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Editor
Jessica Brook
☎ 0115 841 4472
✉ jessica.brook@ageuknotts.org.uk

Age UK Nottingham & Nottinghamshire
Bradbury House,
12 Shakespeare Street,
Nottingham NG1 4FQ
☎ 0115 844 0011
✉ engage@ageuknotts.org.uk
🌐 www.ageuknotts.org.uk
Twitter: @ageuknotts
Facebook: facebook.com/ageuknotts

Age UK Derby & Derbyshire
29a Market Place, Heanor,
Derbyshire DE75 7EG
☎ 01773 768 240
✉ administration@ageukderbyandderbyshire.org.uk
🌐 www.ageuk.org.uk/derbyandderbyshire
Twitter: @AgeUK_DD
Facebook: facebook.com/AUKDD

Designer
Laura Lang
✉ laura@lanceprint.co.uk

Advertising
Laurence Rowe
☎ 01536 526 678
✉ laurence@lancepublishing.co.uk

Publisher
Lance Publishing Ltd,
1st Floor, Tailby House,
Bath Road, Kettering NN16 8NL
☎ 01536 512 624
☎ 01536 515 481
✉ mike@lancepublishing.co.uk
🌐 www.lancepublishing.co.uk

Printer
Lance Print Ltd
☎ 01733 390 564



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From the Editor...



Welcome

Winter is here!

Welcome to this edition of EngAGE. In this issue we will look at how to prepare our cars for driving in winter.

In the kitchen this issue, we will be sharing a recipe for a wonderfully moist Carrot & Walnut Cake for you to enjoy baking and eating, and our 'In the Garden' section this week gives you three things to consider doing to help your garden this winter.

Winter means it is also Panto Season. In this edition we are taking a brief look at the history of pantomime, what makes a great pantomime and where you can see some for yourself.

The end of the year is a great time to reflect. Age UK Derby & Derbyshire express their thanks for everyone that helps them on page 10. Also, we at Age UK Derby & Derbyshire and Age UK Notts would like to thank you for your support of us as charities and these EngAGE magazines over the last year. As always, we would love to hear any comments.

Wishing you a very merry Christmas and a happy New Year!

Jessica
Jessica Brook
Editor

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Tackling fraud in Nottinghamshire

It was announced that over 10,000 older citizens across Nottinghamshire have so far benefited from advice and support about how to spot and stop scams as the 'Tackling Fraud in Nottinghamshire' campaign was celebrated at The Council House at an event in September. Having been appointed by Outreach Solutions, Age UK Notts have been pleased to deliver the 'Tackling Fraud' campaign across various parts of the county, with Rural Community Action Nottinghamshire (RCAN) covering other areas of the county. The Tackling Fraud campaign is funded by Experian, Nottingham City Council, Nottinghamshire Office of the Police & Crime Commissioner and Cifas and is supported by Nottinghamshire Police. Raising awareness is key in the effort to prevent people becoming victim to scams. Since starting the project in late March, Age UK Notts and RCAN have visited over 150 social and community groups across the county to talk to them about some of the most common scams, how to spot

them and how to report any suspected fraudulent activity. The outreach campaign is already showing positive shifts in attitude and behaviour, with **58%** of those asked stating that they were more at risk than they thought they were, and an increase from **44%** to **73%** disagreeing to the statement "I don't really think about fraud or scams", after hearing the key messages.

Phishing emails

One of the things that people say they have taken away from the talks is the information about phishing, particularly phishing emails. According to Action Fraud, "Phishing is a method used by fraudsters to access valuable personal details, such as usernames and passwords". Phishing can also involve sending messages with malicious attachments or links which can infect your computer or mobile device. These counterfeit communications include emails, letters, instant messages and text messages. They can often appear like they are communications from real organisations, such as banks or service providers. Links within

the messages take you to fake websites where you are asked to log in or provide other details. Once the fraudsters have obtained these details from you, they then can use these to commit fraud crimes such as identity theft.

When responding to emails or phone calls, never give out your login or personal details. If you are concerned about an email or letter, call the company on a reputable sourced phone number. If it is a phone call you are worried about, hang up, and wait at least five minutes and call from a different telephone making sure there is a dialling tone.

If you have any concerns about a communication you've received, contact Action Fraud on 0300 123 2040. Action Fraud is the UK's national reporting centre for fraud and cyber crime. For more information on Phishing or other scams visit Action Fraud website (www.actionfraud.police.uk). Also, it is very important that we join together to raise awareness, so why not share some of these tips with a friend!

Here are some things to look out for to help you try and identify phishing attempts:

- Are you expecting an email from that particular person? Is the sender unknown to you? Check out the email address of the sender and does it look real? N.B. Bank Safe Online advises that "The email address that appears in the 'from' field of an email is not a guarantee that the email came from the person or organisation that it claims to have originated from".
- Check for the grammar and spelling. Legitimate emails should be worded correctly with a good use of English.
- Be wary of embedded links in the email body. Try hovering over the link for a second with the cursor and see where the link actually wants to take you or does the link look suspicious.
- Ask yourself why someone is asking for your personal details and be wary of any email requesting bank account details or financial information.
- Is the message addressed to you? Phishing attempts are often targeted to many people and so may begin with a generic salutation or none at all.
- It's better to be safe than sorry!



Footcare

The authority is giving Age UK Derby and Derbyshire £25,000 to continue its Tootsies Footcare service which offers older people basic footcare including toenail cutting, skincare and advice. Footcare is often something that people neglect but should be part of daily routines. The project has been running since 2011 to help those least able to afford care for their feet. Agreeing to continue funding the service, Derbyshire County Council's cabinet member for health and communities Councillor Dave Allen said: "Older people often struggle to look after their feet, especially if they have difficulty with their eyesight, mobility or grip.

"Untrimmed toenails can cause pain and discomfort which can affect mobility, balance and lead to a loss of confidence. Tootsies offers friendly, basic help to keep older people mobile, which is vital for their health and wellbeing."

Who can use the footcare service?

The service is for anyone who is aged 50+ and who can get to one of the venues. Age UK Derby and Derbyshire runs Tootsies in many areas of Derbyshire, using fully trained volunteers to carry out footcare for people who don't need full foot health care from a podiatrist but would benefit from basic treatment or advice.

How much will it cost?

Clients are charged £13 for each session plus £5 for equipment at the first session. The price has recently had to go up by £1 which was the first price rise since the project began five years ago. Private treatment would cost around £18-£20 for nail cutting, making this a very affordable service. Councillor Allen said:

"By working with Age UK Derby and Derbyshire we're able to offer an affordable service to people who need basic help with their feet."

"It's a friendly service which offers help with toenails, skincare and advice and is very well liked by users. We're very proud to be able to continue helping fund it, despite the major cutbacks in grants from the Government and the squeeze on our budget from increased pressures on services." He added: *"Keeping people mobile and pain free as long as possible is part of Derbyshire County Council's drive to keep people healthy, safe and well."*

Where will the footcare service be operating?

Tootsies operates a six-weekly cycle at each of the venues across Derbyshire, including: Alfreton, Ashbourne, Bakewell, Belper, Bolsover, Buxton, Chaddesden, Chapel-en-le-Frith, Chesterfield, Clowne, Eckington, Glossop, Heanor, Hope Valley, Hulland Ward, Ilkeston, Ironville, Langley Mill, New Mills, Ripley, Sawley, Shirebrook, Staveley and Swadlincote.

'Older people across Derbyshire will still be able to get basic footcare at low cost thanks to a new grant from Derbyshire County Council.'



"A great service"

Chief Executive of Age UK Derby and Derbyshire Katy Pugh said:

"Footcare seems such a simple thing but when you can no longer manage it yourself it can become a big and expensive problem which affects your self-esteem, mobility and wellbeing and can become an added burden for carers. Our customers tell us Tootsies is great and we are thrilled that Derbyshire County Council is supporting us to continue"

For more information
For further details of the service, including more information about the venues, contact Age UK Derby and Derbyshire on 01773 768240.

For more information, please call 01773 768240 or visit www.ageuk.org.uk/derbyandderbyshire/volunteering

A huge thank you

to our supporters and volunteers

As one year closes and a new year begins, everyone at Age UK Derby & Derbyshire would like to say thank you to all the people and groups who support us so faithfully through the year. Whether you give time in volunteering, giving financial support, or give in other ways, we would like to say a BIG thank you.

Some of our services are funded entirely by donations such as our Information and Advice Service which provides free, confidential expert information and guidance to people aged over 50 or their

relatives/carers. Information and advice can help keep older people safe, living well and support their carers. Our Memory Lane Service is also completely funded by donations supplemented by the small charge to users. Memory Lane sessions provide a social opportunity for isolated older people, particularly those with dementia, to meet, reminisce and maybe go on a trip together.



Each year we are supported by groups of people who use their talents to help raise funds for us. People from all over Derby and Derbyshire get together and commit their time and energies to helping our vital work continue. We would like to name a few of them here:

- Local Age UK Fundraising Committees regularly fundraise by hosting or arranging events, selling homemade preserves and cakes, promoting services and encouraging people to support our work
- The Dalesmen Male Voice Choir has a strong connection
- The Marks and Spencer store in Derby supported us as their charity of the year
- In 2015 we had an incredible local response following the popular John Lewis "Man in the Moon" Christmas advert and also the campaign focusing on "No one should have no one"
- Various shops and businesses kindly donated prizes for raffles and tombolas

with our charity and has held fundraising concerts in aid of our work for many years. Their concerts are wonderful, helping to raise the spirits and raise our donations!

We ♥ our volunteers

We even have some wonderful people who decide to donate us money each Christmas instead of giving each other presents. But of course, money isn't everything. None of our work could happen without volunteers. There are so many opportunities for volunteering in our different services, each making a big difference. Our volunteers include befrienders, shop workers, warehouse sorters, administrators, footcare assistants, advocates, trustees, day services assistants, cleaners, envelope packers, fundraisers, drivers, welcomers, instructors,

teachers, advisors, information workers, exercise class leaders, cooks, leaflet folders and many more. Without volunteers, we would not exist as a charity, and local older people would not receive the information, advice, support and care that they need. With around 250 volunteers supporting us there are too many people to thank individually, but we want to say thank you to all our volunteers for their hard work, and show that their dedication and loyalty is recognised and appreciated. Thank you very much.



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It's Panto season!

"Oh, no it isn't!" "Oh, yes it is!"

Funny, fantastical and fun for all the family, pantomimes are often a highlight of the Christmas and New Year Season. As this new panto season gets in full swing, we thought we'd take a look at the history of the pantomime and see what makes them so much fun and such an iconic part of the British festive season.

What is a pantomime?

A pantomime is a type of comedic theatre performance. These reimagined fairy tales and children's stories are generally performed around Christmas time, though the script rarely references anything "Christmassy". Pantomimes are full of jokes, music, slapstick comedy, and iconic characters such as the pantomime dame (usually a man dressed as a woman), the villain, and even occasionally a pantomime horse or cow.

Where did it come from?

The origin of pantomime, as we understand it in Britain today, is often attributed to the influences of Italian Commedia dell'arte in the 16th century, though elements of it can be seen as far back as Roman times. Commedia dell'arte featured many stock characters which were identified by the masks the performers wore and the personalities they exuded. The performances

were comic shows that were usually improvised. Commedia dell'arte's popularity grew as the actors travelled around Europe, including Britain, several times. In the 1600s Commedia dell'arte characters began appearing in English plays. John Rich, an English actor and manager of Drury Lane Theatre, is often cited as being "the father of English Pantomime". He wrote pantomimes making the stock character Harlequin the main character, and featured a prolonged chase scene, called the Harlequinade which featured much slapstick comedy.

By the Victorian era pantomime began to look like the thing that we enjoy today. Scripts rich with wordplay and based on popular children's stories became popular, along with the introduction of the Pantomime Dame as a regular character. Writers, such as Henry James Byron and James Robinson Planché, took well-known English and European folk tales and transformed them into the stories we love today.

HJ Byron is attributed with introducing the ugly sisters to Cinderella and naming Widow Twankay in Aladdin (though the character had existed in earlier versions of the pantomime under other names).

Nowadays, pantomimes are performed throughout the UK each Christmas, many featuring celebrities playing the title characters. Unfortunately, the pantomime as we understand it has never really taken off outside the UK, apart from a few Commonwealth countries, but in Britain is now definitely part of our British culture with thousands flocking to the theatre each year.

If you want to find out more about the fascinating history of pantomime you can visit websites such as: www.its-behind-you.com www.vam.ac.uk/page/p/pantomime

What makes a good pantomime?

What makes a good pantomime would largely be a personal preference, but many of the reoccurring characters are certain

staples that add to the fun. Pantomime Dames rarely fail to disappoint. Men up and down the country don the outlandish make-up and costumes, try out their best dame voices and exude larger-than-life personalities to bring characters such as Widow Twankay and Mother Goose to life. Through a rich balance of outlandish comedy and emotional depth, the pantomime dame both engages us in the story and entertains us with hilarious scenes and one-liners.

Heroes you can root for and villains you can "boo" and hiss at also add to the fun. Traditionally, the villains will always come from stage left (right as you look) and the good fairy comes from stage right (left to the audience). This trope is said to date back to medieval mystery plays and represents heaven and hell. A healthy dose of slapstick comedy and general silliness from all characters keeps the laughter coming throughout the performance. Highlights include the "slop scenes" where a lead

character may end up with a custard pie to the face or a cracked egg on the head. Perhaps one of the best (or maybe worst) things about pantomimes is how they make you part of the story. The necessary audience participation, which you can't help getting involved in, provides many memorable moments for everyone to cherish. Whether it is screaming "he's behind you" to warn the hero of the presence of the villain,

or the rousing choruses of boos and hisses when the villain arrives, or the argument the audience has with a key character full of "oh no I didn't"s and "Oh yes you did"s, pantomimes command your full attention as they pull you into their world for a few hours in a night and get you personally invested in keeping the lead characters safe and headed towards their happily ever after.

Did you know? There is a national Panto Day, which will be celebrated on 16th December 2016

Join the fun...

25th November – 21st January, **Aladdin** at Nottingham Playhouse, Tickets: £23.00 - £34.50. Find out more: www.nottinghamplayhouse.co.uk

26th November – 31st December, **Peter Pan** at Mansfield Palace Theatre, Tickets: £15.89+ (Adults), Concessions and discounts (online) available. Find out more: www.mansfield.gov.uk/palacetheatre

2nd December – 3rd January, **Aladdin** at Pomegranate Theatre, Chesterfield, Tickets: £11+. Find out more: www.chesterfieldtheatres.co.uk

6th December – 3rd January, **Cinderella** at Derby Arena Tickets: £10.00 - £27.00. Find out more: www.derbylive.co.uk/whats-on/cinderella1

7th December – 31st December, **Jack and the Beanstalk** at Palace Theatre Newark, Tickets: £17.00 - £20.00. Find out more: www.palacenewarktickets.com

10th December – 15th January, **Jack and The Beanstalk** at Theatre Royal, Tickets: £17.00 - £34.50. Find out more: www.trch.co.uk/whats-on/jack-and-the-beanstalk/

10th December – 1st January, **Snow White and the Seven Dwarfs** at Buxton Opera House, Tickets: £17.50 - £23.00, concessions available. Find out more: www.buxtonoperahouse.org.uk/snow-white-and-the-seven-dwarfs

31st December and 2nd, 6th & 7th January, **Peter Pan** at Retford Majestic, Tickets: £15 (Adults Concessions, family tickets and offers available. Find out more: www.majesticretford.com

17th – 22nd January, **Camelot the Panto** at Guildhall Theatre Tickets: £5.00 - £10.00. Find out more: www.derbylive.co.uk/whats-on/camelot-the-panto

*Please note: Dates and prices are correct at time of writing but may be subject to change. Always check with the venue when you are booking your tickets.



Widen your horizons by joining a new course for older learners

Nottingham Trent University

is launching the first of two new courses for older learners in January. This is inspired by the example of many Spanish universities in providing learning opportunities specifically for older people.

"Making New Moves and Building New Futures" is for people in later life, and will help students apply insights from psychology, sociology and linguistics to everyday life. It will also prepare them (if they wish) to pursue more advanced study at postgraduate level next year on a second course **"Enriching Later Life with Social Science"**.

For further details please contact Chris Ring (Senior Lecturer, School of Social Science), on 0115 848 2632, or email chris.ring@ntu.ac.uk

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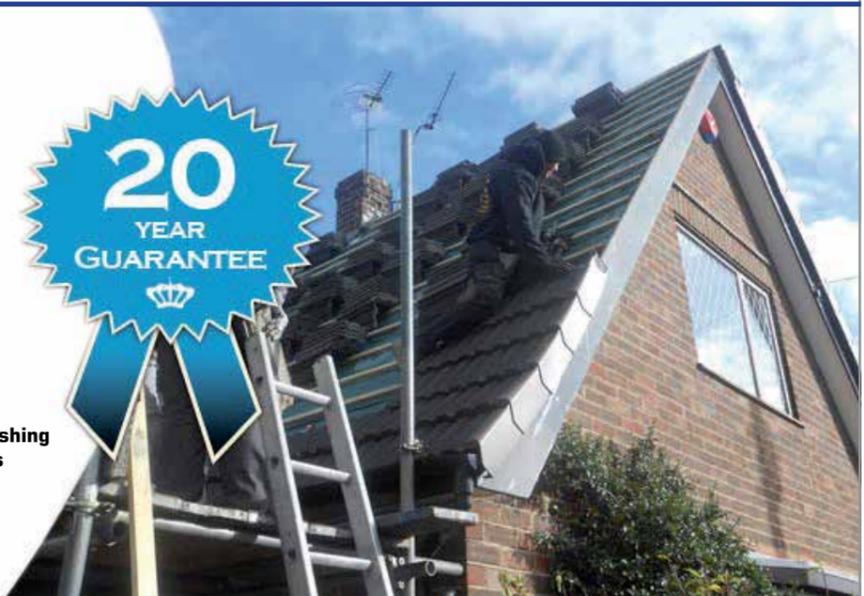
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Older Drivers

As the average age of the population increases, there are going to be more older drivers on the road. The AA estimate that by 2030 more than **90%** of men over 70 will be behind the wheel and by 2035 there will be 21m older drivers on UK roads. Although drivers over 60 have fewer crashes than younger age groups, drivers over 80 involved in a collision are 6 times more likely to be killed as drivers in their forties due to increased frailty.

The vast majority of older drivers manage their driving by, for example, avoiding driving at night or at busier times of the day. Many also know when to give up and try to adjust their lives to having no car.

If you've developed a medical condition or disability that could affect your driving, you must tell the DVLA and your insurance company, even if you're not yet due to renew your licence. This also applies if your condition has worsened since your licence was issued. If you have an accident where your health condition may have been a factor, and you haven't declared it, you could be prosecuted, and your insurance might not cover you.

Declaring certain medical conditions is a legal obligation for you, including conditions such as dementia, diabetes (insulin-treated) or Parkinsons and others. It is a good idea to ask your GP if a new condition or treatment will affect your

ability to drive. Many people worry that they'll be forced to stop driving when disclosing a medical condition, but this is not necessarily the case as there may be alternatives to help you drive, such as vehicle adaptations or Motability. You may also have your licence reviewed annually instead of every three years.

It is your responsibility to ensure that you are fit to drive and you must inform the DVLA of any changes to medical conditions. Although, on the 25th November 2015 the General Medical Council published a public consultation in which it proposed changes to guidance to GPs on patient confidentiality and suggesting that GPs must tell DVLA about patients who continue to drive when medically unfit.

Your driving licence will need to be renewed on your 70th birthday and then every three years after that, unless you have been advised it needs to be more frequently. You do not have to do a test nor have a medical examination, but you do have to sign a medical declaration which could prompt the DVLA to ask for more information. It can be difficult to accept, but if you think your driving ability has deteriorated or your reactions aren't as sharp as they used to be, it might be a good idea to consider stopping - you may be putting yourself in danger, as well as pedestrians, your passengers and other drivers. If your friends, relatives or partner think you should stop driving, ask them to explain why, and try to put your feelings aside. Remember they're likely to have your best interests at heart.

If you're an older driver yourself or if you are worried about an older relative or friend who is still driving, visit www.ageuk.org.uk/travel-lifestyle/people/driving for more information or pick up a copy of the Age UK booklet "In the Driving Seat: What you need to know to stay driving for longer". Or there is more information on:

- www.theaa.com/public_affairs/reports/older-drivers.html
- www.olderdrivers.org.uk

Older people in the news in brief

In a year when Her Majesty Queen Elizabeth II and Sir David Attenborough celebrated their 90th birthdays yet both continue their work with unrelenting vigour, enthusiasm and popularity, 2016 has seen some considerable achievements for other older people that have made major national news stories; people defying public expectations and laughing in the face of stereotypes; people whose physical feats exceed those of people two or three times younger; people who have become stars and idols because of their unique accomplishments; people who were already famous and those who were known only to their family and friends. In this article there are some people briefly listed to celebrate the achievements of older people and maybe inspire some of our readers!

80 year old record-breaking hurdler

Tony Bowman is an international sprinter, dancer and hurdler who really got back into athletics when he was 40. He has broken records and would love to compete in the World Championships. He has suffered from two

heart attacks yet still keeps on with his athletics. He would love to see more older people doing athletics. www.ageuk.org.uk/travel-lifestyle/people/tony-bowman

75 year old runs 75 marathons in 75 days

Rotherham's Ray Matthews completed his challenge during the summer to raise money for a local special needs school. He faced pain in every marathon but endured because of the ultimate goal and help the students at the school. He is quoted as saying "extreme challenges are now part of his life!" www.bbc.co.uk/news/uk-england-south-yorkshire-37362508

80 year old gets his first recording deal

Decca Records signs up former Butlin's Redcoat, Ted McDermott, after videos of him singing in the car with his son were watched 40 million times on the video website YouTube. Suffering from Alzheimer's, Ted struggles with his memory but he does remember the words to some of the songs and singing helps him to cope. www.bbc.co.uk/news/uk-england-lancashire-37379260

100 year old Great Grandmother celebrates birthday skydiving

Irene O'Shea did a tandem parachute jump from a plane 12,000 feet high which included a 35 second freefall. She was raising money for Motor Neurone Disease following the death of her daughter to the disease 8 years ago. Irene describes herself as a daredevil having travelled the world. www.agedcareguide.com.au/talking-aged-care/great-grandmother-celebrates-100th-with-sky-dive

58 year old wins gold at the Rio Olympics

Show jumper Nick Skelton, riding Big Star, won gold in Rio to become Britain's second oldest Olympic gold medallist in his seventh games. The only other person older than Nick to win gold was a 61 year old shooter in 1908! It was the first individual show jumping medal for Britain since 1972. Nick's story is even more amazing in that he had to retire from the sport following a serious broken neck injury in 2000, but making a full recovery he decided to start competing again two years later. www.bbc.co.uk/sport/olympics/36691138

68 year old returns to school in Nepal

Grandfather of 8, Durga Kami has become one of Nepal's oldest students, after returning to school so he can become a teacher following the death of his wife. Poverty meant Mr Kami never finished his studies as a child, and even now misses meals to attend school. With the aid of a walking stick, Mr Kami makes the hour-long journey to school every day, studying alongside 14 and 15-year-olds. Despite his age, Mr Kami joins in all school activities, including volleyball. He wants to study until his death, adding he hoped it would encourage others to ignore age obstacles. <http://www.bbc.co.uk/news/world-asia-36535594>



Shutterstock user: German skydiver

Shutterstock user: Sportpoint

Readying your car for winter



On a recent interview on the Age UK Wireless, Meteorologist Ed Smith spoke of a survey conducted on behalf of Halfords Autocentres. This showed that the UK is the second worst country in Europe on preparing our cars for winter. We need to learn from some of the countries who have the best winter car safety and preparations, for example Norway. Their winter climate is generally much colder than ours, but we do have times in the winter where we have similar conditions. As a nation obsessed with talking about the weather, it seems surprising that winter just 'creeps up' on us and we are unprepared, even though this happens every year.

In the winter months, it is important to do the following:

- Consider getting winter tyres fitted as the tread is much better for winter. These are available from November to March and some tyre places even store your summer ones.
- Do regular checks on the vehicle to include car battery, oil, water levels, tyre pressure, antifreeze coolant.
- Make sure the car is full of fuel and consider carrying some spare fuel in an appropriate container.

- Check weather forecast before driving, and don't drive when the weather is bad.
- Keep de-icer and an ice scraper in the car.
- Make sure the windscreen is clean on the inside as well as the outside.
- Use screen wash that will work in freezing temperatures and carry some spare.
- Check lights are working and can be seen.

During the winter, but especially if snow is forecast, make sure your car contains

- a snow shovel
- a blanket, rug or sleeping bag
- some fresh drinking water
- snacks (chocolate or cereal bars)
- any personal medication
- sunglasses
- a first aid kit
- a charged mobile phone
- torch and batteries
- warm clothes, waterproofs and sturdy footwear
- flask of hot drink

Smart Meters what are they?

Every home across Great Britain will be offered a smart meter at no extra cost, between now and 2020.

Smart meters are new technology that will replace the traditional gas and electricity meters that we currently have in our homes. They come with a small portable screen

(an in-home display) which shows the amount of energy you are using and what it is costing in pounds and pence, as it is being used.

Smart meters send automatic meter readings to your energy supplier, so you will no longer need to send meter readings yourself. This means an end to estimated bills and will ensure you only pay for the energy that you use.

Your energy supplier will contact you when your home is eligible for a smart meter. This is not compulsory, but if you do choose to have one installed, there will be no charge for this.



To download an information leaflet, visit ageuk.org.uk/smartmeters

Your energy supplier will contact you about a smart

meter. Smart meters can only be installed by your energy supplier in a pre-arranged appointment. You will never be asked to pay for this or any related service.

EngAGE magazine

Q&A

Your questions answered, your voice heard...

In this feature, we answer your questions and hear your comments. Age UK Derby & Derbyshire and Age UK Notts provide independent, confidential and expert advice on a broad range of issues. If you are in need of information or advice, get in touch with us. Here are some of the questions we have received:

Q: I've heard of an electricity rebate of £140 for some people. Can I get it?

A: If you get guaranteed pension credit the Department for Work and Pensions will share this information with participating energy suppliers so that the reduction should be automatically applied to reduce your bill. Other customers might also be eligible for the reduction depending on the criteria their electricity supplier has set. It is worth contacting your electricity supplier directly to ask them for details of their Warm Home Discount Scheme to see if this reduction which works out as £133.33 off your bill (VAT removed) also applies to you.

If you need further information on any of the questions covered in this issue, or if you would like to discuss your options with someone, get in touch with our Information, Advice & Signposting teams:

Derby & Derbyshire
 t 01773 768 240
 e info@ageukderbyandderbyshire.org.uk

Nottingham & Nottinghamshire
 t 0115 844 0011
 e info@ageuknotts.org.uk

We want to hear your comments: If you have any reaction to our articles or want to share your thoughts with us, we would love to hear from you and may include your comments in a future issue of EngAGE.

Q: Can someone who has just been diagnosed with Dementia apply for Council Tax Exemption?

A: If someone is severely mentally impaired, they'll be disregarded for the purposes of paying council tax if both of the following apply:

- The person must have a severe impairment of intelligence and social functioning which appears to be permanent. A registered medical practitioner (such as a doctor) must confirm this.
- The mentally-impaired person must be entitled to one of the benefits below (or would be entitled if they were not of pensionable age, or if their partner was not getting a premium in their Job Seeker's Allowance for them).

- ✓ An increase in the rate of Disablement Pension
- ✓ Attendance Allowance
- ✓ Care component of a Disability Living Allowance, paid at the highest or middle rate
- ✓ Daily Living Component of Personal Independence Payment
- ✓ Constant Attendance Allowance
- ✓ Disabled Persons Tax Credit
- ✓ Incapacity Benefit
- ✓ Employment Support Allowance
- ✓ Income Support where applicable amount includes disability premium
- ✓ Severe Disablement Allowance
- ✓ Unemployability Allowance
- ✓ Unemployability Supplement

Usually if there's only one person living in a home, you get a 25% council tax discount. But if you live with someone with a severe mental impairment and no other adults or only adults who have been disregarded for the purposes of council tax then you can also claim 25% off. It is also possible to claim back money that might have been paid in council tax in previous years - retrospectively.

Q: I've recently lost my pet and companion and I'm really struggling to come to terms with it. I feel like my family think I am being silly to be so upset by it.

A: Losing a pet can be a very upsetting and profound event. There is support available via the Blue Cross Pet Bereavement Support. The service does not offer a counselling service but is able to offer emotional support and information for pet owners experiencing the loss of a pet. Their support line is open every day 8.30am - 8.30pm. Calls are confidential and free from landlines. Call 0800 096 6606.

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 Email: museum@erewash.gov.uk
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Lasting Power of Attorney

Many people know about the importance of making a Will to deal with your Estate after you die, but a lot of people are not aware of how important it is to make Lasting Powers of Attorney to protect you whilst you are alive.

Ruth Swain, a Chartered Legal Executive with Actons Solicitors in Nottingham, who deals regularly with Lasting Powers of Attorney, provides some practical advice on the importance of Lasting Powers of Attorney.

What is a Lasting Power of Attorney?

A Lasting Power of Attorney (LPA) is an important legal document that allows you to appoint people you trust to look after your affairs in the event that you are unable to do so. This could be temporary assistance such as paying your bills during a period of time in hospital or time abroad, or

on a more permanent basis as a result of an accident or illness such as dementia. You can appoint anybody you wish to act as your Attorney provided that they are over the age of 18 and are not bankrupt. This could include children, siblings, other family members, trusted friends or a professional such as your Solicitor.

It is possible and sometimes more advantageous to appoint more than one Attorney. They can act on a 'joint' basis, which means that your Attorneys would need to consult each other and act together on every decision with regards to managing your affairs, which can be inconvenient or your Attorneys can act on a 'joint and several' basis, which means that they can act together or independently of each other, this is often preferred.

There are two types of LPAs - one LPA to look after your Property and Financial Affairs and another LPA to look after your Health and Welfare.

Lasting Power of Attorney - Property and Financial Affairs

Is quite self-explanatory in that it would allow your Attorneys to deal with all your financial matters, such as bank accounts, bills and even selling your property if needed. This is a very important document as without one the people close to you would not be able to access your bank accounts and make financial decisions on your behalf if you were unable to do so for yourself.

Lasting Power of Attorney - Health and Welfare

This type of LPA allows your Attorneys to deal with all matters relating to your health and welfare. This document combines all the benefits of an Advanced Directive and a Living Will together with the authority of your Attorney to make decisions they feel appropriate as to whether to give consent for life sustaining treatment. This document also allows a lot of detail to

be included with regard to the kind of lifestyle you would like to have in the event that you became debilitated or suffered with a disability in some way.

Enduring Power of Attorney

Many people are aware of a document called an Enduring Power of Attorney, but have not heard about Lasting Powers of Attorney. An Enduring Power of Attorney is the predecessor to the Lasting Power of Attorney. The Lasting Power of Attorney replaced the Enduring Power of Attorney in October 2007. However, if you or somebody you know have made an Enduring Power of Attorney before the deadline in 2007, it is still valid provided it is completed properly, but it cannot be changed.

What safeguards are there for you?

LPAs have been designed to provide a greater level of protection for you than the Enduring Power of Attorney. In particular:

Advertorial

- They have to be registered with the court before they can be used.
- A Certificate Provider such as a solicitor or doctor must confirm that you understand what you are doing and you are not being forced to make the document.
- The Law provides that the LPA must only be used in your best interests.
- You may choose to notify somebody other than the people you have appointed as Attorneys about the LPA when it is registered, so that they can check that your Attorneys are acting in your best interests.

When Should you make a Lasting Power of Attorney?

There is no wrong time to make a LPA and many people choose to make the LPA at the same time as making their Wills. Most importantly, you can only create a LPA whilst you still

have the mental capacity to do so. As such, I always advise clients not to delay. As long as you still have mental capacity, you can cancel the LPA if you wish to do so.

Do you need a Lasting Power of Attorney?

If you lost mental capacity and did not have a LPA in place, your family or friends would have to make an application to the Court of Protection to be appointed as a Deputy to look after your affairs. Not only would you have no influence in who acted as your Deputy, but the process is very time consuming. There is also a significant cost implication in that there are yearly fees and insurance to pay for as well as substantial court fees and legal costs.

Lasting Powers of Attorney are a vital part of ensuring you have your affairs in order. You may never need the services of your Attorney, but it provides peace of mind that you have done all you can to plan ahead for the future.



How a solicitor can help

It is very important that you fully understand the LPAs

and that your Attorneys are aware of what they can and cannot do on your behalf. A Solicitor will provide you and your Attorneys with easily understood and expert advice. They will also:

- Ensure that your LPA is completed correctly and that it is registered at the Office of the Public Guardian;
- Act as your Certificate Provider if you wish them to;
- Advise you on any applicable Court Fee discounts available to you.

If you need help with making a Lasting Power of Attorney or a no-obligation telephone discussion, please contact Ruth Swain on 0115 9100 200 or email ruth.swain@actons.co.uk

In the Community...

In the red corner...



the event evoking sporting memories from their younger days. They also got to wear the boxing gloves and had a go at boxing for themselves.

The club was very welcoming and enabled the Memory Lane Group members to have the opportunity to do something new. The club open their doors three times a week offering volunteer-led professional coaching from 9 years upwards. The club is currently raising funds to extend their facility due to a recent increase in interest in the sport.

On Saturday August 20th, Aldercar and Langley Mill Amateur Boxing Club held an open day to showcase to the community all aspects of their boxing and sparring techniques. Some of the regular Memory Lane Group members from Langley Mill popped down and enjoyed

Falls Prevention Conference

On Monday 19th September over 100 people involved in falls prevention across Derbyshire came together for discussions and presentations. The group was very diverse in experience and included GPs, DCHS, Derbyshire County Council, Voluntary Sector services, Strictly No Falling instructors, Care Home workers and service users. The above event was organised by Derbyshire County Council to bring together individuals and agencies working in Falls Prevention. Emma Yates (Falls

Prevention Advisor for Care Homes – Age UK DD) and Jo Briggs (Falls Prevention Service Coordinator – Age UK DD) provided a Strictly No Falling practical session which was well received and provided a snapshot to attendees of what a falls prevention Strictly No Falling session includes.



Glitz and glamour at the Great Gatsby Cocktail Party



Age UK Nottingham and Nottinghamshire teamed up with event sponsors Actons Solicitors and St James's Place Wealth Management in September for an evening of Great Gatsby themed glitz and glamour, all in the name of fundraising. The event, hosted by The Walton Hotel in The Park Estate on the 23rd September, saw around 100 people from different

organisations in the county come together for music, dancing, champagne, cocktails, food, entertainment and a charity auction and raffle. The Great Gatsby theme and black tie dress code embraced by all, with 1920s dresses and smart suits filling the beautifully decorated Walton Hotel terrace and restaurant. Ticket sales and money raised on the night saw profits of over £4,000 from the event with all proceeds going to Age UK Nottingham and Nottinghamshire to support vital services provided to older people in the city and county.



Images: © The Keepmaker

Older People's Day

Older People's Day is celebrated in the UK on the 1st October each year. On Older People's Day, people across the country celebrate the many and varied contributions that older people make to our society. This annual event coincides with the UN International Day of Older Persons. Age UK Notts, along with many other Age UKs and organisations, has been holding events and raising awareness on this day for many years. Nottinghamshire is a diverse community, with many people from different countries in the world now calling it home. It is one of Age UK Notts' core beliefs that "individuals, in all their diversity, should be valued", and it is this diversity we wanted to celebrate this year, which is why we

chose to particularly focus on Polish people as there is a large community of Polish people in Nottinghamshire.

During the weeks either side of Older People's Day, we had a display in our reception about Older People's Day and the contributions of Polish peoples. This included an interview with a local Polish lady, Polish food, and other information. We were also thankful to another local charity, Signpost to Polish Success, who lent us two informative banners about the local Polish community and local history.



In the Garden



Winter is largely a relaxed season for gardening as the plants lay pretty dormant throughout the season, but there are still a few things you can do to keep your garden beautiful and healthy through the winter.

Pruning

Winter provides a good opportunity for pruning many deciduous trees, hedges and shrubs. Pruning will enable the plants to stay healthy during these months and supports the new growth. However, do make sure to check that pruning is appropriate for the type of plant before getting your shears out, and take appropriate safety precautions when pruning trees. The Royal Horticultural Society website (www.rhs.org.uk) has a range of articles and videos available which help give advice and instruction on pruning various types of plants.

Protecting your garden:

One small, but important, thing you can do this winter to protect your lawns and soils



to avoid walking on them when the frost and snow set in. Exercise caution, and walk lightly, when walking across the ground to avoid compacting the soil. Also, avoid walking over a frosty lawn as this can damage the grass. Also, if you see your hedges and trees laden with snow, take the time to (in a safe manner) shake it off. The excess weight from the snow can cause damage.

Look after the birds!

The robin has long been an iconic sight in winter, but this season can be particularly hard for garden birds as they struggle to find good sources of food and water when the ice and snow cover the garden. The RSPB highlight three things that birds need during these icy months: food, unfrozen water and shelter. Consider putting food for the birds to get; fatty food can be particularly helpful for them, such as fat balls or bird cakes. For water, the RSPB recommends floating a small ball in water to keep the water from freezing (the movement of the ball in the breeze should stop it freezing). For shelter, consider investing in nest boxes.

Even doing something relatively small can have a big impact on the birds' chances of survival.

In the Kitchen



RECIPE

Carrot & Walnut cake

PREP	TIME 30 - 40 minutes	INGREDIENTS
SERVES	Winter 2016	285ml (1/2 pt or 10fl oz) sunflower oil



Thanks to Mavis Littlewood in Heanor for supplying the recipe. Using oil instead of butter makes this a delicious and moist cake. But the uncooked mixture is quite runny, so do not use loose-bottomed tins otherwise you will have a mess to sort out!

METHOD

- Grease and line 2 x 8" sandwich tins
- Preheat the oven to 180°C/160°C fan/gas mark 4
- Beat the oil, eggs and sugar until thickened
- Stir in the carrots
- Add the remaining dry ingredients and mix well
- Divide equally between the two sandwich tins
- Bake in the oven for 30-40 mins till firm to touch. Leave to cool in the tin and then turn out when cold
- Cream together the cream cheese, butter, icing sugar and vanilla essence to make the topping
- Use half the topping to sandwich the cakes together and the remainder on top of the cake
- Decorate with walnuts

285ml (1/2 pt or 10fl oz) sunflower oil

4 eggs

2 tsp baking powder

1 tsp mixed spice

1 tsp ground ginger

3 medium carrots, grated

250g (10oz) self raising flour

200g (8oz) soft brown sugar

100g (4oz) walnuts

250g (10oz) full fat cream cheese (e.g. Philadelphia)

50g (2oz) butter

50g (2oz) icing sugar

Vanilla essence

Some walnuts for decoration

Puzzle Page

AUTUMN 2016

Which of the following flowers cannot be found in the wordsearch grid?

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

- | | | | |
|----------|----------|---------|------------|
| AUBRETIA | GLADIOLI | LILY | ROSE |
| DAFFODIL | HYACINTH | NEMESIA | TULIP |
| FREESIA | JONQUIL | POPPY | VIOLET |
| FLAG | LILAC | PHLOX | WALLFLOWER |

Memory Janglers

Turn to page 29 for the solutions

Can you remember the uses for the products mentioned in our quiz and complete the advertising jingles?

- | | |
|-----------------|------------------|
| 1. Mobo | 6. Top Hat |
| 2. Lux | 7. Velutie Cream |
| 3. Winter Green | 8. Snowfire |
| 4. Gumption | 9. Masawatee |
| 5. Refreshers | 10. Eno's |

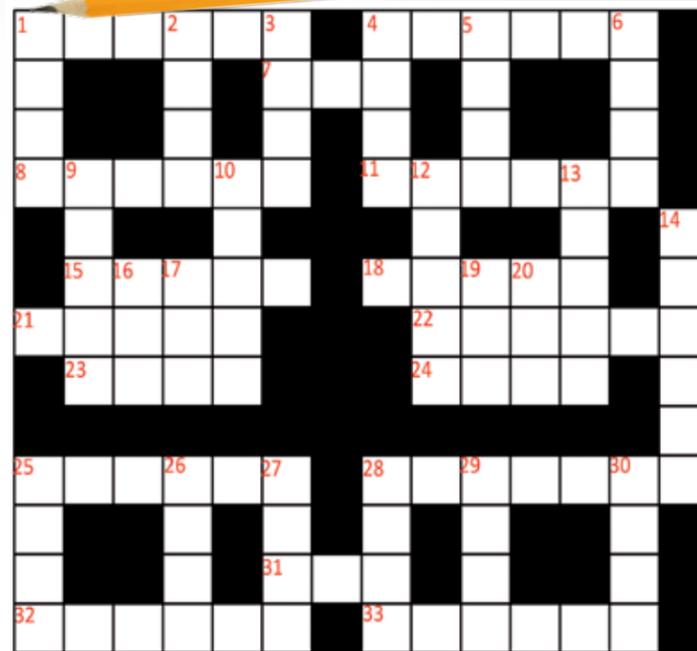
Crossword

ACROSS

- Bad weather
- The Lone Ranger's horse
- Long, slippery fish
- Coldest season
- Christmas door decoration
- Unclean
- Untrue
- Supplies roadside food
- Heaps
- Jealousy
- Sleigh
- Dinner dishes
- Imperfect finished items from a factory
- Traditional farmhouse cooker/heater
- Thick jumpers from sheep
- Type of beard

DOWN

- The white stuff, weather wise
- Part of a plant
- Twelve months
- Opposite of fast
- Texas, the ---- star state
- Hurry
- Mr Jones' nickname in the 'Raiders of the Lost Ark'
- Admission
- Lots of paper
- Popular idea
- Olympic throwing sport
- Tavern
- Nickname for vicar
- Text speak for very funny'
- Take to court
- The front of a ship
- Inform
- Remain
- Male deer
- Non alcoholic fizzy drink
- Water retention bank



BRAIN TEASER

An ambulance is called to an incident in a cave system but when they arrive the ambulance is one inch too tall to get into the main cave. How can they get inside?

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Nottingham NG12 2FD

0115 933 5811

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"I've learned that people
will forget what you
said, people will forget
what you did, but people
will never forget how
you made them feel."

Maya Angelou



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