Lt Col in 2007 Sharon moved to the Army Personnel Centre in Glasgow as the Occupational Health advisor to the Military Secretariat Executive focusing on all aspects of OH including advice to promotion, selection and employment boards. She became the subject matter expert to the Army Recovery Capability ensuring effective management of wounded, injured and sick personnel and for this work she was awarded the OBE in the Queens Birthday Honours List of 2012. During this posting Sharon successfully completed her Medical Law Degree (LLM). Moving back to Germany in 2012 Sharon became part of the team managing the Health Care 2013 contract for BFG Health Services before moving to Army HQ as the Clinical Medical Executive S01 for the Army Recovery Capability where she currently remains. This role focuses on the recovery and return to duty policies for Wounded, Injured and Sick personnel. Since 2001 Sharon has been both at the coalface and the strategic policy level of managing the recovery pathways of Wounded, Injured and Sick personnel and to that end as a subject matter expert she has recently been appointed as Defence Specialist Advisor in Occupational Health. In her time off Sharon enjoys skiing as well as travelling regularly in Europe with her husband in their motor home.



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