

T H E M A C F A R L A N E T R U S T

Minutes of a meeting of the Trustees held at Alliance House
Thursday 19th July 1990 at 11.00 am.

Present: The Rev. Alan Tanner, Mr Grinsted, Mr Cashman,
Mrs Guy, Dr Jones and Mr Stevens.

In attendance: Wg Cdr Williams, Mr Williams and Ms Turner.

AGENDA

General Session

- 90.42 Apologies for absence
- 90.43 Minutes of meeting 22nd May 1990
- 90.44 Matters Arising
- 90.45 Meeting with the Haemophilia Society Executive
- 90.46 Advisory Group
- 90.47 Special Payments Trust - Progress Report
- 90.48 Administration
- 90.49 Annual Report

Finance

- 90.50 Accounts and Audit 1989/90
- 90.51 Investment and Finance Report.
- 90.52 Grants expenditure.

Allocation Session

- 90.53 Grant Making Policy
- 90.54 Allocation Policy Guidelines
- 90.55 Case Review
- 90.56 Attendance Allowance

Closing

- 90.57 Information and PR
- 90.58 Any other Business
- 90.59 Future meetings

The Chairman welcomed all present and opened the meeting at
11.00am.

General Session

90.42 APOLOGIES FOR ABSENCE.

Apologies for absence had been received from Mrs Leitch and Mr Palmer.

90.43 MINUTES OF PREVIOUS MEETING held 22nd May 1990.

No comment was raised on the Draft Minutes. It was proposed by Dr Jones and seconded by Mr Cashman that the Minutes be accepted as a true record, and this was carried unanimously.

90.44 MATTERS ARISING FROM MINUTES.

M90.29 (2 90.10) Purchase of Nebulisers. The Administrator reported that he had written as requested to the Director of the Manchester Centre but had received no reply. Mrs Guy said that so far as she was aware no one had yet been provided with the personal equipment and all were still having to travel to hospital for treatment. The Trustees expressed their disquiet at this lack of progress and asked the Administrator to write again.

M90.39 Newsletter. The Administrator reported that the Newsletter had been completed and posted by Friday, 25th May, three days after the meeting. The cost had been £90 for printing and £261 for distribution (Total £351.49). The Trustees expressed satisfaction with this result and it was remarked that the letter had been well received.

90.45 MEETING WITH EXECUTIVE COMMITTEE OF THE HAEMOPHILIA SOCIETY

At the request of the Chairman the Administrator gave a report on the meeting which had taken place on Tuesday 20th July:

The Trust had been represented by Mr Grinsted and Mr Palmer and the Society by Mrs GRO-A and Messrs Milne, GRO-A and GRO-A. The Rev. Tanner had chaired the meeting from his position as Chairman of both organisations. The Society had declined to provide an Agenda and the meeting had therefore proceeded on an informal basis. There had been no confrontation and the meeting had been generally amicable. It had been agreed on both sides that the

meeting had been valuable and that further meetings should be arranged. It had also been agreed that there was a need to harmonise Trust and Society actions on seeking further Government finance and/or compensation.

The Chairman, Mr Grinsted and Mr Palmer endorsed this report and said that the main success of the meeting had been the establishment of a more formal direct contact with the Society and the creation of an opportunity to clear the air on points of contention. It was observed that the matter of Trustees being able to benefit from the Trust remained the major point of contention. Since the question no longer affected existing Trustees, but rested on who could or could not be appointed this had been seen as now a matter for the Society, as the appointing authority, to resolve.

The meeting took note with satisfaction at this beginning and endorsed the decision to conduct further meetings.

90.46

ADVISORY GROUP

The Administrator said that the paper circulated for this item had been an attempt to consolidate the discussion from the previous meeting of Trustees into a statement for formal acceptance as policy. The Chairman invited discussion or comment, the primary points raised were.

a. A better title would be Consultative Panel since this indicated the Trustees' initiative to consult rather than implying a role for the panel to offer advice.

b. Although consultation would normally be by post, the possibility of convening meetings should not be excluded.

c. It was not necessary to impose any restriction on numbers to be consulted. This should be decided as appropriate to each occasion.

These points were agreed and the statement amended accordingly. It was then proposed by Dr Jones and seconded by Mrs Guy that the statement (Annex A) be formally recognised as Trust policy.

90.47 **SPECIAL PAYMENTS TRUST**

The Administrator reported that of persons registered with the Trust sixteen payments were outstanding, 3 of which were expected to be cleared that day and another 4 of which were unlikely to be cleared as no N.O.K. was known. There were a further 9 provisional registrations awaiting verification.

A further 7 payments had been cleared and paid into temporary Trust accounts prior to handover. Two of these would shortly be handed over to private Trusts set up for two 17 year olds under care.

The Trustees took note of this report.

90.48 **ADMINISTRATION**

The following matters were reported by the Administrator:

a. **Registration Statistics** A summary to 30th June had been circulated. (Repeated at Annex B)

b. **VSW Recruitment.** Recruitment of VSW's was now in hand and induction and training days were being arranged. The revised papers on VSW policy would be presented to Trustees for September and it was hoped that it would be possible to start the system in October.

c. Ms GRO-A. Ms GRO-A had given notice and would be leaving her job at the end of the month for a position at the Haemophilia Society.

d. **Evening Helpline.** The extension of the helpline to 8pm on Wednesdays was receiving very little use but it was proposed to continue the service for the time being.

There was no major discussion on any of these items.

90.49 **ANNUAL REPORT**

It was reported that the final version was with the printers, with proofs expected by the end of July and publication within 3 or 4 weeks.

The Administrator asked that Trustees let him know if they wished to have more than the 5 initial copies.

FINANCE SESSION

90.50 ACCOUNTS 1989/90

The Chairman said that the first version of the Auditors official report had been circulated in May and the final version with the papers for this meeting. This final version was not different in financial terms from the earlier edition but had been carefully vetted and negotiated in matters of presentation and explanation by the Deputy chairman and the Administrator.

There were no queries raised. It was proposed by Doctor Jones and seconded by Mr Cashman that the Trust Accounts for the year 1989-90 as audited be approved and signed.

This was carried unanimously.

90.51 INVESTMENT AND FINANCE REPORT

a. **Management Budget 1990/91.** The Administrator reported that the expenditure for the first quarter had been £28,000. This was well within the approved annual budget of £150,000 but this gap would be closed in the later quarters. He drew attention to the memo circulated on staff salaries and the fact that the national pay awards relevant to staff salaries would be met within the agreed vote heading for this major item of expenditure.

The meeting took note of this report.

b. **Investment Portfolio.** A summary of the investment portfolio at 30th June had been circulated. This was in a slightly different format from previous issues since it was no longer based on a MANEX print-out. The inclusion of the Market Value and the yield based on that value provided one of the indicators to any decision on sale and reinvestment.

The Deputy Chairman endorsed the view that although the capital value of the Government stocks had begun to recover the time was still not ripe for any change. The meeting agreed this view.

90.52 GRANTS EXPENDITURE

A summary of Trust Grants to 30th June had been circulated (Attached at Annex C). The meeting took note of this expenditure and no queries were raised.

GRANTS SESSION

90.53 GRANT MAKING POLICY

At the invitation of the Chairman the policy review paper was introduced by the Administrator. He said that since the Trustees had now approved the draft minutes of the May meeting it could be taken that the parameters on which the paper was based were correct. The first formal draft as presented superseded the discussion paper previously considered.

The paper was presented in three parts with the intention of separating the principles of the policy from the practise and the costs. The second section on procedures was intended to show that the principles were viable and could be implemented, and the third section to show that within such principles and procedures cost levels could be determined from present rates upwards without having to alter the underlying principles.

He therefore suggested that on this basis the statement of policy was both maintainable and explainable and that the system would provide the Trustees with more flexible control over use of resources to meet the needs. He also emphasised the view that this was not a change of Trustees' previous policy but a codification of what had been evolved.

a. Principles

The Chairman invited comments on this introduction, with a view to first concentration on approval of Part one of the paper. The Trustees conceded that it was desirable to agree a full statement of policy and that the draft prepared was a sound basis for such agreement. Some text alterations were made to increase definition or widen options. It was then proposed by Mr Stevens and seconded by Dr Jones that the paper be accepted as a formal statement of Trustees' policy. This motion was carried unanimously. The amended version is at Annex D.

The meeting then discussed the draft newsletter intended as the means of presenting the new policy to the people registered with the Trust. Several

modifications of text were suggested and it was agreed that parts of it needed to be put into more simple and less formal language. Also that examples of types of single grants should be given. A first formal draft on this basis would be circulated before the next meeting.

b. Timetable

The Chairman then invited the meeting to take an overview of parts 2 and 3 of the paper to consider how near they were to acceptance and what timetable was possible for introduction. The consensus was that both parts had been well developed from the previous discussion paper but that following the day's deliberations the Trustees should consider a further draft at their September meeting before making their final decision. The Administrator said that the suggestion of 1st October as the effective date of introduction was viable based on a final ruling on 13th September but that this meant that all new rates agreed would be calculated from that date rather than that they would all be paid immediately. He forecast that the new procedures could be fully implemented, including any back payments needed, by the end of November.

The Trustees agreed that final decision on September 13th for an effective date of introduction of October 1st was a viable timetable and that further discussion should proceed with this as the aim.

c. Procedure

The meeting reviewed Part 2 of the paper. Various suggestions were made on terminology and some queries were raised which called for further elucidation in the next draft. The structure of this paper was accepted subject to the re-editing required.

d. Finances

There was considerable discussion and enquiry over the third part of the paper. Mr Williams explained the calculations on the personal payments and the Administrator introduced the overall cost calculations.

All decisions made were subject to final ratification in September but it was agreed that further refinement and costings should proceed on the following basis:

a. A 'normal' inflation of costs above 1989-90 levels was to be expected and this assessment rather than past costs should be the basis for comparison of new costs.

b. A relatively cautious level of expenditure should be chosen until the new system was established and tested, leaving the option to increase levels once the reliability of financial calculation and forecast was established.

c. The principle of a standard regular payment was endorsed with the proviso that this would not be automatic but must be requested. The probable level for introduction would be £15 per week.

d. The Winter Payment should continue as a lump sum payment though, as before, based on a weekly rate for the winter period.

e. The probable level of higher additional payment would be 20% of the benefits "Applicable Amount", but further costings should also be provided for 25%.

f. The office should produce further calculations on which to base the additional payment for those receiving family credit.

The Chairman thanked the staff for the production of the papers and the Trustees for their careful study which had enabled such firm progress at the meeting.

90.54

GUIDELINES - MOBILITY

Mr Williams introduced the Guidelines paper on Mobility needs, which was a consolidation of previous policies plus a suggestion to raise the maximum sum payable for Motability deposits.

The Chairman led a review in detail of the separate parts of the proposal, and the meeting approved each in turn. It was then proposed by Dr Jones and seconded by Mr Grinsted that the Guideline be accepted as written, and this was carried unanimously, (Annex E).

90.55 CASE REVIEW

This item was taken last to enable the Chairman to leave before completion to attend another meeting. For the remaining session the Chair was taken by the Deputy Chairman.

Mr Williams and Ms Turner introduced a total of 42 applications. Of these the Trustees approved (in full or in part) 32 requests totalling £22,200. The other 10 requests were refused as inappropriate.

90.56 ATTENDANCE ALLOWANCE

An information paper on this subject had been prepared by the Social Work team and circulated to Trustees.

The meeting agreed that the actions proposed would provide assistance to persons registered and were therefore legitimate work for the Trust to undertake.

The staff were authorised to continue as suggested and to report again in due course.

CLOSING SESSION

90.57 INFORMATION AND PR

a. Newsletter. A draft had been circulated to Trustees. Some amendments were made and the letter was authorised for distribution in similar format to the May letter. The Administrator said this would be posted within a week.

b. Circular on Consultation. Subject to some amendment the circular inviting participation in the consultation panel (See M90.46) was approved for distribution with the Newsletter.

The final Newsletter and Circular are attached at Annex F.

90.58 ANY OTHER BUSINESS

No further business was raised.

90.59 DATES OF FUTURE MEETINGS

The Administrator requested Trustees to consider holding five meetings in 1991 instead of six as had been arranged for 1990. This would enable a longer break between meetings across the summer holiday period.

The Trustees accepted this suggestion and agreed that meetings be held in January, April, July, September and November. The January meeting had already been confirmed for Thursday 17th. Provisional dates were set for April 18th and July 14th (both Thursdays) to be endorsed at the next meeting provided that no objections were raised.

The meeting was closed at 4.30pm.

GRO-C

13th September 1990

The Rev A J Tanner
Chairman

Annexes: A Consultancy Panel
B Statistics
C Grants
D Principles
E Guidelines - Mobility
F Newsletter.

The Macfarlane Trust

General Consultative Panel

It is the wish of the Trustees to increase the level of advice available to them from the people eligible for assistance from the Trust, and from their families.

Although every opportunity will continue to be taken to meet the community and discuss their needs, it would be an advantage to be able to obtain from time to time a more immediate response to specific questions and to be able to sound out reactions to the activities of the Trust and the way it performs its role.

It is therefore intended to invite the people who live with the problems of haemophilia and HIV to take part in a panel to provide the Trustees with information.

The work of this advice and information group will usually be conducted by post which will mean it can be done anonymously if contributors wish, and can take account of the views of people who might not attend meetings or might feel inhibited about speaking minority views in public.

A general invitation to take part in this panel will be issued and from those who offer to help will be selected a cross section representing the groups of people registered (married, single, parent of child etc) and the areas of the country.

Depending on the willingness to take part this group may be a fixed group or a changing selection. The number canvassed on any particular occasion will depend on the information sought.

Views will be sought in two ways:

- a. Specific questionnaires
- b. General inquiries.

The Trustees do not intend to delegate any power to make decisions to this forum, but will place a high value on the views expressed, whether they be by a majority or minority of contributors.

Proposed by Dr Jones, Seconded by Mrs Guy. Carried unanimously.

ANNEXA.JUL90

The Macfarlane Trust

Annex B to Minutes
of Trustees' Meeting
19 July 1990

Registrations Summary at 30th June 1990

	10 Jan	30 Apr	30 Jun	
a. No of persons registered	1125	1195	1203	
b. Infected wives/widows (additional to a)	27	27	27	
c. No of persons deceased	144	191	199	
d. Infected wives deceased (additional to c)	1	1	1	
e. Widows	91	110	111	
f. Infected widows (inc in b & e)	5	6	6	

	Apr	%	Jun	%
g. No who have received financial help	1073	89.79	1076	89.44
winter payment only			160	
h. No who have received single payments	848	70.96	907	75.4
i. No who have rec. reg. payments	665	55.64	681	56.6
are receiving reg. payments			598	59
widows			58	52
j. No who have received both single and regular payments	657	54.98	672	55.86
k. 5 or more single payments	175	14.64	181	14.05
l. 7 or more single payments			68	5.57
m. Over £5,000 inc RP	171	14.30	230	19.12
n. Over £5,000 excl RP	41	3.43	48	4.0
o. Over £10,000 inc RP	7		11	
p. Largest single payment	£9,500		£9,500	
q. Largest total payment	£14,590		£14,790	
r. Housing mortgage loans	1		2	

MACFARLANE TRUST

Summary of Grants Made at 31th July 1990

1. To 31st March 1990

Grants	2422	1,283,303
Regular Payments	660	1,563,939
Winter Payments	975	390,000

Overall Total £3,237,242

2. Financial Year 1990-91

A Single Payments

	No	Total	Amount	Run.Total
April	110		58,740	58,740
May	115	225	65,511	124,251
June	120	345	76,032	200,283
July	127	472	75,427	275,710

B Regular Payments.

	No	- Initial	- Amount	Ongoing	Overall	Run.Total
April	5		2,850	61,172	64,022	64,022
May	7		2,825	63,005	65,830	129,852
June	5		1,900	77,370	79,270	209,122
July	0		-	63,970	63,970	273,092

Projection for year at current rates

648 payments total £15,736 p.w. = £822,826

C Totals

for June	139,597
for financial year	548,802

The Macfarlane Trust

GRANT MAKING POLICY - PRINCIPLES

Introduction

In two years of operation ending 31st March 1990 the Macfarlane Trust has made payments totalling nearly three and a quarter million pounds. This has involved expenditure of capital at an increasing rate.

The Trustees have accepted this rate of expenditure as necessary to meet the needs expressed, and this policy has the support of HM Government.

The Government has on more than one occasion given an undertaking that it will be open to representation from the Trust for further funds, and the Trust is in consultation with the Department of Health on this point.

However, no figures or timescale have been placed on such further funding and it would not be realistic for the Trustees to assume that unlimited funds would be made available.

Trust grant making policy is therefore based on meeting the immediate needs of people but at the same time taking account of the long term task of the Trust and the element of uncertainty in both the demands made on the Trust and the resources available to meet those demands.

Meeting the Need

The guiding principle of all grants made by the Trustees is based on the objectives written into the Trust Deed which provide for the relief of those who are "in need of assistance".

To concentrate the resources of the Trust where the need is greatest the Trustees follow two main principles, which are applied individually and in reinforcement of each other:

- a. To ensure that greatest emphasis is given to the types of expenditure which are likely to bring the greatest relief.
- and b. To ensure that financial support is greatest where the Trustees find that financial need is greatest.

These principles take account of the 'special needs' which were recognised by the Government in making the original payment, and do not exclude any member of the community which is eligible for help from the Trust.

Types of Grant

The Trustees have authorised two types of payment as appropriate to meeting need. These are:

Regular

A regular payment is made to help deal with the extra costs of living with HIV and maintaining a pattern of life which will help to preserve health. The Trustees recognise many different sources of this extra cost, which vary considerably from one individual to another, and hence the regular payment is made without specifying each particular need, leaving the individual a freedom of choice.

While these extra costs bear on all individuals the ability to meet the costs varies considerably from one individual to another and the regular payments are therefore made on a graduated basis to take this into account.

Occasional

Occasional payments are made to meet expenditure on items of specific need. It is recognised that, whatever the level of income of the individual concerned, certain expenses either may not be met from normal resources or alternatively may put an undue strain on the resources of the family and hence increase the stress on the individual.

Needs vary considerably from one person to another and payments are made for a very wide range of purposes. The Trustees seek to give highest priority to those areas which are perceived to bring the greatest relief, and this perception is based on regular consultation between the Trust and those it seeks to serve.

The balance of expenditure committed to these two types of payment may be varied from time to time in response to changes in the demand or the resources available.

Levels of Payment

The levels of any particular kind of payment will be regularly reviewed, both in its own right and in the context of other payments being made.

The Trustees will seek to maintain all payments at the highest affordable level. However since resources will never be unlimited, the exercise of priorities may mean that on occasions the level of payment on any particular type of grant may have to be reduced in order to maintain the level of others.

All adjustments up or down will be within the overall principles set out above.

Proposed Mr Stevens, Seconded Dr Jones. Carried unanimously.

Allocation Policy Guidelines - Mobility Needs

A large number of Macfarlane Trust members experience mobility difficulties attributable to their haemophilia, HIV infection, or in many cases a combination of the two. Those who are symptomatic have to attend their centres frequently for treatment and tests. When very ill and hospitalised, often for long periods, wives, children, and parents are faced with journeys to and from hospital on a daily basis. Therefore, the ability to drive and car reliability are very important to our members.

These 'mobility needs' are clearly reflected in the breakdown of single payments 10.6% of which over the last six months were made to help members overcome mobility difficulties. Mobility grants are made to meet part or all of the cost of the following.

1. Hospital fares (public transport and petrol costs).
2. Motability leased car deposits/insurance.
3. Driving lessons.

To date the Trust has helped nearly 150 of its members to become mobile through the Motability leased car scheme. Grants up to a maximum of £900 have been made available for this purpose. Over the last year, as new car prices have risen, so too have motability lease deposits. Examples of lease deposits are shown on the attached sheet. £900 is no longer adequate in many cases. The guidelines below consolidate decisions on mobility grants made previously and suggest a new structure for motability deposit grants.

Mobility Needs

Grants at the following rates to meet members mobility needs may be approved by the office staff. Any application outside this guideline must be submitted to the Trustees.

- a. **Motability Deposits.** A grant to cover the deposit on a car hired from Motability will be available to any member once during any three year period. A grant made for this purpose will include an amount to cover the first years insurance. Maximum grants available will be as follows:

[These amounts will be reviewed annually each April and will be increased by the average percentage rise in motability hire charges over the previous year.]

Single adults or those who are married
but with no children £1000

Families, irrespective of whether
the affected person is a child or adult £1500

If a member needs an extensively adapted car, office staff will commission an assessment at a disabled drivers assessment centre. If the assessment confirms the need for such adaptations, the Trust may consider making an additional grant for this purpose.

b. Motability Insurance. Grants to cover the full cost motability insurance may be made available in the second and third year of hire agreements.

c. Driving lessons. A one off grant of £250, as a contribution towards the cost of a course of lessons, will be paid to a member, his wife/carer, or parent (if the member concerned is less than 16 years of age).

d. Hospital Fares. Where a member is not entitled to or is experiencing difficulty getting help with travelling expenses through the hospital fares scheme or from the Social Fund, a grant will be made available to cover such expenses up to a maximum of £125 per quarter. Similar payments may be made to families visiting a member in hospital.

Proposed Dr Jones Seconded Mr Grinsted carried unanimously.

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NEWSLETTER 4 - July 1990

As the previous gap was so long you may be surprised to receive another Newsletter so soon. However, we appreciate that we have some catching up to do in keeping everyone informed.

THE MANAGEMENT OF THE TRUST

As a reminder, or for those who did not receive the earlier Newsletters this is a brief note on how the Trust is run.

Trustees. There should be ten Trustees, six appointed by the Haemophilia Society and four appointed by the Secretary of State for Health. They are appointed for two years at a time and may be reappointed for successive terms. At present two Society Trusteeships are vacant and appointments are awaited.

Policy. All policy is decided by the Trustees in accordance with the terms of the Trust Deed. The Trustees meet every two months and between meetings deal with matters by correspondence.

Administration. Within the guidance set by the Trustees, the office staff have delegated authority to deal with all the day to day business of the Trust.

Requests for Assistance. Well over half the requests for help are approved directly by the staff. All the remainder are submitted to the Trustees, either at one of their full meetings or at a special grants meeting in the intervening month. This means that a request that is outside office authority might have to wait up to a month to be considered, but for emergencies special measures are taken to avoid this delay. No requests are refused by the staff without submission to the Trustees, and all submissions to the Trustees are made anonymously.

Office Procedures. If a request can be dealt with within two days it is not separately acknowledged but if there will be any delay we write to let you know. Hence if you write to us and do not have a reply in 7-10 days please contact us so that we can check where the delay has occurred.

ANNUAL REPORT

The Annual Report for the year ending March 31st 1990 has recently been sent to the printer and will be available shortly. This formal report for the benefit of Charity Commissioners, Inland Revenue, HM Government etc contains the full accounts, but apart from this not much more information than has already been included in various letters and Newsletters. You are welcome to have a copy, but we do not want the expense of printing and postage to be higher than is necessary. If you would like to receive a copy please complete and return the slip on the enclosed page.

HOW TRUST POLICIES ARE DECIDED

It is the task of the Trustees to administer the Trust in accordance with the Trust Deed, and it is their concern to do this in the best interests of all the people for whom the Trust was created. That means all of you to whom this letter is sent.

An essential part of this process is to learn your views and your needs, and this is done by various means:

Visits. Trustees and staff have visited many groups and are anxious to maintain this programme since this face to face communication is seen as the most important source of information on the success or failure of what the Trust is doing. Please let us know if you would like us to come and talk to you - and if there is a meeting arranged in your area please try to come.

Our Daily Work. Staff are in daily contact with people by letter, phone and occasional visits. All this experience over two years is presented to the Trustees and provides a considerable amount of information on the overall needs, hopes and expectations of the community.

Consultation with the Haemophilia Society. Consultation between Trustees and the Executive Committee of the Haemophilia Society has until now relied on those who were eligible to attend the meetings of both. This has now been put on a more formal footing, and the first consultation meeting was held on 17th July 1990.

Questionnaires. To augment all this other information the Trustees propose to set up a system whereby the Trust can from time to time canvas views by post on general or specific questions. This is explained in the enclosed sheet, if you are willing to help please return the reply slip.

Every opinion is of value, even though not all can be followed. The Trustees wish to be aware of the views of all those with a direct interest. They can then make their decisions having regard to the needs of all the people registered with the Trust and to the long term task of the Trust.

RETROSPECTIVE REQUESTS

If you intend to seek financial assistance from the Trust please contact us **before** you commit yourself to the expenditure. The office can give you a good idea of the level of assistance likely to be available, and may be able to authorise immediate payment. The Trustees will only make payments for expenditure already incurred where extreme urgency can be shown.

HOLIDAY INSURANCE

We have heard reports of some unsatisfactory arrangements. Please be sure that you have insurance appropriate to the area you plan to visit. You do not have to take insurance through the agent that books your travel, so beware of 'hard-sell' tactics. If in doubt please ring us or the Haemophilia Society (071 928 2020).

INVESTMENT GUIDANCE

We have recently discovered some very helpful leaflets issued by the Money Management Council. If you have not yet committed your ex-gratia payment and you. Please ring us so that we can obtain copies of the leaflets for your individual interests.

your individual interests.