



# Health issues as we get older



## 7 ways to boost your heart health

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## Can you afford to make your home safer?

By Simon Symcox, founder of AHM Installations (www.ahminstallations.co.uk)

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Our homes have become central to our lives during the pandemic.

Being able to move safely around the house and access the bathroom are fundamental parts of daily life, so if you can't do these things safely then it's time for a change.

It's hard to know where to start and cost is understandably a concern. Did you know there is financial help available for some, with the Government's Disabled Facilities Grant (DFG)? Search 'DFG gov uk' on the internet or call your local council for more details.

When it comes to updating your bathroom, it might not be as expensive as you think. Sometimes people worry that they need a full wet room, but often a low-level access shower is the best option.

Find a supplier you trust. The big, recognised brands are usually the most expensive. Smaller, specialist companies will take time to understand your needs and help you whatever your budget.

That's what I pride myself in doing. My wife Julie and I set up AHM Installations 20 years ago because we wanted to help make people's lives easier.

Call our family-run team anytime on **01234 987681**

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# Foreword from the CEO

Welcome to this Autumn/Winter edition of our **VOICE** magazine.

Hello to all our readers,

As I write this we see a change coming with the death of Queen Elizabeth II. We have now seen the first King of England for some 70+ years and this will take some getting used to. Whether you are a royalist or not I think it is fair to say that the Queen delivered on her promise to serve and that is a major achievement that stands.

The seasons are also changing from the hot sunny days filled with drought to the Autumn and Winter which brings with it who knows what with the strange weather patterns that are becoming the norm.

White Christmases are a thing of the past with changes to our climate. But who knows .....

As we start to wonder about bills for heating and general cost of living it can seem a very worrying time but there is help out there and we can be a first port of call if you are concerned about how to make ends meet this Winter. Don't sit and worry, give us a call and we will see what help there is available - 01234 360510.

There is an article within giving some hints and tips as well as other articles of note, plus the normal Recipes, Dates for your Diary, Green Fingered Grandma and Charlie Chuckles of course.

We hope you enjoy this edition.

Keep safe, warm and well.

## Karen

**Karen Perry**  
CEO, Age UK Bedfordshire



## Meet the team...

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### Sad Loss of a Trustee and Friend to Age UK Bedfordshire

It is with great sadness that we lost a very valuable Trustee and friend to Age UK Bedfordshire in August this year.

Mrs Janet Wilkins was a long serving member of Age UK Bedfordshire, and steadfastly worked with the rest of our Board of Trustees to support the CEO and ensure legal responsibility for the organisation.

As an ex nurse and much more during her time in the NHS she brought a wealth of experience to the table and was able to bring her honest, balanced view to the meetings.

A wonderful lady and a truly generous-hearted and conscientious member of our Trustees, she will be missed by all of the colleagues at Age UK Bedfordshire. God Bless Janet



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# 7 Ways to BOOST your heart health

Cardiovascular disease is still one of the biggest killers in the UK, but you might be surprised by some of the things that can help to keep your heart healthy. Research suggests that making just a few simple tweaks to your daily routine really can make a difference.

**Snack on a handful of nuts**



**Cut down on alcohol**



**Meet up with friends**



**Lose 5% of your body weight**



**Choose healthy ways of cooking & preparing meals**



**Learn how to meditate**



**Sprinkle on some flaxseeds**





**1 SNACK ON A HANDFUL OF NUTS**  
 'Walnuts are a rich source of Omega-3 fatty acids, which can help to decrease inflammation in the arteries and protect the heart,' explains British Dietetic Association spokesperson Gaynor Bussell. 'Nuts in general can help to lower cholesterol levels and they will also help to fill you up. But don't have more than a handful as they are high in calories.'

**2 MEET UP WITH FRIENDS**  
 According to social psychologist John Cacioppo from the University of Chicago, loneliness is linked to hardening of the arteries, which leads to high blood pressure and an increased risk of heart disease. He claims that loneliness also raises the levels of cortisol, the stress hormone, which can interfere with circulation, making the heart work harder. His research shows the fruit flies that are isolated have worse health and die sooner than those that interact with others. So if you're feeling lonely, try to reconnect with old friends or find a new hobby or join a club or class to help you get out and about and meet new people.  
**Give us a call about our Telephone Friendship Service or Carers Respite Service is you are a carer. Or we make be able to find other local social activities where you can join in. Call 01234 360510**

**3 CUT DOWN ON ALCOHOL**  
 There are regular reports in the news that moderate drinking – specifically of red wine – may be beneficial for your heart, but the key word here is 'may'. There's still no conclusive proof carried out in controlled studies of the benefits of alcohol on heart disease – meaning that the best thing to do is limit your consumption. Drinking too much alcohol can cause abnormal heart rhythms, high blood pressure, damage to the heart muscle and other diseases such as stroke, liver problems and some cancers.

**4 CHOOSE HEALTHY WAYS OF COOKING AND PREPARING FOOD**  
 Avoid frying or cooking foods in fat (e.g. butter or ghee). This applies to meat, fish and vegetables. It's better for your heart if you bake, grill, steam, boil or poach food instead. For flavour, use spices, herbs and lemon juice instead of adding salt, cheese or cream.

**5 LEARN HOW TO MEDITATE**  
 Scientists have discovered that people with heart disease who practised Transcendental Meditation – which was made popular by The Beatles in the 1960s – for just 15 minutes a day can cut their risk of heart attack and stroke by half, compared to those that don't. This is thought to be because meditation helps to lower blood pressure – a major risk factor for CVD. In the most recent study, from the University of Iowa, scientists found that practising this type of meditation for 20 minutes per day was enough to make a difference. Deep breathing exercises and yoga breathing are believed to have similar benefits.

**6 SPRINKLE ON SOME FLAXSEEDS**  
 'Flaxseeds, also known as linseeds, are little seeds that are high in Omega-3 fatty acids. So, like nuts, they can help a little in lowering cholesterol,' explains Gaynor Bussell. 'They are sometimes added to foods in order to help with constipation as they increase fibre intake, and having more fibre in the diet can also help to lower cholesterol.' You can buy these small ground seeds from health food shops and most supermarkets, and sprinkle them on breakfast cereals or salads or add to yoghurt. 'If you want to try them, start with half a teaspoon and build up to about 2 teaspoons a day,' says Gaynor. 'The slow build up is advisable, as they can cause flatulence and bloating if you're not used to them.'

**7 LOSE 5% OF YOUR BODY WEIGHT**  
 We all know that losing weight can improve our health – and just a few pounds can make a big difference. 'Experts have found evidence that losing just 5-10% of your body weight if you are overweight or obese improves your metabolic profile. This means that if you have high blood pressure and/or high cholesterol, these levels come down,' explains Gaynor Bussell. 'Eating fewer calories is the only way to successfully lose weight and this is best coupled with some exercise. 'Don't lose weight too quickly, 1-2lb per week is fine. Experts believe that one of the healthiest types of diet to follow is the Mediterranean diet, which is high in fruits, vegetables and pulses, along with some meat, fish, nuts and seeds, a little olive oil and a glass or two of red wine daily – but no more than this!'

# Dates for Your Diary



**Saturday 5th November**

Bonfire Night  
 keep pets indoors!

**Sunday 13th November**

Remembrance Sunday

**Saturday 24th December**

Christmas Eve

**Sunday 25th December**

Christmas Day

**Monday 26th December**

Boxing Day

**Tuesday 27th December**

Christmas Day observed

**Saturday 31st December**

New Years Eve

**Sunday 1st January 2022**

New Years Day

**Monday 2nd January**

New Years Day observed

**Tuesday 14th February**

Valentine's Day

**Tuesday 21st February**

Shrove Tuesday

**Wednesday 1st March**

St David's Day

**Friday 17th March**

St Patrick's Day

**Sunday 19th March**

Mothering Sunday

**Sunday 26th March (1am)**

British Summer Time commences

Clocks go forward one hour

**Saturday 1st April**

April Fools Day

**Thursday 16th April**

Maundy Thursday

**Friday 7th April**

Good Friday

**Sunday 9th April**

Easter Sunday

**Monday 10th April**

Easter Monday

**Sunday 23rd April**

St George's Day

# What you didn't know about Lady Jane Clifford the High Sheriff of Bedfordshire

**L**ady Clifford was born in Tanzania where her father, Sir George Paterson, was Attorney General. She was brought up in Sierra Leone, Ghana and Zambia as her family moved around with her father's work, latterly as Chief Justice. In Ghana, Sir George worked with Kwame Nkrumah to ensure the smooth transition to independence. Jane finished her education in Dorset before moving to London to read Art History at the Courtauld Institute, London University.

Lady Clifford started out as a lecturer for the Workers' Educational Association in Manchester before becoming the art critic of the Daily Telegraph. At the same time, she began closely assisting Laura Ashley, finding and copying antique wallpaper and textile designs and writing books about furnishing and decorating houses for the company.

Lady Clifford has helped various charities to organise large scale events, including Help the Aged, Save the Children and the NSPCC. She is a keen bridge player and founded a book club which is still going strong after 30 years. Lady Clifford and her husband own a small house in Umbria in Italy; Lady Clifford speaks Italian and is a great Italophile.

## Who has been the biggest influence on your life?

Probably my father who gave me odd pieces of advice like, never expect to change a man and if you want anything badly enough you can get it but you may have to give up other things on the way.

## What are the most important lessons you've learned in life?

What goes around comes around. Good that you do is returned in unexpected ways.

## If you could hold on to just one memory from your life forever, what would that be?

It would be the moment I saw the first design I was responsible for for Laura Ashley furnishing fabric when it came off the printing press at what appeared to be a mile a minute onto a bolt that was taller than I was!

## What are your hopes and dreams for future generations.

I just hope we don't have a Third World War and we manage to save the planet from extinction.

## Where did you grow up?

Sierra Leone, Zambia and Dorset.

## What was your childhood like?

Happy and interesting, surrounded by beautiful countryside. In Freetown, Sierra Leone we lived by the sea, and I used to surf on the big Atlantic rollers on my own little hand-made surf board from the age of 5! In Africa, I remember I had to check my slippers and shoes every time I put them on for scorpions and snakes! On one occasion a large snake was killed with a panga and a whole frog hopped out!

## If you could take only one book and one record onto a desert island what would they be?

The Remembrance of Things Past by Marcel



Proust and the music would be the Dance of the Blessed Spirits from Glück's Orfeo and Eurydice .

## Are you a cat or dog person?

I'm a dog person and we share a pointer/ Labrador cross with our daughter. Our first dog was Pumpkin, a Golden Retriever.

## Which book are you currently reading?

The Land where Lemons Grow by Helena Attlee, about growing citrus fruit in Italy.

## Do you have a sporting hero?

Yes, Yvonne Goolagong, the winner of Ladies' Wimbledon 1971 and 1980, and many other world titles. She was an Australian aboriginal and an excellent tennis player with a charming character.

*Jane*

**Lady Jane Clifford**  
High Sheriff of Bedfordshire



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11th January 2023 10am  
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## Feeling Lonely? Feeling low or worried? These feelings are not just a normal part of ageing.

We all feel down from time to time, no matter our age. But when these feelings are persistent, talking to someone can be helpful. If you're feeling lonely, low, anxious or just not your usual self Bedfordshire Wellbeing Service can help. You can seek advice from your doctor or self-refer to

Bedfordshire Wellbeing Service on: [01234 880 400](tel:01234880400) or visit our website:  
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To find out more about our service, which is free and part of the NHS, please call us on **01234 880 400** or visit our website:  
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# Benefits & Entitlements



Each year, billions of pounds of benefits go unclaimed. We can help make sure you're not missing out.

As older people do not forget that you have paid National Insurance contributions all your life and Income Tax so these are not benefits from everyone else but for you.

This winter is set to be one of the most expensive for many years with cost of living increases and increases in fuel, gas, electricity, food, and general bills.

Therefore if you feel you are struggling to make ends meet please contact us:-

**Tel: 01234 360510**

**Email: [Enquiries@ageukbedfordshire.or.uk](mailto:Enquiries@ageukbedfordshire.or.uk)**

There is help at hand and we can check your level of income and what entitlements you may be able to get.

## ACT NOW AND WE CAN HELP.

- What extra money are you entitled to?
- Do you know what benefits you are entitled to?

Our Benefits Calculator can help you, quickly and easily, to find out what you could be claiming.

Contact us to get an up to date benefit check.

## Help pay bills

- ✓ Heating benefits
- ✓ Public transport concessions
- ✓ Housing Benefit
- ✓ TV licence concessions
- ✓ Council Tax Support
- ✓ Help with urgent or one-off expenses

## Help boost income

- ✓ Employment and Support Allowance
- ✓ Pension Credit
- ✓ Personal Independence Payment
- ✓ Income Support
- ✓ Universal Credit
- ✓ Jobseeker's Allowance

## Help pay for care or bereavement

- ✓ Attendance Allowance
- ✓ Carer's Allowance
- ✓ Health benefits
- ✓ Disability Living Allowance
- ✓ Bereavement benefits

We have information on all the above and can see if we can help you.

It is a mind field trying to work through what benefits and entitlement you are eligible for but that can all be taken away with one phone call or one email. Contact us 01234 360510 or email [enquiries@ageuknbedfordshire.or.uk](mailto:enquiries@ageuknbedfordshire.or.uk)

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# Green Fingered Grandma

This is the time of year when we might think the garden has given all that it can give but actually this is not strictly correct.

Also it may not be the top of your priority list of spending now that we are looking at Winter and high bills for heating etc.

So what better way to stay green fingered and cheap with it. Lets look at ways of propagating plants to give more next Spring and Summer without spending a fortune.

## Plant Propagation for Home Gardens

Here is a list of topics about propagating plants for your home landscape.

### Plant Propagation Techniques

- Division
- Layering
- Cuttings

### What is Plant Propagation?

Plant propagation has to be my favourite subject! Plant propagation is one of the most inexpensive ways to make more plants and expand your gardens. There are several methods of propagating plants and three of the most common ways are through division, through layering, and through cuttings. Each of these methods has a few advantages that are worth looking at. Some of these methods will work for some plants but may not be effective for others. Here is a short summary of these methods.

### Plant Propagation Method: Division

Dividing plants is a very good method of propagation for many clump forming species of plants. Hostas, heucheras, daylilies, ornamental grasses, and many other perennials will not only tolerate but sometimes need to be divided. It is better to divide most plants in the spring when they are actively growing and the roots can take some abuse but some will successfully divide in the fall. You don't have to divide plants until they have developed a dead hole toward the centre, but if you would like more plants faster, divide away!

### Plant Propagation Method: Layering

Layering is a safe strategy for many plants. It involves burying a length of a low growing stem underneath the soil until it develops roots. Then the gardener can sever the new plant from the mother plant and plant somewhere else in the garden. To speed up the process the stem can be wounded and applied with rooting hormone but many plants naturally layer by themselves. Viburnums, forsythias, and azaleas are good candidates for layering along with many other shrubs. This is a safe method of propagation since the stem remains attached to the main plant until roots are formed. There is very little risk involved for the cuttings. The biggest disadvantage is that you can't make as many plants as you can with cuttings.

### Plant Propagation Method: Cuttings

This is probably the area I have the most fun experimenting with in my garden. There are several different types of cuttings you can take from stem tips to basal root cuttings. Some plants take to cuttings readily while others can be a difficult challenge. Most perennials will easily work with stem tip cuttings or basal stem cuttings. Trees and shrubs can be more difficult, but if the plant creates

suckers there may be good rooting material. My favourite shrub for propagating through cuttings is the red twig dogwood. I've found that they work best as hardwood cuttings done over winter. Salvias, Verbena, Russian Sage, Catmint and many other perennials work well as stem tip cuttings.

### Propagating Perennials and Annuals – other examples

- ✿ Primroses split them and replant
- ✿ Roses take strong cuttings remove leaves and plant deep with little of the cutting above ground
- ✿ Aubretia split them and replant
- ✿ Pansies and violas if left many of them will spread by themselves
- ✿ Lonicera (honeysuckle) layering
- ✿ Marigolds – collect seeds and plant for new plants
- ✿ Lavender – take strong green cuttings and plant
- ✿ Antirrhinum (snapdragons) collect seeds and replant but some may self seed
- ✿ These are just a few plants that will make new plants for no or little expense. A bag of compost some rooting compost and a pot.

*Happy gardening and good luck*



# Health Issues as we Get Older

## Arthritis

Arthritis is a common condition which causes joint pain and inflammation. If you have arthritis, there's support available and things you can do to help make life easier.

### What are the symptoms of arthritis?

Symptoms of arthritis include pain and stiffness in your joints, inflammation around the joints and limited joint movement. There are many different types of arthritis, each with different symptoms.

It's normal to experience aches and pains, especially if you've carried out strenuous activity. But if your symptoms are unexplained, don't go away within a few days or if they are impacting your day-to-day life, you should visit your doctor.

### What can I do to help my symptoms?

#### Keep active

Regular physical activity can reduce pain, increase your strength and prevent joint stiffness. It's important to find exercises that are right for you – speak to your doctor for more information.



#### Look after your joints

It's important to protect your joints to reduce the risk of more damage and pain, especially when carrying, gripping or lifting things. An occupational therapist can give advice on ways of carrying out everyday tasks in ways that protect your joints. Simple things like keeping items within reach, using jar openers or electric tin openers and carrying things in both hands can help.



#### Healthy eating

Eating a balanced diet and keeping to a healthy weight can help manage your symptoms. Eat a regular balanced diet with protein,



carbohydrate, and plenty of fish, adding in plenty of fruit and vegetable. Cut back on processed foods such as sausages, bacon etc, and maybe have a little less cake and biscuits if they are your favourite!

#### Medical treatments

Depending on the type of arthritis you have, there are different medicines and treatments available to help manage your pain. Speak to your doctor about what is available, and their associated risks and benefits.



### Can I claim benefits if I have arthritis?

There are a number of benefits and grants you may be able to claim if you have arthritis.

#### Benefits for mobility problems

If you're over State Pension age and you need help with your personal care, such as washing, dressing and going to the toilet, because of your symptoms of arthritis, you may be able to claim **Attendance Allowance**. If you're under State Pension age, you may be able to claim **Personal Independence Payment**, and if your ability to work is limited due to your symptoms you could claim **Employment and Support Allowance**.

#### Disabled Facilities Grants

You may be eligible for financial support for home adaptations to help you manage better. This could include installing ramps and handrails, and getting specialist equipment to help you in the kitchen or bathroom.

#### Carer's Allowance

If you have a friend or family member who looks after you for at least 35 hours a week, they may be able to claim Carer's Allowance.

### Can I get help at home if I have arthritis?

If you need help at home with tasks such as washing, getting dressed and going to

the toilet, the first step to do is contact your local council. They will work out what sort of support you need and how much you can afford to pay. Find out more about care agencies at your local Age UK Bedfordshire or the Local Council.

Most local councils don't provide support if you just need a helping hand with your housework, gardening or shopping. Contact us your local Age UK we have Home Help, Shopping, Carers Respite, Garden Maintenance and Handyperson services. **Just give us a call on 01234 360510.**

Adaptations to your home, such as handrails, grab rails and ramps may make moving around the house much easier, and specialist equipment like bath aids, riser chairs and long handled grabbers can make everyday tasks simpler. You may also be eligible for financial help to pay for these. Ask your local Council about this.

### Can I still drive if I have arthritis?

If your arthritis affects your ability to drive, you must let the DVLA know. This doesn't mean that you will have to stop driving, but it's a legal obligation for you to declare certain conditions to the DVLA. You'll also have to let your insurance company know, but they aren't allowed to charge you any more because of your condition. If you have an accident you haven't declared a health condition, your insurance might not cover you.

### Am I eligible for a blue badge?

You may be eligible for a blue badge, meaning you can park closer to where you need to go. If you claim benefits like Attendance Allowance or Personal Independence Payment, or you have difficulty getting around because of your arthritis, then this will support your application.

**Give us a call and we can help.**

# Hearing loss

Around 40% of people over 50 in the UK have some form of hearing loss. Hearing loss is usually gradual and you may not notice any changes straight away.

## What is hearing loss?

Hearing loss is a reduced ability to hear. You may find you need the TV volume to be louder or that you can't always hear people talking, especially in a crowd.

## What causes hearing loss in older age?

Most people who experience hearing loss as they get older do so because of wear and tear to the tiny hair cells in the inner ear. There are also other factors that can cause hearing loss, such as:

- regular exposure to loud noise
- a history of middle ear disease
- a family history of hearing loss.
- Some people have a condition called tinnitus, which causes you to have persistent noises such as ringing or buzzing. This can also be linked to hearing loss.

## How can I be tested for hearing loss?

If you've recently noticed problems with your hearing, the first step is to talk to your doctor and explain how these problems are affecting your day to day life. Your doctor can carry out some basic tests to check for temporary, treatable ear problems, such as a build-up of ear wax or an ear infection. Your doctor will have a look into your ears using a medical instrument with a light at one end.

If there is no obvious cause of hearing loss, your doctor can refer you for a hearing assessment with an audiologist or an ear nose and throat (ENT) specialist. They will look into your ears and test your hearing to see how well you can detect different levels of sound.

This assessment will help find the cause of your hearing loss and what treatments would work best. Your hearing assessment will indicate if a hearing aid would help you and which type would work best for you.



## How can a hearing aid help me?

Hearing aids work by making sounds louder and clearer. They will not restore your hearing to normal, or cure your hearing loss, but they can make life much easier.

They pick up sound and make it louder with an amplifier. They are fitted with devices, which can distinguish between foreground noise, such as conversation, and background noise, such as traffic.

## How can I get a free NHS hearing aid?

You will need a GP referral for a hearing assessment with an NHS service. If your hearing assessment shows that a hearing aid will be helpful, then you are eligible for a free hearing aid. Most hearing aids prescribed through the NHS are digital and usually 'behind the ear' types.

NHS services are located in hospitals or health centres. In some areas of England, the NHS asks some private companies to carry out hearing tests and dispense hearing aids on its behalf. Most people find NHS aids very helpful, but not all types of aids are available. It can be a good idea to try a free NHS aid and see if it suits you, before thinking about buying one.

## Are there different types of hearing aid?

Hearing aids differ in shape, size and price. With modern technology, aids are getting smaller and more discreet – some aids fit entirely inside the ear. Smaller aids are also easy to insert in your ear, but they can be fiddly to adjust because of the very small controls. Some aids have additional features to improve hearing. For example, some digital aids can clear unwanted background noise. Ask the hearing aid dispenser about any additional benefits or features of the aids available.

Your audiologist should advise which model should suit you. Ask if you can trial your hearing aid for a few weeks to make sure it's comfortable and helpful. Make sure you can confidently put it on, take it off, change the volume level and change the batteries.

When you use a hearing aid for the first time, everyday sounds may seem quite loud.

It could take you a couple of months to get used to hearing sounds with your hearing aid. If at any stage the sound is uncomfortable and you can't wear the hearing aids, it is best to return to your audiologist for advice.

## How can assistive devices help my hearing?

Special equipment can be installed in your home to amplify sound and help you hear well. These can be helpful if you don't want to use a hearing aid. Examples include:

- a loop system connected to your TV or radio to make sound louder
- a telephone amplifier
- adjustments to alarms or doorbells to make them louder, flash or vibrate.

You might be eligible for this equipment on free loan through your local social services department. Your eligibility will depend on your hearing loss and you will be assessed by sensory support staff. Equipment can also be purchased privately. Some equipment will have a money-back guarantee so you can return it if it's not helpful. You can buy a range of products from the Action on Hearing Online Shop.

## How can lip-reading help my hearing?

If you have hearing loss, lip-reading can be a very useful aid to hearing. Going to a local lip-reading class may improve your skills, and your confidence.

Lip-reading is a skill which most people use unconsciously to some degree. We usually focus on another person's face and lips if we are having difficulty hearing what they are saying (often because of intrusive background noise). We do this in an attempt to search for visual clues as to what the speaker is saying.

## Are there any benefits I can claim?

If your hearing loss has an impact on your day-to-day life then you may be able to claim these benefits or concessions:

- Employment and Support Allowance
- Attendance Allowance
- Personal Independence Payment



## Depression and anxiety

We can all feel low or anxious from time to time. If you're going through difficult times or you're feeling sad, you should seek help and support early on.

### What is depression?

Depression is more common than many people realise - it affects 1 in 5 people. Being depressed can show itself in different ways and each person's experience will be different. Symptoms include:

- lack of interest and unable to enjoy things you normally enjoy
- being reluctant to engage in usual activities or leave your house
- feeling tired
- sleeping too much or too little
- loss of appetite or eating more than usual
- losing or gaining weight over a relatively short time
- losing confidence in yourself and feeling life is pointless
- being self-critical and feeling guilty
- having suicidal thoughts

Feeling down isn't a natural part of ageing, it's a sign that you're not feeling as well as you should be. Older people with depression usually experience more physical symptoms – such as tiredness, weight loss, and problems sleeping. These aren't trivial matters; they're crucial to your health.

If you've experienced some of these symptoms on most days for 2-4 weeks, you should speak to a medical professional. Talking about your mental health can be daunting, but your GP will be used to having these conversations and won't judge you. They are there to help and will know what to do.

### What is anxiety?

Anxiety is a feeling of worry or fear that everyone experiences from time to time. Symptoms of anxiety include:

- feeling restless or 'on edge'
- irritability
- racing heartbeat

- dry mouth
- nausea
- sweating

These symptoms are completely normal but can affect your daily life. If you find yourself worrying all or most of the time, and you're experiencing physical symptoms such as a fast heartbeat, shaking or sweating, make an appointment with the GP. You can talk to your doctor or nurse at any time, in complete confidence. They won't judge you – they're there to listen and help you get back on track. It's not uncommon to feel low and worried at the same time. Doctors are used to seeing people who feel depressed and anxious and know how to help.

Don't brush how you feel under the carpet and hope it will sort itself out – symptoms are likely to get worse if you don't take action. Having depression or anxiety is like a physical health condition, and it can be successfully treated.

### What causes depression or anxiety?

Depression and anxiety can happen for no obvious reason. But in many cases it can be triggered by certain life events, such as:

- money or finance issues
- bereavement - losing your partner or close friend.
- relationship or family problems
- retirement
- disability or poor health
- housing issues, such as moving homes
- becoming a carer
- the time of year.

These situations might make anyone feel low and not everyone who experiences these goes on to develop depression. But thinking about any triggers can help you understand your feelings. Everyone feels down from time to time, but if you've not been feeling yourself for a while it's time to talk to someone – like your doctor, nurse or a trusted friend or family member.

### How are depression and anxiety diagnosed?

There are no specific tests but your GP may perform some blood tests for other health conditions that share similar symptoms with

depression or anxiety. Your GP will need to get a good picture of the way you're feeling mentally and physically. They will ask you lots of questions about your symptoms and the changes you've noticed. It can be difficult to think about specific answers on-the-spot but the following suggestions might help you plan ahead for your appointment.

- ✓ Make a list of all your symptoms, whether they are worse at certain times of the day or on particular occasions, how long you've had them and their effect on your day-to-day life and relationship with others.
- ✓ Explain any circumstances that could be contributing to these symptoms and the way you feel.
- ✓ Take a list of all medications you currently take, including any supplements or non-prescription medication.
- ✓ Be as open and honest as you can; remember anything you say is confidential.

### How is depression and anxiety treated?

If you broke your leg, you wouldn't just struggle on without help. You'd get in seen to. Mental health is as important as physical health and can be treated successfully. There are several treatments available – often a combination of treatments is needed.

If your symptoms are mild, your GP may take a 'wait and see' approach. They may give you some advice on how to cope with symptoms then see if symptoms improve within a few weeks.

### Talking treatments

There's something called 'talking therapies' now, which can really help people who are feeling low, anxious or out of sorts. Talking treatments allow you to talk to a trained professional who can help you manage your thoughts and feelings and the effect they have on your mood and behaviour. Examples of talking treatments include **cognitive behavioural therapy (CBT)**

and **counselling**. They may be one-on-one sessions or in a group environment. If you are considering talking treatments, be sure to mention any cultural, language or religious needs you have or any hearing or sight problems, so they can be addressed when arranging therapy for you. Talking treatments are effective and available for free on the NHS. Ask your GP about them.

Talking therapies are proven to work – and they can work particularly well for people who are older. You can refer yourself to see if your local service can help, or your doctor or nurse can do it for you if you prefer. Even if you've tried them before and weren't sure, you can give talking therapies another go.

### Applied relaxation

A trained practitioner can teach you muscle relaxation techniques to help you cope in situations where you feel anxious.

### Medications (anti-depressants)

Your GP may prescribe medications to help treat the symptoms of depression. There are a range of different types of antidepressants available and your GP should explain which is best for you.

Antidepressants are often combined with talking treatments. It can take up to two weeks for medications to start having an effect. You may need to continue taking anti-depressants for several months to ensure a long-term recovery. Be sure to continue with any prescribed medication or treatments as this is important for your long term health and wellbeing.

If your symptoms seem to be returning, let friends and family know and make an appointment to see your GP so any problems can be resolved quickly.

### Is St John's Wort good for depression and anxiety?

St John's Wort is a herbal remedy that's available without a prescription from health shops and pharmacies. It isn't recommended by doctors or the National Institute for Health and Care Excellence (NICE).

St John's Wort can cause serious side effects and interact with prescription medications, including anti-depressants.



Illustration: Shutterstock.com

### How can I support my mental health?

Having depression or anxiety isn't a sign of weakness and there's no need to feel embarrassed. Keep active in your community, consider joining a support group and do things that boost your mental wellbeing.

### Self-help groups

Meeting other people who understand what you're going through can be helpful, especially if you're feeling isolated or lonely. You can find a local support group by asking your GP.

### What do I do if I'm worried that a relative or friend has depression or anxiety?

If you think a friend or relative is experiencing symptoms of depression or anxiety, try to talk to them about it. You may feel uncomfortable bringing up a sensitive topic, especially if the person you're concerned about doesn't often talk about their emotions. Explain why you are concerned but avoid diagnosing their problem or forcing solutions.

They may be unwilling to talk about it, but let them know that you're willing to listen when they're ready. There are various ways you can help them, such as:

## Mental health

- ✓ Offer your support, listen and reassure them that how they're feeling can be improved.
- ✓ Stay in touch, call or visit regularly. The risk of depression increases when people feel alone and unsupported.
- ✓ Encourage them to make an appointment with their GP or another health professional. Offer to go with them to appointments.
- ✓ Encourage them to keep active and healthy. Plan occasional outings to get them out of the house.

Supporting a relative or friend with depression can be both rewarding and stressful. There is information and support for carers where you can get help for the difficulties you experience.

**Contact Carers Direct, Carers UK and the Carers Trust for more information.**

## Eye health

Vision problems can lead to a higher risk of falls, driving accidents, and incorrect use of medications. They can also make day-to-day life harder. The best way to make sure your eyes are healthy is to have regular eye checks. Many eye diseases can be treated successfully if they are detected early.

Despite the coronavirus pandemic and the fears of going into hospital that it has brought with it, it's very important to continue attending scheduled eye appointments or to seek advice for sudden changes in your vision. RNIB have more information.

### What are some common eye diseases that can affect me?

Certain eye diseases are more common as we age. These include:

- glaucoma
- cataracts
- macular degeneration.

Eye diseases don't always cause obvious symptoms. An eye test by an optician doesn't just check to see whether you need glasses – it's also an important check on the health of your eyes. An optician can detect eye diseases at an early stage, usually before you've even noticed any changes. An eye test checks your vision straight ahead, as well as your side (peripheral) vision.

### How often should I get my eyes tested?

You should have an eye test every two years or as often as your optician recommends. If you notice any changes in your vision, get it checked as soon as possible. If it's difficult for you to get out and about, ask your GP or optician if there's a home visiting optician local to you.

### What type of glasses are best for me?

If your optician recommends you need glasses, they must give you a prescription, which shows the type and strength of lenses you need. You can use this prescription to buy glasses from any supplier, which means you can shop around for the best value. Your optician can talk to you about the different types of lenses available and which are most suitable for your eyes. There are different types of lenses and extra features – bifocals, trifocals, varifocals, tinting – to



suit different types of vision problems and lifestyles.

Wherever you buy your glasses, make sure you have the right lenses. Wearing the wrong glasses can make you more likely to get eye strain, misjudge kerbs or distances, or trip over obstacles. Don't be tempted to buy less expensive, ready-made reading glasses from a supermarket or pharmacy. It's rare for both your eyes to need the same correction and they're often less durable.

### Am I entitled to free eye tests?

Everyone aged 60 and over can receive a free eye test every two years. You'll get a free annual sight test at any age if you have a close family member who has been diagnosed with glaucoma or you've been advised by an ophthalmologist that you are at risk of glaucoma. You'll also get a free annual eye test at any age if you have been diagnosed with diabetes. You should also be offered an additional annual eye test to check for signs of diabetic retinopathy.

### Am I entitled to free glasses?

If you're on Pension Credit Guarantee Credit, you and your partner are automatically entitled to a voucher towards the cost of glasses or contact lenses. If you or your partner receive Universal Credit and meet certain other criteria, you may also be eligible for help with health costs. If you and your partner have a low income and savings, you may be able to get help towards the cost of glasses or contact lenses through the NHS Low Income Scheme. Find out more about the NHS Low Income Scheme and how to apply.

### How can I keep my eyes healthy?

Here are some tips to keep your eyes healthy:

- ✓ Get regular eye tests.
- ✓ Wear sunglasses to protect your eyes from the sun.

- ✓ Eat healthily, particularly plenty of fruit and vegetables which have specific nutrients that are important for eye health.
- ✓ Stop smoking. Smoking is harmful to eyes – research has shown that smoking increases the risk of age-related macular degeneration, glaucoma and cataracts. Cigarette smoke irritates the eyes and will worsen dry eyes.

### What aids can help me at home if I have a visual impairment?

There are a number of optical aids and gadgets that can help improve your vision and keep you living independently. You're most likely to need different types for specific activities, such as reading a book or watching television.

The simplest optical aids are special magnifiers, which can help with tasks such as reading a newspaper. Magnifiers may be hand-held, have their own stand, or may be built into your glasses.

Other aids include:

- computer screen magnifiers
- big button telephones
- large print books and newspapers
- talking books
- large print board games and card games
- screen readers
- talking watches.

For advice on optical aids, ask your doctor or eye specialist to refer you to a low-vision clinic, where specialist staff can assess which aids would help you most and suggest ways to make the best possible use of the sight you have. They can usually loan any equipment to you for you to try out. If you register as blind or partially sighted,



your local authority should contact you for an assessment. The British Wireless for the Blind Fund can supply free radios and audio equipment to people who are registered as sight-impaired or severely sight-impaired, and in financial need. RNIB has a range of newspapers and magazines in a variety of different accessible reading formats.

### How can lighting help me if I have low vision?

Follow these simple tips to make the most of your lighting at home.

- ✓ Keep your windows clean and pull the curtains back as far as possible.
- ✓ Consider switching away from curtains to blinds, which make it easier to control the light that comes into your home.
- ✓ Make sure you have good lighting at the top and bottom of stairs.
- ✓ Use a flexible table lamp for reading or close work.
- ✓ Where possible, opt for fluorescent lamps - they're very efficient, produce a lot of light, but very little heat.

### How do I register as blind or partially sighted?

Your optician or GP will need to refer you to an eye specialist who will perform some tests to see if you're eligible. If the eye specialist does certify you as partially sighted or blind then you'll receive a Certificate of Visual Impairment. You can then choose to register with your local council for local services or a reduction in your council tax bill. Being registered as blind doesn't necessarily mean you can't see at all – most people who are registered blind do still have some useful vision. If you're registered as blind or partially sighted, you may receive:

- a Disabled Person's Railcard
- a bus pass
- a reduction in your council tax bill
- car parking concessions.

If you're registered as blind then you can get 50% reduction in the price of your TV licence. In addition, a claim for disability benefits (e.g. Attendance Allowance) may be strengthened if you're registered as blind or partially sighted.

## High blood pressure

One of the simplest health checks, but also one of the most important, is your blood pressure level. Find out why you should get checked regularly for high blood pressure.

### How many people are affected?

Across the UK, 1 in 3 adults (around 16 million) has high blood pressure (a reading of 140/90 or higher) and this rises to at least 1 in 2 over-65s.

### Why is it important to measure?

Persistently high blood pressure (also known as hypertension) is a major cause of premature death and disability in the UK, because it can lead to strokes, heart attacks and heart disease.

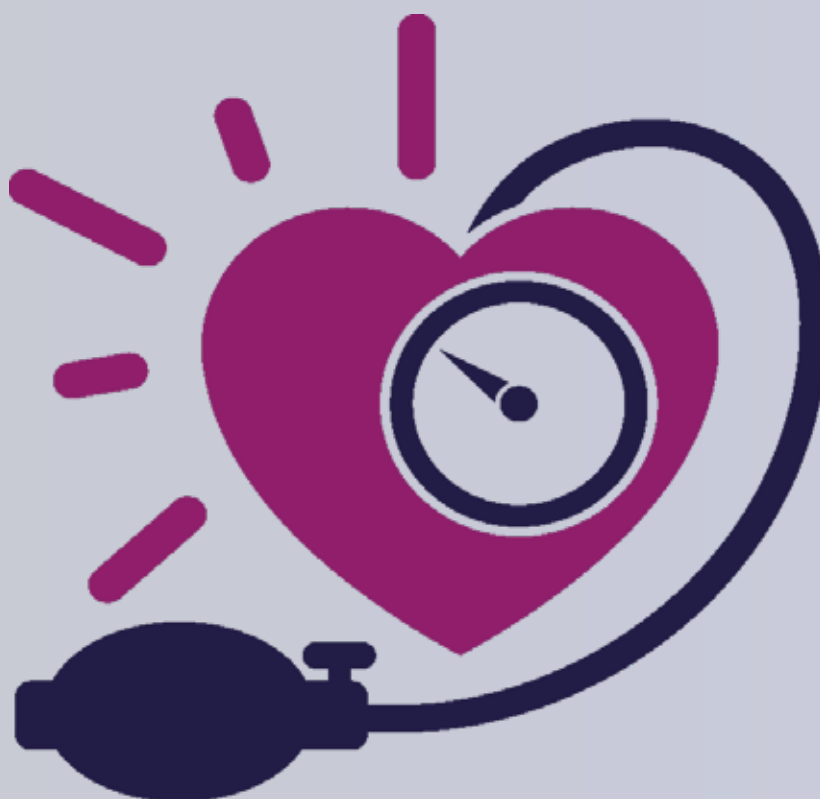
If left untreated it can increase your risk of heart disease, kidney disease and dementia. You can find out more about complications on the NHS website.

### What are the risks associated with high blood pressure?

If you suffer from hypertension, you're 3 times as likely to develop heart disease and a stroke and twice as likely to die from these, compared with a person with regular blood pressure.

### What happens if I'm diagnosed with high blood pressure?

The important thing to know is that it's very easily managed once spotted. If you are diagnosed with high blood pressure, as well as looking at your lifestyle, your doctor may ultimately also prescribe medication, depending on the readings.



## MUFFIN-TOPPED WINTER BEEF STEW

### Ingredients

#### For the stew

- 500g** braising steak, cut into bite-sized chunks
- 2 tbsp** plain flour, seasoned with pepper and a little salt
- 2 tbsp** olive oil
- 1** large onion, finely chopped
- 450g** carrot, cut into chunks
- 2** large parsnips, cut into chunks
- 1** bay leaf
- 2 tbsp** sundried or regular tomato paste
- 300ml** red wine or extra stock
- 450ml** vegetable stock

#### For the topping

- 225g** plain flour
- 3 tsp** baking powder
- 140g** cheddar, coarsely grated
- 2 tbsp** olive oil
- 150ml** milk

### Method

- Heat oven to 150C/fan 130C/gas 2. Toss the beef in seasoned flour. Heat the oil in a large flameproof casserole dish. Fry the beef over a high heat until browned all over – it's easiest to do this in batches. Remove with a slotted spoon and set aside.
- Add 2 tbsp water and the onion to the pan, stir well over a medium heat, scraping up the crusty bits from the bottom of the pan. Lower the heat and fry gently for 10 minutes, stirring occasionally until the onions have softened.
- Tip in the carrots, parsnips and bay leaf, then fry for 2 minutes more. Return the beef to the pan, stir in the tomato paste, wine if using, and stock, then bring to the boil. Cover and cook in the oven for 1½-2 hrs until the meat is tender. Can be made up to 2 days ahead or frozen for up to 1 month. Defrost thoroughly in the fridge before topping and baking. Take out of the oven and increase the temperature to 190C/fan 170C/gas 5.
- To make the topping, sieve the flour and baking powder into a bowl and add half the cheese. Mix olive oil and milk, then stir into the flour to make a soft, slightly sticky dough. Add more milk, if necessary. Spoon the dough over the meat and vegetables, sprinkle with the remaining cheese and bake for about 15 minutes until golden, risen and cooked through.

## Bread and Butter Pudding

### Ingredients

- 60g** lightly salted butter, softened
- 10** slices thinly sliced white bread, preferably a day old (cut the crusts off if you like)
- 60g** sultanas
- ½** lemon, finely grated zest only
- 350ml** whole milk
- 100ml** double cream
- 3** eggs
- 60g** golden caster sugar
- 1 tsp** vanilla extract
- grated** fresh nutmeg

### Method

- Preheat the oven to 180°C, fan 160°C gas 4. Lightly butter a medium baking dish (approximately 20cm x 25cm) with 10g of the butter. Spread the remaining butter generously over one side of the bread slices. Cut each slice into quarters.
- Arrange half the bread quarters, buttered sides up, over the base of the buttered dish and scatter with half the sultanas and lemon zest. Repeat to use up all the buttered bread, sultanas and lemon zest.
- Heat the milk and cream together in a small saucepan until steaming hot. Meanwhile, whisk the eggs with 50g of the golden caster sugar, until pale and thick. Slowly pour the hot milk mixture onto the eggs, whisking constantly. Strain through a sieve into a jug, then stir in the vanilla extract.
- Slowly pour the custard over the bread pudding, being careful to soak all the bread. Scatter the surface with the remaining sugar and grate over a little nutmeg. Bake for 35-40 minutes in the centre of the oven, until golden brown. Let the pudding rest for 5-10 minutes before serving.



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# Energy Price Cap

as of 12 September 2022 taken from Martins Money Tips

*subject to change*

Energy bills will be capped at £2,500 a year for a typical household from 1 October 2022 for the next two winters, Prime Minister Liz Truss has announced. A £400 energy rebate will also continue to be paid as planned from October. Here's MoneySavingExpert.com founder Martin Lewis' initial round-up.

Martin Lewis, founder of MoneySavingExpert.com, said: "On the back of a prior briefing and the announcement in Parliament, here is my very quickly bashed out summary of the new energy price freeze.

1. The new price guarantee starts 1 October, and for someone on typical use will be £2,500 a year and it will last for two years.
2. The current price cap is £1,971 a year at typical use, and was due to rise to £3,549 a year (and likely £5,400 a year in January). It was £1,277 a year last winter.
3. This will be a cap on standing charges and unit rates, so use less, you pay less, use more, pay more (I'll publish the rates when I have them). There is no total cap on what you pay, the typical rate is just a figure for illustration.
4. The new lower price cap includes getting rid of the green levies.
5. The £400 payment to all homes (paid as £66 a month over winter) will continue.
6. That will take the average payment to £2,100 a year.
7. To estimate what you'll pay, over a year, multiply current costs by 6.5% (each £100 becomes £106.50). This includes the £400 discount (but not other payments).
8. For those with lower than typical bills, the % increase will be lower, for higher users higher (as the £400 payment is flat regardless of use, so has a bigger proportionate reduction on lower usage).
9. The £650 payments to those on many benefits will continue (half's already been paid).
10. As will the £150 to those with disabilities and £300 to pensioners.
11. There's no announcement on whether these payments will be in place next winter, I suspect the political reality is, at least for benefit recipients, similar will be paid next year.
12. VAT is not being reduced in this announcement, but there is a chance (50-50 I'd say) that may happen in the Chancellor's fiscal statement next week.
13. For those on LPG and heating oil, I'm told there will be discretionary payments to help them too (awaiting details).
14. For those in park homes and who pay landlords directly, I'm told they should benefit from the new business help (awaiting details).
15. Since the announcement, I have heard the discount that is being applied to the price-capped tariffs is likely to be applied to all tariffs, including fixes (the new 'price guarantee' will effectively work as a per pound discount off the unit rates of the pre-planned 1 October price cap rate). If this is correct, many fixes that currently look costlier than the price guarantee will end up cheaper. Earlier, the information I was told by the Government was that "all can get out of a fixed tariff without exit penalties". This may have changed, so that it is left up to firms. I will confirm when I know, but be careful acting on any of this before it is cast iron.



## Charlie Chuckles

**Whats the best thing about Switzerland**  
I don't know but their flag is a big plus

**Why do we tell actors to break a leg?**  
Because every play have a cast

**Did you hear about the claustrophobic astronaut?**  
He just need some space.

**Why did the chicken go to the séance?**  
To get to the other side

**What sits at the bottom of the sea and twitches?**  
A nervous wreck

**Doctor doctor I am addicted to Twitter?**  
I am sorry I don't follow you

**What kind of exercise do lazy people do?**  
Diddly-squats

**What do you call a parade of rabbits hopping backwards?**  
A receding hare-line

**What does Charles Dickens keep in his spice rack?**  
The best of thymes, the worst of thymes.



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