

# AgeMatters



Staying  
safe online

Dates for  
your diary

FUNDRAISING + WHAT'S ON + INFORMATION AND ADVICE + MUCH MORE





# Repeat Prescriptions Delivered FREE to Your Door

## We can take care of your repeat prescriptions for you

- 1 We contact you to remind you when your prescription is due
- 2 You order online, by phone or via our app
- 3 We arrange for your doctor to send the prescription to us
- 4 Our UK-based pharmacists dispense your prescription, and we deliver it free of charge

### Get in Touch



To find out more  
or register, visit:  
[Pharmacy2U.co.uk/NHS](https://www.pharmacy2u.co.uk/NHS)



Alternatively, call us on  
**0800 027 98 48**

# At Home Service

Our At Home Service offers a range of personally tailored packages of care and support to help you stay as independent as possible in your own home.

We can help you with:

- Personal care
- Basic foot care and finger nail cutting
- Hair dressing and shaving
- Meal preparation
- Light housework
- Shopping
- Respite care
- General support



The Care Quality Commission has given this service an overall rating of 'Good', which means they found it to be safe, effective, caring, responsive and well-led.

For more information, contact us on  
020 8960 8137 / [home@aukc.org.uk](mailto:home@aukc.org.uk)  
Or visit [www.aukc.org.uk](http://www.aukc.org.uk)





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# Foreword from the Chief Executive



A lot has changed since our last edition of Age Matters. For Age UK K&C, Jan Halliday, our Chief Executive of 3 years, retired in May. Jan oversaw a period of considerable growth in the size of the charity, particularly in respect of our 32 West London CCG funded Health & Social Care Assistants located in GP surgeries across the borough. Her commitment to embedding governance practice commensurate with this growth was much needed and put us in a good position going forward. We all wish Jan well in her retirement.

However, alongside this, some difficult decisions have had to be taken in order to address the issues of increasing costs with no increase, and in some cases reduction, in funding. On taking over as Chief Executive and carrying on the work that Jan initiated, we have completed a staffing review and restructure in order to reduce our costs. This has resulted in the loss of some much respected members of staff which has been difficult and challenging for us all.

With the loss, distress and despair witnessed on the night of the Grenfell fire we 'hit the streets' on Wednesday 14th June, joining with the local community to do whatever we all could to help as people lost their lives, their loved ones and their homes in the Grenfell Tower tragedy. We also have staff who have been affected; some had friends who lived in the building and others have been displaced from their homes in the surrounding area.

Never before have I witnessed such power of the community and the value of local organisations and groups with personal links and on the ground knowledge. They came together immediately to mount a tremendous response to the needs as they emerged throughout that day, and in the days and weeks following. Through our local contacts we were able to immediately direct our Health & Social Care Assistants to the emergency community centres supporting those affected. Our staff supported local community organisations and faith centres deluged with donations of food and clothes and, working with others, we were able to help get equipment, medical supplies, clothes and toiletries to where they were needed. As everyone realises, the impact of the fire on the lives of people in our community will be felt for a very, very long time and we are continuing to work with other organisations locally, supporting each other to continue to respond as longer term needs emerge.

Clearly the tragic circumstances and events around Grenfell are proving to be a seminal moment, provoking much discussion about how public sector services are delivered. It has initiated a much-needed dialogue about revaluing of communities and civil society and the importance of investing in locally rooted organisations. It underscores the importance of helping them to develop the infrastructures needed for good governance to enable real partnership working on genuinely shared concerns for the wellbeing of the communities we are all here for. This is what will help retain and build community capability with the benefits it can bring, such as those recently seen.

This organisation will do everything it can to influence the changes that Grenfell will undoubtedly bring about. For us here at Age UK K&C age matters, community matters and people matter. And they all matter locally in rooted groups and organisations where investment and resources build local capacity and resilience.

## Sue

*Sue Baker stepped up from Head of Independent Services and will oversee Age UK K&C over the next year, implementing a new structure and assessing future steps. Supported by a dedicated and experienced team, a fantastic band of volunteers and our members, Age UK K&C is continuing all its present set of front line services.*



# Help after Grenfell

Everyone at Age UK Kensington & Chelsea was shocked and saddened by the recent fire at Grenfell Tower. We understand that the effects of this tragic event will be far-reaching and will be felt by the community for many weeks, months and years to come. We send our heartfelt condolences to everyone affected.

Like many others, we were inspired by the way individuals and organisations from all across the borough, and further afield, came together to help the victims. Over the last couple of months our skilled staff have been working to help those affected, and we will continue to support our members, volunteers, staff and the local community wherever we can.

This magazine gives us an opportunity to remind local residents and their families that we are here for older people in Kensington & Chelsea. If we can help anyone affected by the tragedy, whether it's giving advice, helping someone to get out to a community centre, or simply providing someone to talk to, we will.

If you think we could help you, or anyone you know, simply get in touch by calling us on **020 8969 9105** or emailing [administration@aukc.org.uk](mailto:administration@aukc.org.uk).

Age UK K&C

## Health Fair 2017

Friday 20th  
October, 12-4pm,  
Kensington Town  
Hall (Hornton  
Street, W8 7NX)

*Each year Age UK Kensington & Chelsea's Health Fair brings together over 60 community groups, statutory organisations and local businesses to showcase the best this borough has to offer over 55s. Now in its 19th year, the event is attended by over 700 people.*

Join us for a fantastic day out where you can discover all of the services provided by Age UK K&C, as well as the opportunity to:

- Learn about all aspects of good health
- Enjoy a free lunch
- Try out new activities
- Hear stunning performances
- Experience therapies
- Meet up with friends old and new.

The day is sure to be the highlight event of the year, so make sure to put it in your diary!

If you wish to take part in the event as a stallholder or a sponsor, or to find out more, please contact **Ximena Chiesa** on **020 8969 9105** or email [healthfair@aukc.org.uk](mailto:healthfair@aukc.org.uk).



## Ordinary General Meeting

Friday 22nd  
September, 2-4pm,  
St Peter's Church  
(Kensington Park  
Road, W11 2PN)

*Scams affect millions of people a year, and sadly older people are often targeted.*

Fraudsters pretending to be banks, building societies, utility companies and even the police try to trick people into revealing their financial information.

Join us on 22nd September to find out more about the latest scams and how you can protect yourself. Refreshments will be served at the end of the meeting and we are able to provide transport for those unable to make it there without assistance.

If you would like to attend, RSVP to **Will Porter** on **020 8969 9105** / [wporter@aukc.org.uk](mailto:wporter@aukc.org.uk) by **Friday 15th September**.





## Please offer me a seat badge

*In April this year Transport for London (TfL) launched a new badge and card to help customers who are less able to stand get a seat when they need one.*

The badge and accompanying card were created following requests from customers who struggle to stand on public transport, but whose need is not immediately obvious. The badge and card are designed to remove the awkwardness of customers having to explain their need for a seat to others.

Last year TfL held a six week trial with 1,200 people to test the new badge and card. The trial found that more than 72% of journeys were found to be easier as a result of the badge, and 98% of people who took part said they would recommend it to somebody who needed it. As a result of the successful trial, TfL decided to introduce the 'Please offer me a seat' initiative permanently.

To apply for a badge, simply call **TfL Customer Services** on **0343 222 1234** or visit [www.tfl.gov.uk/transport-accessibility/please-offer-me-a-seat](http://www.tfl.gov.uk/transport-accessibility/please-offer-me-a-seat) to apply online. There are no qualifying criteria - applicants do not need to provide a GP's note or their medical history.

The badge and card can be used across the TfL network on London Underground, London Overground, buses, Docklands Light Railway, TfL Rail, trams and River Services.



## Pharmacy2U's Repeat Prescription Service

By Cristina Donaldson, Age UK K&C Volunteer

We are all familiar with that feeling that comes over you when you realise your medication is running out and you need to go to the doctor's surgery to request a renewal. Each time this involves going back to the surgery to pick up the renewed prescription, as well as a trip to the chemist.

I have found a brilliant service called Pharmacy2U which allows me to phone and request a renewal of my prescription. This service then contacts the surgery on my behalf, requests the renewal, fills out the prescription and posts it to me at no cost. It usually takes three days from when I request my renewal to receiving it at home. In the comfort of my own home I can take a delivery of all my medication from Royal Mail without having had to stir an inch from my fireside!

Overall I have been so pleased with the service. On one particular occasion I renewed my prescription through Pharmacy2U and then to my horror I realised I was running out of another medication which I had forgotten to renew. I contacted Pharmacy2U again and they resolved the issue without any problem at all, and I received two parcels from them in the same week. When I think of how long it would have taken me to traipse to the surgery four times and the chemist twice in that week, I sigh with relief.

I am so delighted to have found this service which gives me back my time to spend it however I like – even if it's just sitting with my feet up!

If you would like more information about Pharmacy2U's repeat prescription service, simply give them a call on **0113 265 0222** or visit [www.pharmacy2u.co.uk](http://www.pharmacy2u.co.uk).



Shutterstock user: funnyangel



# Liberty Drives

*Liberty Drives is an initiative by the Hyde Park Appeal to provide transport, completely free of charge, for anyone who finds it difficult to visit Kensington Gardens and Hyde Park due to reduced mobility, disability or poor health.*

Electric buggies with space for five passengers and one person in a wheelchair glide round the parks for half hour rides. They are driven by trained volunteers who are knowledgeable on the park's history, impressive landscape and inspiring monuments.

It is also possible to be dropped off at a favourite place such as Kensington Palace, The Orangery, Albert Memorial, The Italian Gardens, The Lido Cafe, Serpentine Restaurant, Speakers' Corner and Hyde Park Corner - and to be picked up later.

Liberty Drives operates from April to October, Monday to Friday, 10am to 5pm (we do not operate weekends or public holidays).

To make an enquiry, please call **07767 498 096** or visit [www.libertydrives.org.uk](http://www.libertydrives.org.uk).



## At home with our At Home Service

*In the last edition of Age Matters, Sue Baker shone the spotlight on our At Home domiciliary care service. She introduced us to Amanda, one of our dedicated carers, as well as Chris and Ann who do a great job keeping things ticking over behind the scenes in our Acklam Road office. In this issue she talks Team Leader Joan...*

Joan Martin - our stoical Team Leader who only has to raise an eyebrow to keep all in check - is responsible for leading the At Home team. It can be very hectic in the office at times and Joan provides a steadying influence, keeping calm and in control as approximately 500 hours of care are delivered each week and hundreds of toe nails neatly trimmed.

Joan has worked for Age UK Kensington & Chelsea for over five years, seeing the service through many different developments.

*"At present we are ready to expand again" she told me. "The team are knowledgeable and experienced. We have a strong team of carers who want to do their best to meet service users' needs and they have plenty of personal experience themselves in caring for others. They are willing to help out whenever they are needed and step up quickly if there is a crisis."*



This was certainly the case in June when the Grenfell fire struck. We had carers living nearby, so the team was alerted during the night and they came in immediately to check all our clients were safe and well. Carers were quick to respond to changing rotas to ensure everyone needing care and support did not go without. I asked Joan what she most enjoyed about her job.

*"The best thing for me", she said, "is the team. They are very supportive and we are all out to do the best for people using our services".*

She went on: *"It really helps that the managers here at Age UK K&C understand the work and the demands of providing care services. This is important as we all need to work together to ensure we do the best we can."*

If you would like to know more about our At Home Service, please turn to page 3. Alternatively, just give us a call on **020 8960 8137**.



Age UK K&C's

# Basic Foot Care Service

By Charlotte-Lily Baker Maher



For those who really can't get to one of the clinics, home visits can be provided.

Pip (pictured below) is a much loved and trusted carer who spends his week travelling the borough by bike doing home visits for people who can't get out to have their toenails trimmed. He is out and about five days a week, come rain or shine. Pip told me

*"I love what I do – being out and about and giving a service that people both need and really, really appreciate".*

**Keeping your toenails trimmed may seem like a quick and easy everyday task to some, but for many it can be quite a struggle - especially elderly people with arthritis. Client Patricia Welsh explains: "I can't reach my feet; they are so close yet so far!"**

Age UK Kensington & Chelsea has a team of carers who provide basic foot care, cutting clients' toenails for them. After receiving the service, Patricia told me *"I can walk a bit better now"*. The clients really enjoy coming out and having a good old chat with the friendly carers.

The service is provided in venues across the borough, including the Violet Melchett Clinic in Chelsea, St Charles Centre for Health & Wellbeing in north Kensington, and Ada Court in Maida Vale.

And it's not just Pip who enjoys the visits: clients often get in touch to let the team in the office know how pleased they are with the service. One lady recently called in to say that Pip is *"an expert at his work, as well as being professional with the most impeccable manners"*.

The basic foot care team work exceedingly hard from 9am to 5pm, seeing around 15 clients each every day. They take great care to assure clients are comfortable with the care provided and check their health conditions such as diet, illnesses and medication thoroughly before beginning. Jackie, one of the carers, said

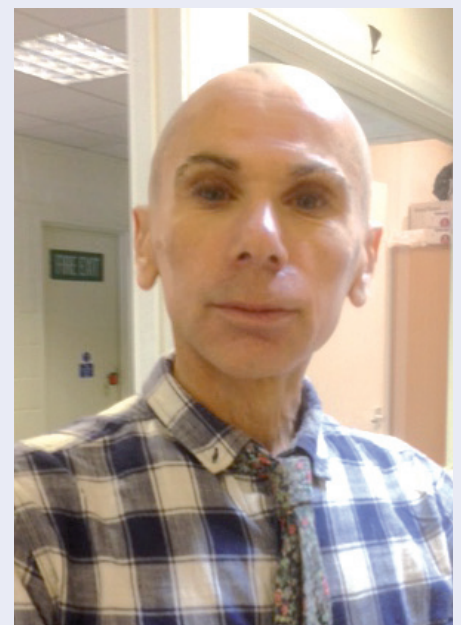
*"I love the job; I don't want it to end."*

Age UK K&C has been running the Basic Foot Care service for

two and a half years now, and in that time 17,556 pairs of feet have had their toenails trimmed. The appointment lasts 30 minutes and it's recommended that clients have their toenails trimmed every six weeks.

The cost of each appointment is £18 – but you may find you are eligible for free care if you are registered with a GP in the West London Clinical Commissioning Group area. For more information on this, and to make an appointment, please contact the At Home team on 020 8960 8137.

This service has been advertised through posters and flyers; however the most effective advertisement method has been through word of mouth. So if you or anyone you know may benefit from this service, please help spread the word!



## Who are Healthwatch Central West London?

Healthwatch Central West London are the independent champion for people using health and care services. We listen to people's experiences of using services and find out what's working and what could be better for local people. We share what we are hearing with the local NHS and local authority who have the power to make change happen.

## Our work in Kensington and Chelsea

With the help of our local committee, we have focused our work on two priorities. These are:

- **Social isolation of older people in Kensington and Chelsea**
- **Mental Health**

Healthwatch Central West London carried out a review into the **Social Isolation of Older People**. We spoke to a range of local people and organisations and identified those most at risk of isolation and loneliness, mapped out some of the current services and identified gaps. We produced a list of recommendations to be passed to the local NHS and local authority. Please contact Healthwatch Central West London if you would like to see the full report.

## How can you be involved?

- Join our mailing list
- Join our local committee and help shape the work of Healthwatch Central West London
- Share your experience
- Become a Community Listener and listen to the experiences of local people
- Become a Dignity Champion and visit local health and care settings to monitor whether people accessing the service are being treated with kindness and dignity



### Contact Us

Telephone: 020 8968 7049

Email: [info@healthwatchcentralwestlondon.org](mailto:info@healthwatchcentralwestlondon.org)

Address: 5.22 Grand Union Studios, 332 Ladbroke Grove  
London, W10 5AD



By talking to  
Healthwatch you  
can help shape  
the services  
you use.





call Dundee City Archives to see if they would be interested in having it in their collection. They told me they would love to, so I'm going to take it with me, along with other memorabilia, and give it back to the city of Dundee where it belongs.

**What do you think the greatest challenge on the trip will be?**

The greatest challenge on any trip is the weather. It always seems to rain in the Highlands and it's not pleasant riding along behind big lorries with the spray. The A9 all the way up to John O'Groats is like a motorway and it's a really busy road. You have to be very careful in bad weather; you can't take any chances and you really have to concentrate. The other challenge for me is the midges - they dress for dinner when they see me coming!

**This isn't the first time you've done this journey for us - will it be the last?**

Who can say? This trip is number 19 for me. Would you finish at 19? Twenty would be a nice round number! To say you've done John O'Groats to Land's End 20 times would be quite an achievement.

*As always we are incredibly grateful to Keith for his loyalty and support. This year Keith is supporting our Friends & Neighbours Project which combats loneliness and isolation through a wide range of social opportunities. Every penny raised will go directly towards supporting older people in Kensington & Chelsea.*

If you would like to help us make Keith's 19th trip his best one yet, please sponsor him by visiting [www.mydonate.bt.com/fundraisers/keithstirling1](http://www.mydonate.bt.com/fundraisers/keithstirling1). Alternatively, you can make a cheque out to Age UK Kensington & Chelsea and send it to our office at 1 Thorpe Close, London, W10 5XL. Thank you.

*We are delighted to announce that our good friend Keith Stirling will be once again hitting the road in aid of Age UK K&C. On Monday 21st August Keith and his trusty Honda Forza 125 will be setting off on his epic journey from John O'Groats to Land's End for the 19th time, and by starting and ending the journey in London he will push his distance up to an impressive 1700 miles. We caught up with Keith to find out more about the man behind the moustache.*

**Keith, how did you first get involved with Age UK Kensington & Chelsea?**

Originally I started working with Kensington Housing Trust to put together hampers for the elderly at Christmas. As the project grew I approached the Chief Executive of Sixty Plus, Cynthia Dize, to see if she could help us distribute them. The project was really successful, but as the years went on the logistics became unmanageable. I had been doing charity bike rides since 1986, and so I decided it would be better to raise the money and let the charity decide how to spend it.

I continued to do this when Sixty Plus merged with Age Concern K&C in 2009 and now here we are!

**This year you're specifically raising money to help reduce isolation in older people. Do you find it lonely on the road?**

It can be lonely on the road; for long stretches you don't see anyone other than the sheep! These days it's made a bit easier by the fact I have a helmet with bluetooth built in, so I can listen to the radio and talk to people hands free. It's nice to talk to people and tell them where I am and what I'm doing. In the evenings I usually go for a meal or a drink somewhere and I always find someone to chat to.

**You have a very special visit to Dundee planned; can you tell us more about that?**

In 1910 my grandfather and his golf buddies from Dundee Tramwaymen's Golf Club won the Sharp Cup, for which they received a gold medal which now hangs on my wall. I was worried about what might happen to the medal when I'm no longer around, so I decided to



# FRIENDS & NEIGHBOURS PROJECT

# Hello there

**M**y name is Jack Cloves-Hayden and I have just become the new Events & Activities Intern at Age UK Kensington & Chelsea. I cannot wait to get started, creating some fantastic experiences for you to enjoy. I hope to meet as many of you as possible and listen to what you have to say about this great community. My passions outside the workplace lie in music and sport, which I would love to incorporate into the events we run here.



*If you would like more information, or to receive the programme of events, just give Ximena a call on 020 8969 9105 or email [xchiesa@aukc.org.uk](mailto:xchiesa@aukc.org.uk). You can also follow us on Facebook, Twitter & Instagram.*

**O**ur Friends & Neighbours project can help you feel more connected to your community by supporting you to join group activities. Our huge range of events, courses and clubs will provide you with plenty of opportunities to meet like-minded people, take trips and learn new skills. With the help of our dedicated volunteers, over 300 people are involved in this project.

coming months will include our Halloween party, Health Fair and Silver Sunday events in October, and performances at the Royal Albert Hall. You will be able to find more details in the events programmes over the coming months.

In addition to the regular activities listed on page 13 we also have plenty of outings and events for you to enjoy. Particular highlights over the





**Why not get involved? Here is a timetable of the groups we run as part of the Friends & Neighbours Project**

<b>Group</b>	<b>When?</b>	<b>Where?</b>
<b>Italian Lessons</b> (Beginners)	<b>Mondays</b> , 3.30–5pm	<b>1 Thorpe Close Meeting Room</b> , W10 5XL
<b>French Lessons</b> (Intermediate)	<b>Tuesdays</b> 10–12pm	<b>Thomas Darby Court</b> 133 Lancaster Road, W11 1TT
<b>Spanish Lessons</b> (Beginners)	<b>Wednesdays</b> , 12–1.30pm	<b>1 Thorpe Close Meeting Room</b> , W10 5XL
<b>Spanish Lessons</b> (Intermediate)	<b>Wednesdays</b> 2.30–4pm	<b>1 Thorpe Close Meeting Room</b> , W10 5XL
<b>Spanish Speakers' Group</b>	<b>Fridays</b> 12.30–3.30pm	<b>Chelsea Theatre</b> 7 World's End Place, King's Road, SW10 0DR
<b>Coffee Morning</b>	<b>Tuesdays</b> 10.30-12pm	<b>St Cuthbert's Centre</b> 51 Philbeach Gardens, SW5 9EB
<b>Lunch Club</b>	<b>Wednesdays</b> 12.30-2.30pm	<b>St Cuthbert's Centre</b> 51 Philbeach Gardens, SW5 9EB
<b>Lunch Club</b>	<b>Second Tuesday</b> of the month, 12.30-1.30pm	<b>Ormrod Court</b> 71-117 Kensington Park Road, W11 1NP
<b>Lunch Club</b>	<b>Last Wednesday</b> of the month, 12.30–1.30pm	<b>Evelyn Fox Court</b> 2 Kingsbridge Road, W10 6QF
<b>Bingo</b>	<b>Second Tuesday</b> of the month, 2-4pm	<b>Ormrod Court</b> 71-117 Kensington Park Road, W11 1NP
<b>Afternoon Tea &amp; Bingo</b>	<b>First Friday</b> of the month, 2.00-4.30pm	<b>Mary Smith Court</b> 17–21 Trebovir Road, SW5 9NF
<b>Knitting Club</b>	<b>Tuesdays</b> 1-3pm	<b>St Cuthbert's Centre</b> 51 Philbeach Gardens, SW5 9EB
<b>Knitting Club</b>	<b>Thursdays</b> 10.30–12.30pm	<b>Evelyn Fox Court</b> 2 Kingsbridge Road, W10 6QF
<b>Internet Café</b>	<b>Mondays to Fridays</b> 10-4pm	<b>Evelyn Fox Court</b> 2 Kingsbridge Road, W10 6QF
<b>Computer Lessons</b>	<b>Wednesdays</b> 10–1pm	<b>Evelyn Fox Court</b> 2 Kingsbridge Road, W10 6QF
<b>Digital Clinics</b>	<b>Last Friday</b> of the month, two sessions	<b>New Horizons, 10-12pm</b> Guinness Trust Estate, SW3 2PF <b>Ormrod Court, 2-4pm</b> 71-117 Kensington Park Road, W11 1NP
<b>Concert &amp; Afternoon Tea</b>	<b>Third Thursday</b> of every month, 2.30–4.30pm	<b>St Cuthbert's Church</b> 50 Philbeach Gardens, Earl's Court, SW5 9EB
<b>Older LGBT Group</b> (Lesbian, Gay, Bisexual and Transgender)	<b>Second Sunday</b> of every month, 12.30–2.30pm	For more information, call Tasio Cabello on 020 8969 9105

# My time at Age UK K&C

*Over the last year Molly Blacknell has been working at Age UK K&C as our Community Engagement Apprentice. When her placement with us came to an end at the beginning of June, we asked Molly to reflect on the time she spent with us.*

**M**y experience of working with Age UK K&C has been one of the most rewarding and incredible things I have ever done. I feel an immense sense of pride and admiration for the charity – and have never met a group of people who work so tirelessly and passionately to provide support, empowerment and friendship to the lives of others.

Within my role I have experienced many aspects of the charity – from our weekly shopping trips to our annual Health Fair. I have experienced the vibrant and eclectic population of Kensington & Chelsea, and have learnt many skills in doing so. I have also had the opportunity to volunteer with two visually impaired members, and have loved every second of it. Visiting each member every week, having a catch up over a cup of tea, and seeing their personality blossom has been beautiful. Getting to know someone so well and feeling like you are making a difference to their life is a wonderful experience.

During my apprenticeship I have provided support to the Friends & Neighbours group, spending a lot of my time organising, overseeing and generally enjoying different events and activities. The project itself, run by Ximena, seems to have endless potential.

It has been incredibly moving to see how much the project has changed the lives of so many members, and, on a personal level, I have never felt so proud or so accepted by a group of people before.

I have witnessed first-hand the absolute passion that the staff in the Community Engagement Team have for the Friends & Neighbours project, and I really believe that given the right support, it can continue to touch many more lives in the future. Working particularly with isolated and housebound members, I have got to know so many wonderful characters. It will be hard for me to say goodbye to these members, as we have shared so much laughter and so many happy memories – from bingo to singing, to dancing our troubles away! On a more serious note, one cannot express enough how much friendship and social interaction can improve a person's quality of life.

Loneliness and isolation are some of the biggest social issues we face as a society today, and yet it is becoming increasingly hard for people to seek help and support. For many of our members, having a sense of purpose amongst friends, and feeling accepted within the community can provide a new lease on life, and on a bigger scale can help us all stay young at heart.



These are the philosophies behind the Friends & Neighbours project. My time at Age UK Kensington & Chelsea has been wonderful. It has been crazy, mad, tiring, stressful, and so much fun. I count myself lucky to have been able to work with such a fantastic group of people and I have been endlessly inspired throughout the whole experience. The members, who ultimately are at the heart and soul of the organisation, are a truly incredible group of people. Their stories, their spirit and their lust for life is unparalleled, and they deserve only the best care and support.

I hope that in the future Age UK K&C will continue to prosper and grow; allowing more older residents in Kensington & Chelsea to feel supported, empowered and represented within the community.

Everyone here at Age UK K&C would like to say a huge thank you to Molly for all her hard work over the last year; it has been an absolute pleasure and we wish her all the best for the future.



# Kensington Macular Group

*In 1987 a group of patients and specialists founded the Macular Society. Its stated mission was then as it is today, to find a cure for macular disease in the future and provide rehabilitation and support now.*

**A**ge-related macular degeneration (AMD) is the most common cause of sight loss in the developed world. An estimated 600,000 people are affected in the UK and, because age is the most significant risk factor, that number is set to rise. In general AMD affects people aged over 60, and by the age of 90 as many as one in five people are living with the condition. Other risks include genetic factors, smoking, a diet low in fruit and vegetables, high blood pressure and sunlight exposure. Women are affected more than men.

The macula is only five millimetres across and forms part of the retina at the back of the eye. It is responsible for all of our central vision, most of our colour vision and the fine detail of what we see. As we age, retinal cells die and are not replaced. This is called dry macular. It doesn't mean that we have dry eyes. In 10-15% of people with dry AMD, abnormal blood cells grow into the macula and leak blood or fluid. This is referred to as wet macular. If this happens it can lead to scarring and rapid loss of vision and requires prompt treatment. Treatment involves injecting drugs into the eye to stop the growth of abnormal blood vessels. Alternative and less invasive treatments are being explored and tested.



The Kensington branch of the Macular Society is organized by Age UK K&C. We have 34 members and meet every second Tuesday at the Earl's Court Health & Wellbeing Centre (2b Hogarth Road) conveniently close to Earl's Court tube station. We have speakers on a range of topics, for example lighting to maximize vision, research updates, banking solutions for low vision and the emotional impact of living with AMD. There is a chance to share experiences with others, news about events and activities, tea and dark chocolate ginger biscuits and a raffle with wonderful prizes donated by Grace Pearce, who generously supports the group.

Many of the members who shared their experience with me described the shock they felt when first given a diagnosis: "I was in a panic when I was first told that I had AMD; I feared I would become blind". There is also a feeling of isolation: "Nobody understands what it is like to live in a completely blurred world". This sense of isolation is exacerbated because people around you cannot gauge the extent or nature of your visual impairment. Members of the group tell me it provides an incentive to get out into the world, saying, "When you can't read any longer, outside activities become

*very important". One member said "The Arts are very important to me and knowing there are special visits and guides for people with visual impairment is a great relief". There is also the comfort and consolation of knowing that others are coping with the same disability: "You don't feel so alone".*

The group also values the information that is shared, saying:

*"I've learned so much. There are things out there to help you that I never dreamed of."*

*"I wouldn't have known about the research going on into preventing and treating the condition if I hadn't come to the group."*

*"I realize now that there is a limited possibility of a cure, but there is a little bit of a hope."*

But meetings aren't just about information: "it's fun", "really uplifting" and "quite the reverse of depressing".

If you would like more information about the Kensington Macular Group, please call Kate Nash on 020 3181 0002 or email [knash@aukc.org.uk](mailto:knash@aukc.org.uk).

# Help us help you



Did you know that Age UK Kensington & Chelsea is an independent charity?

*Throughout England there are more than 150 local Age UKs working to provide vital services directly to older people in their area. Whilst we work in partnership with the national Age UK, each local partner is a totally independent charity responsible for its own management and finances.*

In recent years Age UK K&C has grown enormously, and we now offer more services than ever to around 6,000 older people in our borough. This growth in demand, coupled with increased costs and cuts to funding, mean that we need your help now more than ever.

Whether it's volunteering with us, joining our Friends' Group or holding a bake sale, there are lots of ways you can support Age UK Kensington & Chelsea.

**Become a volunteer:** Use your skills to help with tasks such as gardening, shopping and de-cluttering, or befriend an isolated older person. If you would like to know more about volunteering, please visit [www.aukc.org.uk](http://www.aukc.org.uk), call Valerie on **020 8969 9105** (Mondays and Wednesdays) or email [volunteer@aukc.org.uk](mailto:volunteer@aukc.org.uk).

**Make a donation:** Any donation, no matter how large or small, will help us to provide support, advice and companionship to thousands of older people in our borough. You can send us a cheque in the post (address: 1 Thorpe Close, London, W10 5XL) or donate online via our BT My Donate page: [www.mydonate.bt.com/charities/ageukkensingtonchelsea](http://www.mydonate.bt.com/charities/ageukkensingtonchelsea).

**Join our Friends' Group:** Our Friends' Group make regular donations to the charity and pledge to tell their friends and neighbours about the great work that we do. In return they are invited to special get-togethers, receive updates about our work and know that their support makes a huge difference to the lives

of older people in their community. To become a Friend, simply fill in and return the form on the opposite page.

**Fundraise for us:** There are loads of ways you can fundraise for us, for example holding a coffee morning, organising a cake sale, or taking part in a sponsored event. Why not make us Charity of the Year in your workplace? Every penny raised goes directly to helping older people in Kensington & Chelsea. For more information, contact **Brooke** on **020 8969 9105** or email [bkerr@aukc.org.uk](mailto:bkerr@aukc.org.uk).

**Remember us in your will:** After you have looked after your loved ones and friends, please consider leaving a gift to us in your will. Your legacy lives on in our work. Should you have already been kind enough to remember us in your will, please ensure that our full name, **Age UK Kensington & Chelsea**, and our **registered charity number (1082658)** are clearly stated: otherwise your gift may not reach us but go automatically to the national Age UK.



# Join our Friends' Group

After filling in your details, please complete **Section 1** OR **Section 2**

and return to: Age UK Kensington & Chelsea, 1 Thorpe Close, London, W10 5XL  
(if you prefix the address FREEPOST RSKB-UZUY-JAZA, you don't need to stamp the envelope).

Title:  Name:  Surname:

Address:   
Postcode:

Tel:  Email:

## Section 1— Regular donation to Friends' Group via standing order

Yes, I would like to make a regular donation by standing order [please tick]

Your bank name:   
Your bank address:   
Postcode:

Name of account holder:

Account number:  Sort code:

I authorise my bank to make a gift of £

Starting on: \_\_\_\_ / \_\_\_\_ / \_\_\_\_ (DD/MM/YYYY)

And on the same date **annually/half-yearly/quarterly/monthly** (delete as appropriate) until further notice.

Signature  Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_ (DD/MM/YYYY)

**[Bank use only]** Account to be credited: Age Concern Kensington & Chelsea  
Account number: 43333280 Sort Code: 20-96-55  
Address: Barclays Bank, 137 Ladbroke Grove, London, W11 1PR

## OR Section 2— One-off donation

I enclose my initial subscription to the Friends' Group by cheque  
Please make your cheque payable to Age UK Kensington & Chelsea



**Boost your donation by 25p for every £1 you donate! If you are a UK taxpayer, Age UK K&C can reclaim Gift Aid from tax you pay for the current tax year. In order to Gift Aid your donation, you must tick the boxes below:**

I want to Gift Aid my donation of £\_\_\_\_ and any donations I make in the future or have made in the past 4 years to Age UK Kensington & Chelsea.

I am a UK tax payer and understand that if I pay less Income Tax and/or Capital Gains Tax than the amount of Gift Aid claimed on all my donations in that tax year, it is my responsibility to pay any difference.

Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_ (DD/MM/YYYY)



Trust. Quality. Passion.

## The Key Safe Company allows access at the point of need

The Key Safe Company is the market leader of mechanical security access products, having revolutionised the way in which people can access properties safely and securely.

Its leading Supra C500 key safe is a locked metal box, which provides a secure method of externally storing keys to the exterior of a property. The Supra C500 can hold up to five keys and is regularly used by carers, relatives, healthcare and telecare professionals to gain access to a home.

The product allows householders to maintain an independent lifestyle and can ensure healthcare professionals are able to deliver scheduled care and gain access in the event of an emergency, without encountering restricted access to the home.

The Supra C500 allows householders to guarantee access to care givers, providing a crucial service if they struggle to answer the door themselves. The product is secured with a single code mechanical locking system, and the code can be changed at any time.

As the UK's only Police accredited mechanical key safe tested on

outside walls, the Supra C500 has an LPS 1175: Issue 6, security rating 1 certification from The Loss Prevention Certification Board (LPCB), the leading international Certification Body in the fields of security and fire protection. Recognised by Secured By Design, as well as leading home insurance companies, the product has undergone rigorous tests devised by security

experts to demonstrate a comparable attack resistance to a front door.

Already used by the majority of local authorities and thousands of UK householders, the Supra C500 can be used to allow access to care teams, occupational therapists and other support staff, without the need to carry sets of keys, allowing more time to be spent with clients.



For more information about the C500 visit [www.keysafe.co.uk](http://www.keysafe.co.uk) or call The Key Safe Company direct on 01905 770333







# Need help finding a trusted trader?

*The demise of printed business directories in recent years means that it can now be harder than ever to find details of tradespeople in your area. And without a recommendation from a friend or family member, it can be difficult to know whether a business is trustworthy.*

Luckily, there are two great resources out there to help you find what you need:

**1** The first is Age UK London's Business Directory - the first online, one-stop directory to be developed specifically for older people. The aim of the Directory is to protect consumers from rogue traders and businesses by connecting them with local tradespeople who

have been fully vetted and checked by their staff. In addition to typical services such as plumbers, electricians and locksmiths, the Directory also includes a number of alternative services like hairdressers, solicitors and home care providers. For details of businesses in your area, just give the directory a call on **0800 334 5056** or visit **www.trustedtraders.london**.

**2** A second useful service is TrustMark, a Government-backed quality scheme that signposts people to reputable local firms and expert tradespeople working to Government-endorsed standards. All TrustMark firms are checked for their trading practices, customer service and their technical skills. For more information, and to find local services, give them a call on **0333 555 1234** or visit **www.trustmark.org.uk**.



Here are TrustMark's top tips for employing a tradesperson:

- ✂ Be specific and set out a detailed, clear brief when requesting at **least three quotes**.
- ✂ Ask friends and family for a recommendation and check the TrustMark website at [www.trustmark.org.uk](http://www.trustmark.org.uk) to ensure that the tradesperson is registered for the particular trades you require.
- ✂ Use a firm that advertises using a landline phone number and be very wary of those only willing to give you a mobile number.
- ✂ Seek references, speak to previous customers and, if a reasonable sized job, visit previous jobs.
- ✂ Don't just go with the cheapest; consider your ability to communicate with the firm and the quality of their work.
- ✂ Only pay for work that has been done and not by advance payments.
- ✂ If materials need to be bought in advance by the tradesperson, it is reasonable that the customer is asked to pay a fair percentage of these costs as the job progresses.
- ✂ Always use a written contract, as it offers you protection if anything does go wrong.
- ✂ Agree in writing any changes to the agreed contract value and ensure these are agreed in writing before the work is done.



# Staying safe online

*More and more people are using computers, smartphones and tablets to get online. It's a great way to look up information, do your shopping, stay connected with loved ones, and even make new friends.*

The internet has lots of positive aspects, but there are things you need to look out for. Sadly, email and online scams are very common and criminals are always finding new and innovative ways to steal our money or even our identity. Here are some top tips to help you stay safe online:

## 1 Install security software

(e.g. anti-virus, anti-spyware and firewall)

- Anti-virus software will look for and remove viruses before they can infect your computer.
- Anti-spyware software prevents unwanted adverts from popping up, tracking your activities or scanning your computer for personal information.

The best option for beginners is to buy a 'package' from a reputable provider (such as McAfee or Norton) which will include a range of security software. You can download these programs from the internet or visit a retail computer store for guidance.

## 2 Keep your computer updated

Every computer has an operating system (such as Windows or Mac) which is software that organises and controls all hardware and programs. Your computer can be better protected from viruses if you keep the operating system updated. You should receive

notifications when new updates are available, but you can also update your system manually.

## 3 Protect your wireless network

If you have a wireless router, check that your wireless network is secure so that people living nearby can't access it. It is best to set up your network so that only people with a password can connect to it. Without a password your network isn't protected and anyone can connect to it. Read the instructions that came with your router to find out how to set up a wireless password and make your network more secure.

## 4 Use secure passwords

A strong password should be at least 8 characters long and include a combination of upper and lower case letters, numbers and symbols such as '&' or '!'. Do not include personal information, such as your name, date of birth or any family member's details, or common words like 'password'. If passwords with numbers and symbols are too hard to remember, using three random words together can make a stronger password, as long as those words don't contain your personal information.

## What should I do if I think I've been a victim of an online scam?

Sometimes people choose not to report fraud because they are embarrassed that they fell for a scam. It's important to remember that fraud is a crime and that fraudsters will constantly reinvent themselves to find new ways of tricking people. Anyone could be a victim, so don't feel embarrassed.

Some people also think that fraud is a victimless crime, or that it's not as serious as other crimes. This is not true. Fraudsters are often part of serious organised criminal gangs, who use the money to fund other crimes such as human trafficking, illegal firearms trade and terrorism.

If you're worried something might be a scam, or you have been a victim of cyber crime, report it to

ActionFraud by calling 0300 123 2040 or visiting [www.actionfraud.police.uk](http://www.actionfraud.police.uk).



For more information about protecting yourself against fraud, both online and offline, come along to our Ordinary General Meeting on Friday 22nd September. You can find more details on page 6.



# More money

## in your pocket



*According to latest government figures, almost 1 in 4 over 65s are struggling to make ends meet, yet millions are not claiming benefits for which they could be eligible. In Pension Credit and Housing Benefit alone, £3.5 billion goes unclaimed by older people every year.*

### What is Pension Credit?

Pension Credit is an income-related benefit to give you some extra money in retirement. It comes in two parts and you may be eligible for one or both parts:

**1 Guarantee Credit** tops up your weekly income to a guaranteed minimum level of £159.35 if you're single and £243.25 if you're a couple.

**2 Savings Credit** is extra money if you've got some savings or your income is higher than the basic State Pension. It's only available to people who reached State Pension age before 6th April 2016. You could get up to £13.20 extra per week if you're single and £14.90 if you're a couple.

### How could it help me?

If you're eligible, Pension Credit will not only give you a bit of extra cash, it could also help you get other benefits too:

- It's unlikely you'll have to pay Council Tax (unless other people live with you).
- You'll get free NHS dental treatment, and you can claim help towards the cost of glasses and travel to hospital.
- You'll get a Cold Weather Payment of £25 when the temperature is 0°C or below for 7 days in a row.
- If you rent your home, you may get your rent paid in full by Housing Benefit.
- If you own your home, you may be eligible for help with mortgage interest, ground rent and service charges.
- If you're a carer, you may get an extra amount known as Carer Premium, or Carer Addition if it's paid with Pension Credit. This is worth up to £34.95 a week.
- If you receive Attendance Allowance, live alone and nobody receives a carer's allowance for looking after you, you could be eligible for an additional £62.45 for a Severe Disability Premium on your Pension Credit award.

### How do I claim?

It's easy! All you need to do is call the **Pension Credit claim line on 0800 99 1234** (textphone: 0800 169 0133). They will fill in the application for you over the phone. It'll be quicker if you have the following details to hand:

- National Insurance number
- Bank account details
- Information about your income, savings and investments
- Information about your pension (if you have one)
- Details of any housing costs (such as mortgage, interest payments, service charges)
- Partner's details (if you have a partner)

Nearly 9 out of 10 claims are successful and 2.5 million households across the UK receive Pension Credit. You have nothing to lose by applying, but potentially a lot to gain!

# Meet the Trustees

*Few people realise that our dedicated trustees are actually volunteers who give up their time for free to play a vital role in making important decisions about the Charity. This feature gives you the opportunity to 'Meet the Trustees', and in this issue we are talking to long-standing Trustee Moya Denman.*

**Moya, how long have you been a Trustee and how did you become involved with Age UK Kensington & Chelsea?**

I became a Trustee of Age UK Kensington & Chelsea in a series of incremental steps. While partnering my husband in a senior diplomatic role in Washington in the 1980s I studied for a Masters degree in Gerontology, and when he retired to a peripatetic life between London and Brussels, I became involved with Eurolink Age, then an umbrella organisation largely sponsored by Age Concern.

Locally in London I also volunteered for the Management Committee of a very small local charity, ECCCO, helping older people on housing estates in Chelsea. Some time after I'd retired from that role, the charity ran out of money and its services were taken over by two other borough-wide charities, one of which was Sixty Plus. I found its ethos inspirational and was proud to join its board at the moment that Sixty Plus was merging with Age Concern K&C; the resultant organisation is Age UK K&C and I'm still there.

I also have a weekly volunteer job at the New Horizons activities centre in Chelsea, the inspiration for which came from ECCCO and Sixty Plus and which is run by Open Age in partnership with Age UK K&C and the Guinness Trust.

With others on the board, I hope to grow the role of members and donors to the charity and to spread a better understanding of its role in the borough.

**What do you enjoy most about the role?**

There is always so much to learn, from and about all the people I come across. The attitude of the staff is generally so positive and constructive, and the courage of users in difficult circumstances that I encounter can be exemplary.

**What do you do when you are not busy being an Age UK K&C Trustee?**

I'm involved in a range of local community groups; among my activities is a campaign group trying



to prevent the destruction of a large social housing estate that includes under-used sheltered housing flats. I am also, in memory of my late husband, a founding trustee of a small scholarship fund that pays tuition fees for UK-based graduate students at the College of Europe in Bruges; these are the people who have the knowledge and contacts to work with real understanding on behalf of our country, whether in or out of the EU – or halfway in between.

**What do you enjoy doing in your free time?**

Becoming a widow wasn't the best experience of my life, but as I grow older and more of my friends join me in that status I have more and more people with whom to enjoy the cinema, theatre, opera and occasional foreign travel. But the best travel is when I visit my daughter and family in Seattle or my son and his family in Berlin.



# Puzzle Page

## 'At the Beach' Wordsearch

N	Z	F	Z	J	K	L	F	E	U	C	N	O	E	M
H	S	I	F	Y	L	L	E	J	D	R	D	N	A	S
S	R	E	D	A	D	K	U	Q	Z	P	D	J	L	K
L	G	Z	Y	P	Q	Q	F	Z	M	D	Q	K	L	V
Z	H	L	R	S	A	N	D	C	A	S	T	L	E	T
M	W	E	O	W	L	Q	U	E	F	A	D	G	R	B
C	X	V	N	I	H	P	L	O	D	W	G	P	B	B
S	G	O	T	M	S	F	G	C	D	H	X	K	M	A
U	J	H	A	S	I	R	O	C	E	A	N	Q	U	R
N	K	S	O	U	F	W	L	S	W	L	V	P	M	C
B	Y	Y	B	I	S	E	A	W	E	E	D	J	O	B
L	T	X	F	T	U	B	U	C	K	E	T	W	X	A
O	Q	C	R	E	I	P	B	V	Z	V	M	O	Z	L
C	K	J	U	S	E	A	G	U	L	L	X	R	X	L
K	T	G	S	E	J	K	V	S	L	L	E	H	S	A

- |           |            |          |
|-----------|------------|----------|
| BALL      | OCEAN      | SHOVEL   |
| BOAT      | PIER       | SUNBLOCK |
| BUCKET    | SAND       | SURF     |
| CRAB      | SANDCASTLE | SWIMSUIT |
| DOLPHIN   | SEAGULL    | UMBRELLA |
| FISH      | SEAWEED    | WHALE    |
| JELLYFISH | SHELLS     |          |

# Quiz

Turn to page 25 for the solutions

Test your general knowledge with this quick quiz...

- Which tube line in London has the longest journey?
- What is the capital of Turkey?
- A cover of John Lennon's 'Jealous Guy' was a no. 1 for which band in 1981?
- Who played Dorothy in 'The Wizard of Oz'?
- Operation Dynamo was the codename for which WWII event?
- Who was the last Tudor monarch of England?
- 'Praxis' was a 1978 novel by which female novelist?
- 'The Laughing Cavalier' was a painting by which Dutch Golden Age Artist?
- Virginia Wade won the Ladies' Singles title at Wimbledon in which year?
- Who captained England to the Rugby Union World Cup title in 2003?
- Which is the smallest planet in the Solar System?

## Riddle

A man is **trapped** in a room. The room has only **two** possible exits: two doors. Through the first door there is a room constructed from magnifying glass. The blazing hot **sun** instantly fries anything or anyone that enters. Through the second door there is a fire-breathing **dragon**.

**How does the man escape?**

## Sudoku The game of logic

1				5		7		2
			6		3			8
	7	6		1		3		
	4		3		7		5	
8	1			6		4		7
	9				5			
2	6					8		5
9			8		1			
		3		9			2	

# We're Open Age



We know life doesn't have to stop when you get older. That's why we work with you and others over 50 to create chances to work, learn, take part, and stay healthy in body and mind. We provide around 400 activities every week, including creative and performing arts, employment support, physical activities, IT courses, socials, trips, lunches, and much more.

Join us by becoming an Open Age member - it's completely free. Call us on **020 8962 4141** or go to **www.openage.org.uk**



## Get back into a healthy, active life

*Would you like to take part in leisure activities whilst making new friends, but are not sure how to?*

*Would you like to go to a choice of low cost/free activities near where you live, but don't feel ready?*

Open Age's LINK UP service is especially for you, if you are finding it difficult to get to one of our activities.

Whatever's holding you back, we're here to give you support on getting started with our exercise groups, arts, language and computer courses, social groups, lunches, trips and much more.

Whatever the difficulty, big or small, call **Catrin** or **Donna** on **020 8962 5584** or email **cevans@openage.org.uk**.



## Feeling stressed? Anxious? Or tired?

*Come along to our Kundalini Yoga and Meditation sessions to help improve your overall health and wellbeing.*

If you would like further information on this class or classes offered in North Kensington, please contact **Deryn** on **020 8962 5582**.

New weekly sessions taking place at:

**New Horizons  
Guinness Trust Estate  
Cadogan Street  
London SW3 2PF  
from Tuesday 3rd  
October, 12 - 1pm.**





# Activities at New Horizons



New Horizons is a multi-activity centre for older people, based in Chelsea. The centre is delivered by a consortium of three charities: Open Age (lead partner), Age UK Kensington & Chelsea and The Guinness Trust. New Horizons promotes independence and active lifestyles, provides new interests and challenges, supports health and wellbeing and encourages fun and enjoyment.

Event	Description	Cost	Dates	Day	Time
Cinema screenings	Throughout August New Horizons will be showing a series of summer films. No booking needed, just turn up and enjoy!	FREE	14th August Gangster Squad (2013)  21st August Salmon Fishing in the Yemen (2011)	Mondays	1-3pm
Non-fiction writing	Learn and develop your non-fiction skills in Travel, Journalism, Critic/Review and Memoir writing in this engaging and insightful 10 week course.	£3 per class	18th September for 10 Weeks	Mondays	10am-12pm
Ballet bar conditioning	Strengthen your muscles to gain flexibility and improve posture and balance.	£1.25 per class (Max 12 places)	Starts Friday 15th September	Fridays	12-1pm
Multi-Pilates	Strengthen and improve flexibility and body posture using different forms of Pilates exercises – standing, sitting and chair-based.	£1.25 per class (Max 12 places)	Starts Friday 15th September	Fridays	1-2pm
Bone density workout	Increase muscular and bone strength, joint mobility and flexibility using Pilates and other techniques.	£1.25 per class (Max 12 places)	Starts Friday 15th September	Fridays	2:30-3:30pm

**To book any of the courses above, please call New Horizons on 020 7590 8970.**

Please note you must be a member of New Horizons to attend the following courses. If you would like to become a member, just give the centre a call on 020 7590 8970 or visit [www.new-horizons-chelsea.org.uk](http://www.new-horizons-chelsea.org.uk) to download an application form.

## Answers & Solutions

from page 23

**Riddle:** He waits until night time and then goes through the first door.

N	Z	F	Z	J	K	L	F	E	U	C	N	O	E	M
H	S	I	F	Y	L	L	E	J	D	R	D	N	A	S
S	R	E	D	A	D	K	U	Q	Z	P	D	J	L	K
L	G	Z	Y	P	Q	Q	F	Z	M	D	Q	K	L	V
Z	H	L	R	S	A	N	D	C	A	S	T	L	E	T
M	W	E	O	W	L	Q	U	E	F	A	D	G	R	B
C	X	V	N	I	H	P	L	O	D	W	G	P	B	B
S	G	O	T	M	S	F	G	C	D	H	X	K	M	A
U	J	H	A	S	I	R	O	C	E	A	N	Q	U	R
N	K	S	O	U	F	W	L	S	W	L	V	P	M	C
B	Y	Y	B	I	S	E	A	W	E	E	D	J	O	B
L	T	X	F	T	U	B	U	C	K	E	T	W	X	A
O	Q	C	R	E	I	P	B	V	Z	V	M	O	Z	L
C	K	J	U	S	E	A	G	U	L	D	X	R	X	L
K	T	G	S	E	J	K	V	S	L	L	E	H	S	A

1	3	8	4	5	9	7	6	2
4	2	9	6	7	3	5	1	8
5	7	6	2	1	8	3	4	9
6	4	2	3	8	7	9	5	1
8	1	5	9	6	2	4	3	7
3	9	7	1	4	5	2	8	6
2	6	1	7	3	4	8	9	5
9	5	4	8	2	1	6	7	3
7	8	3	5	9	6	1	2	4

- The Central Line
- Ankara
- Roxy Music
- Judy Garland
- The evacuation of Dunkirk
- Queen Elizabeth I
- Fay Weldon
- Frans Hals
- 1977
- Martin Johnson
- Mercury

Credit unions used to be regarded as a last resort for people borrowing small sums to get them through to the end of the month, but actually today's unions are really like community banks – a safe place for savings and loans for everyone. "We're like a bank, but pride ourselves on being friendly and accessible, where you will be dealing with someone who knows you by name and has the time to sit with you and talk things through"

The Kensington-based union has more than 1500 members in the Royal Borough and offers ISAs and savings accounts with a competitive annual return of 2% – topping the interest offered by banks and building societies. In recent years the union has seen an increase in the number of members aged 50-plus taking out loans or depositing money into savings accounts and ISAs. "The fact that the UK Government has

demonstrated such strong support for credit unions has helped raise awareness and convinced people we offer a viable and reliable alternative to the traditional banking sector,"

In terms of loans, the union typically deals with sums in the region of £2,000 to £7,500 to fund anything from buying a new kitchen, or a walk-in shower, or to visiting family members overseas. The credit union is a co-operative organisation where all money is invested locally, keeping money circulating within the local economy. Your Credit Union includes among its members; MP for Chelsea & Fulham, Greg Hands; Kensington MP, Kemi Badenoch, Westminster North MP Karen Buck and Hammersmith MP Andy Slaughter. Savings accounts are covered under the Financial Services Compensation Scheme protected up to a total of £85,000.



**Your**   
**Credit Union**

346 Kensington High Street  
London, W14 8NS

HELEN MASON  
E: [helen.mason@yourcu.co.uk](mailto:helen.mason@yourcu.co.uk)  
P: 0207 6056341  
M: 07949 382653



## DO YOU NEED TO MAKE A WILL?



If you die without a will the "Rules of Intestacy" will apply and any money or property or possessions you have may not go to the people you would like.

A will can sometimes reduce the amount of tax payable on your estate.

Trying to make your own will can lead to mistakes and could mean your will is invalid.

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- Family sized bathroom.
- The lounge has a sofa (which converts into two single beds) and a table to seat four.
- A TV, DVD and CD player are also available.
- Patio doors open onto the balcony, offering views over the pool and across Lagos.
- Ample parking space in front of the building.

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The Chiswick Nursing Centre offers a welcoming and caring environment for older people and for those who are now too frail or ill to continue living in their own home. Our dedicated, fully qualified staff offer the highest standards of person-centred, residential and nursing care.

Our experienced staff appreciate that no-one's needs remain the same over time, so we tailor our care to your changing requirements. You can rest assured that you or your loved one are in the safest hands and will be treated professionally, with dignity and compassion.

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- ✓ Short-term respite care
- ✓ Palliative care
- ✓ Care for younger people with disabilities
- ✓ Outpatient physiotherapy

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To arrange a visit or to find out more information call **020 8222 7800**

or email [enquiries@chiswicknursingcentre.co.uk](mailto:enquiries@chiswicknursingcentre.co.uk)