

SEMAPHORE SHORT

AHOY SHIPMATES! Winter has arrived with a vengeance, bringing snow, ice and storms to much of the UK. Time to think 'safety' – if you are driving, heed the advice of road experts such as those at the AA or RAC, make sure you keep your house safe and warm (and remember, you may be eligible for extra payments to cover some costs – see below left) and as we gear up for Christmas, just beware of the threat of scammers, who are using ever more sophisticated methods to part you from your money – see right.

PLAY THE ROYAL NAVAL ASSOCIATION WEEKLY LOTTERY AND WIN UP TO £25,000 [PLAY NOW](#)

SCHOOL FEES The recent government decision to implement VAT on school fees starting in January 2025 may create unexpected financial strain for some Naval families. The Naval Children's Charity (NCC), in partnership with Greenwich Hospital, has established a hardship fund to provide financial support to eligible families. To be eligible, at least one parent must still be serving, and the child/children must be at a critical stage of education or have additional needs. Families receiving CEA will not be eligible. To confirm eligibility, you will find a short form [here](#). Once that is completed, you can download the full application form, which must be submitted, along with the required supporting documents, by 13 December. For full details, please click [here](#).



ISLAND VIEW The islands of HMS Queen Elizabeth are reflected in water on her flight deck as the aircraft carrier enters the port of Hamburg in Germany, ready for a packed programme of defence engagement and sporting events. The visit builds on the recently-signed Trinity House Agreement that will see the two nations work closely together on future defence projects. Prior to her arrival in Hamburg the ship had taken part in training with German army and naval helicopters out in the North Sea ©UK MOD Crown Copyright, 2024

SCAM ALERT Black Friday is here again – and it's another chance for scammers to prey on the unwary. Before you commit your details to that hard-to-believe bargain, think twice – and perhaps read the advice offered by organisations such as **Action Fraud**, **Age UK** or **Citizens Advice**.

NEW PAGE Tri-Service charity Reading Force is looking for volunteers to set up online book clubs with their support. See <https://tinyurl.com/x8kbw2fm> for details.

SING OUT The RNA75 Concert on 22 October 2025 with Fisherman's Friends is being supported by an RNA Choir. If you would like to join the choir, contact your local co-ordinator: **Plymouth:** Jane Allen, ejaneallen@btinternet.com; **Portsmouth:** Jenny Frank, Jenworking41@gmail.com; **Scotland:** Karen Elliot, kelliott250666@gmail.com

PENSIONS Households receiving certain benefits, including Pension Credit, may be eligible for government financial support during extremely cold spells between 1 November and the end of March 2025. You can check eligibility at <https://tinyurl.com/nmz4hpnv>

FIRESIDE CHATS Our next Fireside Chat, on Monday (25 November), will be given by Brenda Shackleton and is the second part of a talk on **Rescue Ships – the specially-equipped vessels that accompanied wartime Atlantic convoys to pick up survivors from ships that sank**. Fireside Chats start at 1830 every Monday, and to access the chats, [log into Zoom here](#). The meeting ID is 288 830 5105 and the access password is Shipmate.

HEARING LOSS A High Court decision in the summer opened the way for more Armed Forces veterans who suffered hearing loss as a result of their service. A campaign to widen eligibility was led by a commercial law firm, and several specialist firms dealing in military law are supporting cases. Compensation is paid under various existing schemes, including the Armed Forces Compensation Scheme. The Royal National Institute for the Deaf has more information on claiming at <https://tinyurl.com/32rkaa66>

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ROYAL NAVAL ASSOCIATION

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