

24/7 Samaritans Awareness Day: 24th July 2018

24th July is national 24/7 Samaritans awareness day. The aim of the campaign is to spread awareness and raise funds for the important work that Samaritans do. The charity's mission is to reduce the rate of suicide in the country by alleviating emotional distress in their callers, and then reduce the frequency of suicidal feelings and behaviour.

What is Samaritans?

Samaritans is a UK charity aimed at offering emotional support through a 24-hour helpline. The service is targeted at members of the public who are in emotional distress, struggling to cope or at risk of suicide. Samaritans was the first telephone helpline to be set up in the UK and it operates 365 days a year, providing a safe, confidential place for people to talk and express their feelings.

Why call Samaritans?

There are many reasons why an individual could need support and if someone you know is struggling, you can advise them to get in contact with Samaritans. The variety of topics they cover are wide-ranging and they include:

- Relationship and family problems
- Loss, including loss of a friend or a family member through bereavement
- Financial worries
- Job-related stress
- College or study-related stress
- Loneliness and isolation
- Depression
- Painful and/or disabling physical illness
- Heavy use of or dependency on alcohol or other drugs
- Thoughts of suicide

Did you know?

- In 2017 there were 6,639 suicides in the UK and Republic of Ireland.
- 6,188 suicides were recorded in the UK and 451 in the Republic of Ireland.
- Three times the amount of people die by suicide than are killed in road accidents within the UK.
- The highest suicide rate in the UK is for men aged between 40–44.
- The highest suicide rate in the Republic of Ireland is for men aged between 25–34.
- In the UK, female suicide rates have increased by 3.8%, the highest in a decade.
- Female suicide rates have decreased in the Republic of Ireland by 13.1% since 2014.
- Suicide rates across the UK and Republic of Ireland remain consistently higher for men than women.



How can I get involved?

Fundraising can be a fun and effective way to raise money for Samaritans, [click here](#) to register your event and to access the fundraising materials that the charity offers.

Get creative and start planning your own event, don't forget to include your family, friends, and colleagues! Below are a few ideas to get you started:

- **Donate** – By donating you will be supporting a service that receives over 600 calls an hour, from people who are struggling to cope. Your money will also help fund research into mental health issues such as suicide and depression.
- **Sing for Samaritans** – Join together with your colleagues and organise a group sing-along in a popular local location.
- **Cake sale** – Arranging a cake sale at your work is a fun and popular way raise funds to help suicide prevention.
- **Quiz** – Get together with your co-workers and organise a pub quiz at the office. Topics could include statistics and facts on the work Samaritans do to help raise awareness and reminded everyone what their donations are helping.
- **Sponsored walk** – Get together with your friends, family and colleagues and challenge yourself with a sponsored walk for Samaritans. Incorporate fancy dress if you are feeling daring!

Keep it social!

Don't forget to tweet Samaritans [@samaritans](#) and give their [Facebook page](#) a like to keep yourself updated on the latest news and events from the charity.

If you have any issues with your mental or physical wellbeing and want to speak to a wellbeing expert, call our helpline on: 0800 030 5182

Or alternatively, visit our portal to view advice articles, webinars and 4-week programmes all aimed at improving your wellbeing.

www.healthassuredap.com

Sarcoma Awareness Week: 2nd – 8th July 2018

July 2nd – 8th 2018 is Sarcoma awareness week, an awareness campaign ran by Sarcoma UK, the only UK charity solely focused on all types of sarcoma. The mission behind the project is to amplify sarcoma awareness, inspire involvement and fund ground breaking research to help transform the lives of people affected by sarcoma.

What is Sarcoma?

Simply put, sarcoma is a rare cancer. It differentiates itself from the more common carcinoma, by developing in connective tissue (cells that connect or support other kinds of tissue in your body). Sarcoma can affect almost any part of the body and most commonly develop in the muscle, bone, nerves, cartilage, tendons, blood vessels and the fatty and fibrous tissues of your arms and legs.

The different types of sarcomas are:

- **Bone sarcomas** – A very rare form of cancer that affects less than 500 people in the UK each year.
- **Soft tissue sarcomas** – A group of rare cancers affecting the tissues that connect, support and surround organs. The various forms of soft tissue sarcomas include:
 - **GIST** – Gastrointestinal stromal tumours (GIST) are a common sarcoma that develop in the connective tissues that support the organs of the digestive system.
 - **Gynaecological sarcomas** – A form of cancer that occurs in the female reproductive system, affecting women of any age.
 - **Retroperitoneal sarcomas** – Occur in the retroperitoneum, the area that covers the abdominal organs. This is the area where organs such as the major blood vessels, kidneys, pancreas and bladder are located.

What are the symptoms?

Symptoms of soft tissue sarcomas often appear during the more advanced stages of the disease. If symptoms are present, they will vary depending on the location and size of the sarcoma, they include:

- **A lump** – The most common soft tissue sarcoma symptom. The lump will develop where the cancer is growing, and there may be some pain if it is pressing on a nerve or muscle.
- **Swelling** – Can be a sign of soft tissue sarcoma, particularly if it is located in the arms and legs.
- **Skin lesions** – Can occur if a sarcoma tumour breaks through the skin.
- **Limited movement** – Some sarcomas can restrict movement, such as those found in the hip, knee, shoulder or hands.



Did you know?

- In the UK, 10 people are diagnosed with sarcoma every day.
- 16% of bone or soft tissue sarcomas are diagnosed in patients below the age of 30.
- Roughly 3,800 new cases of sarcoma are diagnosed in the UK each year, making up approximately 1% of all cancer diagnoses.
- Sarcomas make up 15% of all childhood cancers.

How can I get involved?

There are multiple ways you can help spread awareness and raise funds for Sarcoma UK at work, or at home. They include:

- **Host a 'Big Picnic'** – Be a part of Sarcoma UK's nationwide fundraising event and host a 'Big Picnic'. Help raise vital funds by inviting your colleagues to each contribute an item for the picnic and charge people for entry. Incorporate a raffle with various fun prizes to encourage more donations. [Click here](#) for your picnic resources including bunting and cake flags!
- **Donate** – Support Sarcoma UK and contribute towards life changing research [here](#). Since 2009, donations have helped raise over £1.7 million for the charity and from every pound they spend, 80p is put into research, support and education about sarcoma.
- **Sweepstake** – Organise a sweepstake for the World Cup, or another event that your colleagues are passionate about, with all the proceeds going to Sarcoma UK.
- **Run for Sarcoma UK** – Challenge yourself and your co-workers by signing up for a sponsored run. Sarcoma UK will provide your team with vests, sponsorship forms and fundraising materials. Just click [here](#) for more info.

Spread the word!

Post your fundraising photos and videos on the Sarcoma UK [Facebook](#) and [Twitter](#) pages and don't forget to use the hashtag #teamsarcoma.

If you or someone close to you has been effected by cancer and you need support, please call Health Assured on 0800 030 2493, or visit our online portal:

www.healthassuredap.com

Divorce

Family separation and divorce can be a highly stressful and difficult process for individuals and their families. This article provides an overview of the process under the jurisdictions of England and Wales, Scotland, Northern Ireland and the Republic of Ireland. Legislation does vary within these jurisdictions, but each follow a similar process for the resolution of the key areas associated with separation and divorce.

Divorce Process

In England and Wales, a person cannot petition for a divorce until they have been married for one year and they have a ground for divorce, satisfying the courts that that the marriage has broken down irretrievably. The reasons under which you can petition are as follows:

- Adultery
- Unreasonable behaviour
- Two years' separation with consent from the other party
- Five years' separation without consent from the other party
- Two years' desertion

The divorce process involves following three key stages:

1. **Divorce Petition** – completing the application for the divorce and stating why the marriage has irretrievably broken down.
 - (D8 Form) – £550
 - Once this has been submitted the respondent will be sent the petition and can either agree or disagree with the divorce petition. In contested divorces the parties may need to attend a court hearing. The fee to do so is £245, payable by the contesting party.
2. **Decree Nisi** – a provisional document given by the court to confirm that they see no reason that the divorce cannot go ahead.
 - (D84 Form) – £50
 - This document does not mean that you are divorced, it simply means that you are entitled to be divorced. If this is not granted it could mean that you do not have sufficient grounds to divorce.
3. **Decree Absolute** – this is the legal document that ends your marriage.
 - (D36 Form) – £50
 - The Decree Absolute can be drafted to include a 'Clean Break Order' which also ends any financial ties. You need to wait at least 6 weeks and one day following the Decree Nisi before applying for this.



Separating Finances

Settling the finances is often the most complex part of a divorce. When separating finances, consideration should be given to the needs of both parties and the needs of the children. All assets of both parties will need to be considered such as money, property, savings, investments and pensions, including anything in a parties 'sole name'. Pension benefits that have accrued can also be a valuable asset and each party will need to ask for a cash value equivalent from their provider. If the parties can reach an agreement, all of the financial arrangements can be drafted into a Consent Order by a solicitor, creating a legal document detailing how the finances will be split. The cost of drafting this will vary dependent upon the solicitor's fees and how long they spend on it. The Consent Order must be filed at the courts who will review the terms before agreeing to it.

Mediation

Mediation is a negotiation process whereby a third-party is present to help resolve disputes regarding the separation, this is typically a trained mediator, but can also be done through lawyer assisted mediation. It is a requirement that disputing parties attempt to resolve the separation of finances through mediation before making an application to the court. The court will not allow a case to proceed if the parties have not exhausted this route, unless an exemption applies.

Financial Proceedings

If an agreement cannot be reached by the parties, the case can be escalated to the courts for a financial order; this can be an expensive and time consuming process. The courts will be considering the following areas under Section 25 of the Matrimonial Causes Act (1973) when deciding upon the separation of assets:

- The income, earning capacity, property and other financial resources that each party has or is likely to have in the foreseeable future
- The financial needs, obligations and responsibilities of each party
- The standard of living enjoyed throughout the marriage
- Any physical or mental disabilities

Northern Ireland

The same grounds and processes apply to divorce in Northern Ireland, however, a couple cannot petition for a divorce within the first two years of marriage and the cost will vary between £578 and £633 dependent on the court the case is heard in. The finances can be settled between both parties and a matrimonial agreement can be drawn up by a solicitor. This will not be legally binding without each party receiving independent legal advice explaining their entitlement and signing the agreement in the presence of their solicitor. For more information, [click here](#).



Scotland

There are two routes to consider when divorcing in Scotland. The ordinary procedure, or a simple procedure which can be used where there are no children under the age of 16. The grounds for divorce are:

- **Ordinary** – Irretrievable breakdown shown through adultery, unreasonable behaviour, one year living apart (with both parties' consent); or, two years living apart without both consenting. The divorce fee can range from £153 – £170.
- **Simplified** – One of the partners has an interim gender recognition certificate. The divorce fee can range from £123 – £128.

The application under the simple procedure can be made by either party, assuming they have the grounds to do so. A solicitor must be used to make an application for divorce under the ordinary procedure. An application cannot be made until parties have reached an agreement about the finances and the children. This should be drawn up in a separation agreement and lodged with the Books of Council and Session in Edinburgh to make it legally binding and enforceable. For this document, only the marital home and anything gained throughout the marriage will be considered.

For more information regarding divorce in Scotland [click here](#), or to find out more on the rules and practise on divorce [click here](#).

To learn more information concerning family mediation in Scotland, please [click here](#).

Republic of Ireland

In order to apply for a divorce, the following grounds must be met:

- Spouses must have lived apart for four of the previous five years.
- There must be no reasonable prospect of a reconciliation between the spouses.
- Proper provision must have been made for the spouse and dependent family members.

Once you have met the above conditions you can apply for a divorce by submitting the following four documents:

1. An application form (known as a Family Law Civil Bill).
2. A sworn statement of means (Form 37A). This document sets out your assets, income and debts
3. A sworn statement relating to the welfare of your children (Form 37B).
4. A document certifying that you have been advised of the alternatives to divorce (Form 37D). This is sworn by a solicitor which certifies that you have been advised of alternative dispute resolution.

In the Irish courts there are no fees for family law cases, however, professional services are available to help with the process from DIY support through to a solicitor taking care of every step. Fees will therefore vary based on complexity and the level of involvement you want to have.

If you would like to find out more information regarding divorce in the Republic of Ireland, please [click here](#). Or if you would like to learn more on family mediation, [click here](#).

To find out more information regarding divorce, or any other topic concerning your health and wellbeing, please visit the Health Assured web portal [here](#).

Or alternatively, you can speak to a legal advisor on Health Assured's confidential helpline on **0800 0305 182**.