

FREE
Please take one



AUTUMN 2016

EngAGE

**Autumn
& Winter
Security**

Reminiscence



Financing Care



Hospice care **isn't**
just about dying.

It's about
living life

with support,
compassion
and care

If you've received life-changing news - whether it's a diagnosis of a life-limiting illness such as cancer, motor neurone disease or a heart or lung condition, or if you're dealing with a bereavement - we are here to support you to continue living life. We provide nursing care and emotional support for adults and their families, and we're here for you right from the beginning.

All of our services are provided free of charge.

- Support for any life-limiting illness, from diagnosis onwards
- Specialist nursing care from qualified nurses, day or night
- Physical, emotional, spiritual and social care
- Bereavement counselling and emotional support
- Art and complementary therapies

Support and Information

We offer confidential support from diagnosis onwards for anyone who has been diagnosed with a life-limiting illness, as well as their carers, family and friends.

Day Care Services

Our purpose-built Day Care Unit in Risley is set within 12.5 acres of countryside within easy reach of Derby and Nottingham. Open Monday to Friday, Day Care is a relaxed and friendly place to visit.

Hospice at Home

This service has been developed for patients who wish to be cared for at home. Our team of qualified nurses and health care assistants are available day or night.

Therapeutic Services

We offer a range of services for adults, children, young people and families who are dealing with a bereavement of any type, including unexpected deaths such as suicide or accidents, or who are dealing with a life-limiting illness.

For advice and support, call
0115 949 1264 or visit
www.treetopshospice.org.uk



Orchard Care Homes in Your Area

Rooms available
for long or short
term stays



Your local care home in the
heart of your community



**Clipstone Hall and Lodge
Residential & Dementia
Care Home**

Mansfield Road, Clipstone,
Nottinghamshire NG21 9BH
Telephone: **01623 636 010**



The Grange Care Home

Field Drive, Shirebrook,
Mansfield, Nottinghamshire,
NG20 8BS
Tel: **01623 747 070**



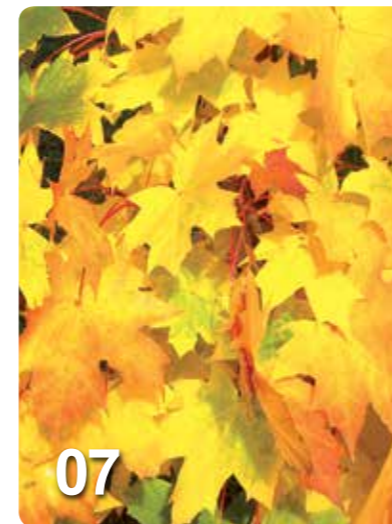
For more information call

01423 859 859

or visit www.orchardcarehomes.com

Working in partnership with





CONTENTS AUTUMN 2016

In the Community06

Age UK Derby & Derbyshire and Age UK Notts in action near you.

In the Garden07

...in autumn: Four tips to help you prepare for winter.

In the Kitchen.....07

Baking scones: try making this family favourite yourself.

Help & support with a cancer diagnosis 10

Some services that may be of help for those diagnosed with cancer and their loved ones.

Autumn & Winter Security11

Some simple steps to help you reduce your chance of becoming a victim of a crime this autumn and winter.

Financing Care12

The Age UK Notts' Financial Information & Advice team provide information and advice to those worried about the cost of care.

Puzzles16

Joyce's story.....18

Natalie, one of our Patients' Representatives, shares the story of how Age UK Notts was able to help Joyce, and the enjoyable day they experienced together at The Patron's Lunch.

Sweet Memories20

The first of five workshops piloted in Chaddesden.

What's On.....21

Local events and activities across Nottinghamshire and Derbyshire.

The New Fivers22

The new-style £5 note is just hitting circulation. We take a look at what the differences are.

Making a Will.....24

Adam Cotterill, a solicitor with Actons in Nottingham, who advises on Wills, provides some practical advice on Wills in general, the types of Wills that are available and which one may be best suited to you.

Your questions answered, your voice heard.....26

We respond to some of your questions.

Reminiscence27

Helping the older people of Derbyshire reminisce through 'Seasonal Delights' and baking.



Meet the team...

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 7EQ
☎ 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 526 662
✉ 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



This magazine is produced, free of charge, on behalf of Age UK Derby & Derbyshire and Age UK Nottingham & Nottinghamshire by Lance Publishing Ltd. All rights are reserved by the charities and no part of this publication may be reproduced in whole or in part without the written permission of the charities. Age UK Derby & Derbyshire and Age UK Nottingham & Nottinghamshire will accept no responsibility for, or necessarily agree with, any claims made or views expressed in this publication, nor does the mention of any product, service or advertisement imply a recommendation by Age UK Derby & Derbyshire or Age UK Nottingham & Nottinghamshire. The information contained in this magazine is not advice, and should not be treated as such. To the maximum extent permitted by applicable law, we exclude all representations, warranties, undertakings and guarantees relating to this magazine. Age UK Derby & Derbyshire: Registered Charity No. 1068550, Limited Company No. 3510613. Age UK Nottingham & Nottinghamshire: Registered Charity No. 1067881, Limited Company No. 3455485. Lance Publishing Ltd: Registered Company No. 03253372.

From the Editor...



Welcome

Hello, and welcome to the August edition of EngAGE!

In this edition, we have lots of interesting and informative articles that I am excited to share with you.

On page 27 we hear about reminiscence projects in Bakewell, including some baking. Then on page 07, you can try your hand at baking your own scones to enjoy with your afternoon cup of tea using our recipe.

Find out about Age UK Notts' Financial Information & Advice service on page 12, and hear some brilliant stories of people they have been able to help.

This autumn there is plenty to do and see around Derbyshire & Nottinghamshire. Our What's On page captures a little flavour of these. Why not take a look to see if there is something you will enjoy attending.

All this and much more can be found in the pages of this edition; I hope you enjoy reading it. As always, if you have any comments, questions or feedback I would love to hear from you.

Wishing you a wonderful autumn!

Jessica
Jessica Brook
Editor

In the Community...

What do Matlock Derwent Valley Lions Club and a group of Canasta-playing ladies in Chesterfield have in common? Well... both provide opportunities for older people to stay active, socialise and 'be involved' in their local community. They have also recently become Associate Members of Age UK Derby and Derbyshire! Membership for individuals and not-for-profit organisations is FREE. Business can join too for as little as £10 per year.

Love later life

As we continue to grow as an organisation and develop services tailored to the needs of older people, our Members have an important role. So why not join us? A simple application form can be found on our website - www.ageuk.org.uk/derbyandderbyshire.

Email: membership@ageukderbyandderbyshire.org.uk

Times Past: Young at Heart

For six weeks this spring a group of nine older people could be found at Age UK Nottingham & Nottinghamshire writing their memoirs, with the guidance of editor Victoria Villasenor from Global Wordsmiths. This Life Writing course was funded by Arts Council England and delivered by Global Wordsmiths, a Community Interest Company who deliver writing projects to marginalised and under-served individuals and groups across Nottinghamshire. The result is a book, *Times Past: Young at Heart*, launched in early July at Waterstones. The life stories cover a wide variety of experiences: a journey from Jamaica to Nottingham to fulfil an ambition to become a nurse; family relationships and loving partnerships, both happy and sad; a humorous account of a career ambition achieved in spite of strong opposition from so-called experts; a long search for the meaning of life, as if on a train journey; and some unexpected adventures of a reluctant traveller to Africa.

At the launch, the participants read from their stories, and there was a short talk from a local author, Beth Moran. Mick Tinkler, CEO of Age UK Notts, who attended the event, commented:

"It was a wonderful event. It was brilliant to hear such interesting and moving stories from the people who took part in the course, who now can cherish and share these stories with family, friends, and the public, in printed form, for years to come."

Times Past: Young at Heart can be purchased via the Global Wordsmiths website, through PayPal: <http://globalwords.co.uk/purchase-our-books/>

Olympics event

The Memory Lane group from Age UK Derby & Derbyshire arranged an intergenerational Olympics-style event on the 1st of July. With funding from Get Set for Community Action, which is an exciting programme empowering young people to make real changes within their community based on Olympic values or activities. From volunteering at a food bank to leading weekly keep fit classes for older people, young people have been given the challenge to get involved with their communities. Aldercar High School students took this challenge and put on a fantastic event at Langley Mill Church. The games included boxing, seated shot put and javelin

(with foam javelins!). There was an Olympic quiz and footage of famous Olympic events, with a medal ceremony at the end. Di Cliff from Age UK Derby & Derbyshire was the person who made this event happen, and she comments: "it was so good to see the young people working so hard for an event for local older people. The atmosphere on the day was incredible and the event was enjoyed by all".

Age UK Notts' Annual Volunteer Event

Age UK Notts held their annual volunteer event in June. Around 40 volunteers came together for fun and food at Boot's Headquarters, to thank the Age UK Notts volunteers and hear more about the current goings on across the charity from Chief Executive, Mick Tinkler. Those who attended enjoyed afternoon tea and sessions from Singing for the Brain and motivational speaker, Rob Brown. Many volunteers who attended the event said how appreciated and motivated they felt after spending time with staff and other volunteers and are already looking forward to next year's event.

Without the help of volunteers, a vast number of older people in and around Nottingham and Nottinghamshire would be alone and struggling to maintain their independence. Volunteering is not only about giving your time and skills, but also learning new skills, making new friends and gaining self-esteem and pride through the knowledge and appreciation of a job well done. For more information about volunteering, please contact Age UK Notts or Age UK Derby & Derbyshire using the contact details on page 05.

In the Garden



... in Autumn

"A stitch in time saves nine" and spending time tending to your garden in autumn can spare you much toil and disappointment in the summer months. By taking proper time to prepare your garden before the first frost creeps in you can reduce the probable damage and maintain a nicer looking garden throughout the winter months. Here are some of our tips to help you prepare this autumn.



It's wise to clear these up so they don't stop the sun getting to your grass, and you can use the gathered leaves to create compost.

Moving time

Plant growth slows in autumn so, if you are unhappy with the position of a plant in your garden, autumn is probably the best time to move it. Similarly, it is an excellent opportunity to move overcrowded perennials. Take care when digging up the plant from its current home, making sure to avoid damaging the root as much as possible.

Don't forget the shed!

One easily overlooked part of gardening in autumn is the looking after the shed. As you store away your tools for the winter months, take the opportunity to give them a necessary clean and ensure that they are dry, so they don't rust over the winter months. Autumn is also an ideal time to have all your electrical tools, such as mowers and hedge trimmers, serviced before they are needed again.



In the Kitchen



RECIPE

SCONES

PREP	30 mins	TIME	10 - 15 minutes	INGREDIENTS
SERVES	8 - 10	Autumn 2016		100g (4 oz) butter



The scone is such a popular recipe that it features in a huge number of baking books and has been the centre of the cream tea for decades. So you may wonder why the recipe is in this magazine? It has been chosen as it was one of the recipes that the Bakewell centre used as part of their reminiscence through baking activities (see p27). This recipe has sultanas in it but is just as tasty plain, or with a choice of other fillings such as glace cherries, raspberries, dried cranberries or cheese.

- 450g (1 lb) self raising flour
- 2 tsp baking powder
- 100g (4 oz) castor sugar
- 100g (4 oz) sultanas (or other fruit)
- 2 large eggs
- 180 ml (6 fl oz) milk
- Strawberries (or other fresh fruit)

METHOD

1. Preheat the oven to 220°C/Gas 7
2. Lightly grease 2 baking trays
3. Combine the butter, flour and baking powder in a bowl, rubbing it in with your fingertips until it looks like fine breadcrumbs
4. Add the sugar and dry fruit
5. Beat the eggs together in a jug and add the milk. Keep aside approx 2 tbsp for glazing
6. Add the egg/milk mixture to the dry ingredients and lightly stir until the mixture forms a soft, sticky dough
7. Put the dough on a lightly floured surface and gently knead
8. Flatten or roll until it is about 1 inch (2.5cm) thick.
9. Use a fluted cutter, cut out the scones and place on the prepared baking trays
10. Brush the tops with the remaining egg/milk mixture to glaze.
11. Bake for 10-15 minutes until well risen and golden brown
12. Cool on a wire rack, covering them with a tea towel
13. Serve warm with jam, cream and strawberries

Peace of mind
at the touch of
a button

 **Nottingham
On Call**
Help when you need it

Nottingham on Call is a 24 hours a day, 365 days a year monitoring and response service.

It offers immediate help for you if you're in difficulty at any time, for example if you have a fall, can't get up, or need support.

The system works by using a clever combination of state of the art technology and really good customer service, giving you the reassurance that you'll get a personal service from friendly, knowledgeable local people, and a manned response in an emergency – all for less than £4 a week.

To find out more,
please get in touch.

Telephone: 0115 915 1640

Minicom: 0115 915 1618

Email: ask@nottinghamoncall.org.uk

Twitter: @oncallnottm

www.nottinghamoncall.org.uk



SHELTERED ACCOMMODATION



Fox Grove Court, Basford



Lincoln Court, Bilborough



Spencer Court, Sherwood Rise



William Olds Court, Wollaton

Mansfield Road Baptist Housing Association Ltd has over forty years experience of providing quality apartments for the elderly.

The accommodation within the four sheltered housing schemes is designed for elderly people to live an independent life whilst at the same time enjoying the security of having a warden living on site.

A varied programme of social activities is offered including a weekly lunch-club.

For more details and an application form see:
www.mrbha.org or contact Jackie on 0115 9421508



Help and support with a cancer diagnosis



Every two minutes someone in the UK is diagnosed with cancer. How do you cope if it happens to you or somebody you know? The C-word fills most people with dread, and a diagnosis affects everyone differently, so there are no set rules about how you're likely to feel, or how you should deal with your emotions. The following are some services that may be able to help:

Nottingham Oasis Breast Cancer Trust

The charity is willing to be flexible on the types of cancer and is committed to people who are receiving treatment in any Nottinghamshire hospital. The charity aims to provide assistance for patients who go home alone from the hospital, or who have a carer but little other family or other types of support. *Contact numbers are:* 07753 199 579 or 0115 966 4560 07974 122 686 or 0115 947 6478 In the past, funds have been used for grab rails, mobility aids, cleaners, etc. Recipients can spend the money on anything they like that will make the transition back to home better for them.

Nenna Kind Cancer Support Drop in Centre – New Square, Chesterfield

The aim of the Nenna Kind Centre is to relieve sickness and preserve the health and welfare of cancer patients. The centre is a single point of contact for the provision of complementary therapies, all free of charge, by qualified and accredited practitioners. They have computers for research and access to support groups e.g. Macmillan benefits advice. The Centre offers a place for cancer patients, and their family and friends to call in and have a chat to one of the volunteers. If clients are just feeling tired they can drop in for a sit down and a drink.

They are open: Monday, Tuesday, Thursday, Friday 10am - 4pm and at other times by appointment. They also run a twice daily stress-free hospital bus service (£5 return) Monday to Friday to Weston Park Hospital for cancer patients and escorts.

For more information or to book please phone on 01246 555514 or mobile 07564152921 or email: enquiries@nennakind.org.uk

Nightingale Macmillan Unit - Main hospital, level 1, Royal Derby Hospital (near entrance 24)

The Nightingale Macmillan Unit (NMU) is a specialist palliative care in-patient unit or hospice. The patients who are admitted to NMU have a life-limiting illness. This includes people with incurable cancer and also non-cancer illnesses that are advanced and progressing e.g. motor neurone disease or advanced heart failure. A patient's care needs will be assessed and managed. When stabilised, the team will discuss and plan discharge with the patient and their carers. This may be back to a patient's home or to another appropriate care setting. The average length of stay in NMU is 14 days. The NMU has:

- bed space for 20 patients; there are 14 single rooms with en suite toilet/shower and two bays of 3 beds (same sex)
- a day room with television, books and games
- a landscaped courtyard garden (shared with NM Day Unit)
- a multi-faith chapel
- personal TVs, internet access
- facilities for in-patients

who are smokers (relatives are expected to follow the Trust non-smoking policy)

- a relative's room and facilities for relatives to stay overnight
- 1 bed for respite care for patients at regular intervals (via Dr Swanwick's secretary on 01332 788794)

In working hours referrals should be made directly to NMU: 01332 786060, ask to speak to the doctor taking calls for admissions. **Out of hours** please contact the hospital switchboard 01332 340131 and ask for the consultant in palliative medicine on-call.

Helplines and support groups.

Many people find it easier to talk to someone over the phone. There are a number of helplines, mostly run by charities, including:

- Macmillan Cancer Support 0808 808 0000
- Cancer Research UK 0808 800 4040
- Marie Curie Cancer Care 0800 090 2309

When you're first diagnosed with cancer, you can have so many questions that it can be overwhelming. There are many unknowns and being able to receive answers to some of your questions will help you cope and regain that sense of control.

Autumn & Winter Security

Security devices

With winter just around the corner and the nights getting longer, make sure you have adequate outside lighting at your house. It is also a good time to think about burglar alarms if you don't already have one.

- Outdoor lighting not only acts as a deterrent but also makes it easier to find your way if you're coming or going after dark. You can install a low-level light that

automatically switches on from dusk until dawn. Or you can get a light that turns on when it senses movement outside your home.

- Visible burglar alarms will deter opportunist burglars and increase the security of your home.

If you're considering installing a burglar alarm:

- Ask the Safer Neighbourhood team at your nearest police station for advice.
- Get at least three quotes and specialist advice from alarm companies.
- Ask your insurance company which alarm companies it recommends.
- Get professional help to install the alarm. There are schemes all over the UK offering home security services. Some home improvement agencies offer free services to improve security.

Shed and garage break-ins

This is the time of year when we are finishing off jobs in the garden, and getting the garden ready for the winter. Unfortunately, this is also the time of year thieves are likely to target sheds, garages and outbuildings. Therefore, we advise you to take some simple crime prevention measures to help reduce the likelihood of you becoming a victim of crime.

These simple steps include:

- Maintain hedges and fences to prevent unwanted visitors



entering your garden.

- Invest in a decent quality padlock for your shed and make sure the wood it's attached to is sound.
- If you don't have one, consider having a security light fitted on the rear of your property, which will be triggered by anyone approaching the house, garage or shed.
- Store any valuable items out of sight in the shed or garage by covering any windows or, with particularly high-value goods, keep them inside your house.
- Make sure your shed is secure, that there are no panels which could be easily damaged and fit a good quality alarm.
- Store bins and ladders carefully so they cannot be used as climbing aids.
- Consider securing items such as ladders,
- Put all your tools securely away once you are no longer using them. Don't supply the thief the tools to steal your own property.
- Planting bushes with prickly leaves or thorns close to any entry points could deter a potential thief, but make sure they don't grow too high. A gravel pathway or driveway can also act as a good deterrent.
- Consider using anti-climb paint or priikka-strips with appropriate warning signs on boundary walls and fences.
- Take photographs, record serial numbers and consider registering valuables on a property database such as www.immobilise.com



Financing Care

When you or a loved one has to move into a care home, it can often be a confusing and stressful time. Worries about meeting the cost of care home fees or coping with a reduced personal income because of a spouse going into care can all cause undue stress.

Age UK Nottingham & Nottinghamshire have been running a Financial Information and Advice Service for Nottinghamshire County based residents. The service offers **FREE** information and advice to people who are about to go into care or the relatives of those people to plan and prepare their finances so that the

care fees can be paid in the most cost effective way.

The service's holistic approach means that all aspects of an individual or their relative's finances and wellbeing are taken into consideration. This enables the advisor to make appropriate referrals and ensure that the best possible outcome can be secured, providing peace of mind for the clients.

Over the last year, since the service was set up, Age UK Notts have been delighted to help almost two hundred clients through telephone assessments followed by the appropriate advice and support. Here are some of their stories*:

Leanne's story:

Leanne contacted Age UK Notts when her mother was admitted to a care home. She wanted to discuss the fact that her mother owned her own property and how this would affect her care fees. She also wanted to know if her mother could claim Attendance Allowance. An advisor provided Leanne with a telephone assessment and advice session where she was initially

advised that her mother would be classed as a self-funder due to her property ownership. The benefits of speaking to a Later Life Financial Adviser were also explained and a referral was made. Following a detailed discussion of the options with regards to paying for care, the customer's daughter was advised to seek to get Power of Attorney in place for her mother prior to making a decision on how to pay for care going forwards. Regarding Attendance Allowance, Leanne was advised to apply and referred to the Age UK Notts Information & Advice team who were able to make a home visit to assist with completing the application form. As a result of all this Leanne has been able to secure the correct benefits for her mother. This means that it is estimated that she can now afford to pay for around 7 years of care for her mother.



*Please note: Names and some details may have been changed for confidentiality purposes.

Barbara's Story:

Barbara contacted Age UK Notts when, following a hospital admission, her husband was to be discharged to a care home. Barbara was concerned about what she might be expected to pay towards the cost of her husband's care fees, as her only income was her State Pension. She was also worried about how she would manage financially given that her husband was in care. Barbara received a telephone assessment and advice session during which the advisor was able to reassure Barbara that, as her husband's savings were below the £14,500 threshold, his contribution towards his care fees would be limited to his pension income less a personal weekly allowance. The advisor was also able to reassure her that she would not be expected to contribute

anything from her income. Additionally, the advisor was able to show Barbara some additional benefits she may be eligible for. She was advised to apply for Pension Credit and Attendance Allowance. She was also advised that if successful with her Attendance Allowance, she would be entitled an increased amount of Pension Credit (SDP). Following the session, a member of the Age UK Notts Information & Advice team was able to visit her home to help her fill in the necessary application forms. As a result of successful applications for these additional benefits Barbara now receives over £10,000 in additional income and has peace of mind knowing that she has enough money to live on and not having to worry about paying towards her husband's care.

Paula's Story:

Paula contacted Age UK Notts as she wanted to talk about paying for her father's care. Paula was concerned what would happen to her dad if he outlived her, or if they ran out of money to pay for his care and then had to move him to an alternative home. Paula's father had been in care for a while and was rapidly eroding his savings as his care fees were more than his income every year. Following initial provision of telephone advice, Paula was offered the opportunity to be referred to one of Age UK's Later Life Financial Advisers with regards to alternative options to paying for care. Following a session with a Later Life Financial Adviser to discuss the options available to her and her father, Paula decided to get quotes for immediate needs annuities. The most cost effective

product available was for £62,675. Paula has since proceeded with the purchase of an annuity for her father enabling her to cap the amount of money that will be spent from her father's assets on paying for his care and also ensuring that the local authority will never need to pay for his care. In addition to the peace of mind that this has offered Paula has also ensured that £100k of her father's assets has been safeguarded to be left as inheritance for all of his children.

If you live in Nottinghamshire and are in need of advice about paying for care for yourself or a loved one, contact the Age UK Notts Financial Information & Advice team on 0115 859 9209. For information on benefits and services in Derbyshire, please contact Age UK Derby & Derbyshire on 01773 768 240.

Eastgate Care

As recommended on carehome.co.uk

'The whole team show care and compassion and gave me tremendous support with my Dad, during very difficult times. They are a team to be proud of, I have never found such dedicated and caring staff as this'

Relatives Pat & family

- All our homes offer Nursing, Convalescence, Respite, Dementia, Personal/Residential care services and have modern facilities
- Our spacious en-suite rooms are tastefully decorated and furnished to a very high standard
- We have plenty of fully qualified nursing staff, with 24 hour care & specialist nurse call systems
- The comfortable welcoming lounges overlook well-tended gardens or picturesque waterway
- We host regular visits from local GP, chiropodist, optician, dentist, physiotherapist, hairdresser and churches/ministers
- Dedicated Activities Co-ordinators & regularly organised trips and outings
- Our meals are home cooked and we cater for special diets



Our latest home is CANAL VUE
Ilkeston, Derby DE7 8JF



MELBOURNE HOUSE
Aspley, NG8 5RU



ALEXANDRA HOUSE
Eastwood, NG16 3GP



BELLE VUE LODGE
Mapperley, NG3 5FS



PARK HOUSE
Bulwell, NG6 8SB

They looked after my husband brilliantly, all the time he was there. Everything was good, the staff were very good, the nurses - well I could not fault them at all. Everything was clean and tidy. Thank you, an excellent care home.

Sheila, relative of resident.

A local company providing 25 Years of Care Home for an estimated 1/4 million people over a quarter of a century



Tel: 0115 979 1234
Email: enquiries@eastgatecare.co.uk
www.eastgatecare.co.uk



Derby Heights Care With A Difference



Luxury Retirement Care Home

A care home of unrivalled comfort and luxury, Derby Heights is located in the village of Littleover, on the edge of Derby and adjacent to the Nuffield Private Hospital. This luxury home delivers the highest possible standards in senior living, from award-winning national provider, Avery Healthcare.

Our approach is to nurture an atmosphere of care and community, all delivered in a luxury lifestyle. Your Well-being is our primary concern, and we will ensure that you have the highest quality of support for your physiological, psychological, social, and nutritional needs, all tailored to your individual circumstances.

A wide range of healthy exercises, well balanced and freshly prepared fine dining, along with daily activities and outings, are all a part of a supportive lifestyle that will help you enjoy life to the full.

For more information or to request a brochure:
Call 01332 941009 for more details.



Derby Heights Care Home
Ryknel Road | Littleover
Derby | DE23 4SN



Search 'Derby Heights Care'

Emergency help, at the press of the button



If you suffer from physical/mental health problems, learning difficulties or are vulnerable in any way we may be able to offer you our call monitoring service.

- Free Installation
- No Hidden Costs
- 24 Hour Service
- Easy to use

from only **£3.35** per week



For more information call: 01623 608990 or email: first4support@ashfieldhomes.co.uk



EASTWOOD HOUSE

Eastwood House is a friendly residential home quietly situated within easy walking distance of Eastwood Town. We cater for both long and short stays and provide respite care to support carers. We have also recently opened our fantastic day care service where we provide all day care, healthy and nutritional meals, and activities ranging from live music to pamper days.

For more information feel free to contact our manager, Kelsey Davis, request a brochure or pop in to one of our coffee mornings.

"We as a family are highly delighted with all aspects of Eastwood House and would be delighted to recommend to others." Ms M.

24 Church Street, Eastwood, Nottingham, NG16 3HS
01773712003
manager@forthmeadow.co.uk

Puzzle Page

AUTUMN 2016

Thanks to Sylvia Pink for volunteering to do the puzzles

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

- | | | | |
|---------|-----------|---------|------|
| ACORN | BEST | FLOW | MEAN |
| AIR | CORNDOLLY | HARVEST | MIST |
| APPLE | DRAMA | JAM | MOO |
| ASH | EVEN | LOAM | ROOT |
| BRAMBLE | FRUIT | LEAF | RAIN |
| BEE | FALL | LARCH | WIND |

Crossword

ACROSS

- A flower that has a Spring and Autumn version (6)
- Fastens clothes on a line (3)
- Every Victorian desk had one (7)
- Slang call to get someone's attention (2)
- Another word for ironing (8)
- Paste (4)
- Broken down building (4)
- Opposite of off (2)
- Past tense of shoot (4)
- It's quackers! (4)
- A longing for something (4)
- Had a meal (3)

DOWN

- Cutty Sark was one of these (7)
- Heart of Britain's Navy, also a tree (3)
- Slightly scared (6)
- Mathematical number (2)
- Small game bird or grumble (6)
- ___ Island, New York (4)
- Snow home (5)
- "___ us a child is born" (Biblical) (4)
- Untie (4)
- Pleasant (4)
- Opposite of cold (3)
- Animation about an old man lifting his house using balloons (2)

1		2		3			4		5
6							7		
							8	9	
10									
							11		12
13	14		15					16	
						17	18		
	19	20							
21							22		

BRAIN TEASER

A boat is moored in a tidal river. The tide rises two feet in three hours. Over the side of the boat is a rope ladder, the last rung of which is one foot from the water. How long before the water reaches the ladder?

Memory Janglers

Turn to page 19 for the solutions

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

- Thawpitt
- You'll wonder where the yellow went if you clean your teeth with
- What did the Esso blee dooler sell?
- Black Cat
- Which brand of cigarettes was also the name of a famous 50s show jumper?
- Oxydol
- Which chocolate company sold a chocolate bar with five boys pulling faces on the cover?
- Which confectionery item was sold as 'full of Eastern promise.'
- Which mints were too good to hurry
- Which petrol company was advertised by Bing Crosby?



Osteopoise Healthcare Ltd

Incorporating Key Mobility

Call: 01949 831444
www.osteopoise.com
customerservice@osteopoise.com

Making life easier:

We have many years of experience to guide you, and our range of Mobility scooters, Riser recliner chairs, wheelchairs, walkers and bathing products cater for every need. We also stock the smaller items, as well as access, stairlifts and much more.

✓ Wheelchairs: power & manual	✓ Comfort & Nursing Chairs
✓ Bathing & Hygiene	✓ Hoists & Lifters
✓ Chairs & Beds	✓ Walking Aids
✓ Scooters	✓ Daily Living Aids
✓ Pressure Care	✓ Service & Repair

www.osteopoise.com

6 moorbridge Court Bingham. NG13 8GG






Coxbench Hall

Top quality care in unique Georgian surroundings for people in their later years

Coxbench Is About Caring!

Sustain and enjoy independence throughout your retirement years in elegant surroundings with the support of top quality family style care. This high quality retirement home is a beautiful Georgian building set in 4.5 acres of parkland, featuring a stream, pond and sensory gardens, just north of Derby City.

- Highly trained staff ● Superb home cooking ● Lift to all floors
- Most rooms have en-suite toilets ● Ample lounge space with large conservatory ● Call Care System to all rooms ● Loop System
- Own mini-bus ● Extensive activities and entertainment

Open Day on Friday 17th June 10am to 6pm

Coxbench Hall Residential Home
 Alfreton Road, Coxbench, Derby DE21 5BB
 Tel: 01332 880200
www.coxbench-hall.co.uk e-mail: office@coxbench-hall.co.uk




Best Local Choice

An independent family run business supplying the widest selection of straight and curved models (new or reconditioned) throughout the East Midlands

Try them yourself

You can even 'try before you buy' at our showroom!

Brand new standard straight stairlift with 2 years warranty & fitted **£1,395!!** just quote AUK16

Call now to arrange a FREE no obligation quote: 01530 560960

BHTA

APPROVED CODE
TRADINGSTANDARDS.GOV.UK

ageUK
Business Directory Member

Trusted members of the British Healthcare Trades Association (whose Code of Conduct is approved by Trading Standards).

Head Office: Scotlands Industrial Estate, Coalville, LE67 3JJ.
Candor Stairlifts is a trading name of Candor Care Ltd

Joyce's Story

Age UK Nottingham and Nottinghamshire were lucky enough to be given two tickets to attend The Patron's Lunch that formed part of the Queen's 90th birthday celebrations. We were delighted to be able to invite Joyce, a service user, along with Natalie, one of our Patients' Representatives, to enjoy the day. Natalie shares the story of how Age UK Notts was able to help Joyce, and the enjoyable day they experienced together at The Patron's Lunch:

I first came into contact with Joyce in 2014 when Joyce and her husband Denis were referred to the Age UK Notts Patients' Representative Service at Kings Mill Hospital,

following Denis's admission due to a fall at home which had severely impacted his mobility. Due to the nature of the fall and its impact on his long-term needs, it was established that the two-storey council property that he and his wife shared was no longer going to be suitable or safe for him to return to. So, I was asked if I could assist by helping the family source an alternative council property that would be more suitable for them.

It was soon apparent that the couple had felt very let down by the council, having tried unsuccessfully to secure an alternative property for several years, leading to a fractured relationship with the local authority. Also, hospital bed

pressures were adding to the levels of anxiety that they were experiencing.

On meeting with Joyce and reassuring her that I was there not only to hear her concerns but to offer help and support, we soon developed a relationship of trust that enabled her to feel supported enough to engage with the help I was able to offer. In an interview Age UK Notts did with Joyce and Denis in 2014, Joyce said "...at the hospital, we needed [Natalie] more than anything. We needed help when we wouldn't have gotten it anywhere else". Through our meetings, Joyce was able to share with me

how their historical bids for alternative properties had, for one reason or another been unsuccessful, and how she and her husband had given up hope. The unsuitable accommodation was clearly affecting Denis's health, and he had regular admissions to hospital. Joyce told me that she had recently spotted a council bungalow in a desirable location that was boarded up and, whilst she wanted to see if this was available to bid for, she didn't feel confident that her needs would be listened to by the council. With her consent, I agreed to contact the council on her behalf. Unfortunately, on contacting the Council, I discovered that the bungalow wasn't

available for bidding yet. However, I successfully managed to get the council to agree to place a bid on this property as soon as it became available. I kept in daily contact with the Council, which was especially important as this property was located in an area that was close to friends and family and had already been adapted for wheelchair access. A week or so later the bidding process was over, and I was overjoyed to receive a call from the council to say that Joyce and Denis had got the property. I accompanied Joyce to a viewing of their new home. She was thrilled with the bungalow and arrangements were subsequently made for her husband to be discharged to his new home. Joyce and Denis both expressed their gratitude for our help and said our intervention had made a positive difference to them.

With the new more appropriate accommodation Denis remained at home, and his

regular admissions to hospital ceased. Denis and Joyce were delighted when I was able to secure the adaptation of the bathroom into a wet room for ease for Denis.

Our ongoing relationship

Having built up a strong and positive relationship with Joyce and Denis, it felt very important to maintain contact with them; not only in those times of difficulty but also to ensure all other issues had been resolved once they had moved in their new property. Joyce regularly shared updates on her husband's progress, and she would also keep me abreast on other happy moments, such as when her Grandson was born.

However, during 2016, it was with great sadness to receive a call from Joyce informing me that Denis had suddenly passed away. This was devastating news, and there was a sense of wanting to maintain our support in a fitting way, given the

sad circumstances. I was, therefore, both delighted and humbled when my line manager, Linda, contacted me out of the blue with the opportunity to invite and accompany Joyce to London to celebrate the Queen's birthday at The Patrons Lunch Event.

'Two' memorable days!

What touched me about this opportunity was that it, in fact, created two very special and memorable days for me. This was because, beyond the actual event itself, what was equally memorable was the day I had the privilege of experiencing Joyce's reaction when I called her to tell her that Age UK Notts would like to offer her this opportunity. Joyce told me she had never been to London. To say that she was ecstatic was an understatement and furthermore, her expression of how she considered this to be a fitting way of remembering Denis felt very poignant.

On the day of The Patrons Lunch itself, despite copious

amounts of rain, which resulted in us taking cover under our 'Royal' ponchos, Joyce expressed her enjoyment, not only when we tucked into the wonderful hampers, but also when we came into close contact with some of the royals. We even had a chat with Princesses Beatrice and Eugenie. Reflecting on the day, Joyce concluded:

"It was a good day and nice to see the Queen in real life. The experience will stay with me for life, and Natalie and I did nothing but laugh all day. Thank you – I had a super day!"

On a personal note: I am delighted that Age UK Notts can offer such vital and important services to our community and that furthermore, hope that our work with Joyce and Denis demonstrates how the charity goes above and beyond to support members of our communities.



It was a good day and nice to see the Queen in real life. The experience will stay with me for life, and Natalie and I did nothing but laugh all day. Thank you – I had a super day!

Puzzle Solutions

BRAIN TEASER

never, as the boat will rise with the tide!



Wordsearch Answers

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

Crossword Answers

1	C	R	2	O	C	3	U	S	4	P	E	5	G				
	L		A		N					I			R				
6	I	N	K	W	E	L	7	L					O				
	P				A		8	O	9	I			U				
10	P	R	E	S	S	I	N	G					S				
	E				Y		11	G	L	12	U		E				
13	R	U	I	N									16	O	N		
							17	S	H	O	T						
							19	D	U	C	K			20	O	O	
21	H	O	P	E										22	A	T	E

Janglers Answers

- 1) Clothing stain remover
- 2) Pepsodent
- 3) Blue paraffin
- 4) Cigarettes
- 5) Craven A
- 6) Washing powder
- 7) Fry's
- 8) Fry's Turkish Delight
- 9) Murray Mints
- 10) Shell.

Sweet Memories

'Sweet Memories' is the first in a series of five workshops that have been developed and piloted in Chaddesden, Derby by Age UK Derby and Derbyshire. The Age Well Programme provides individuals with an opportunity to consider a range of factors which, once addressed, will allow them to make the best of themselves and their circumstances in later life.

Topics include housing options, income maximisation, healthy living, gentle exercise, getting out and about, information services, making a Will and Power of Attorney as well as funeral planning, mastering the

digital world and celebrating personal successes.

The first session introduced participants to the idea of making a Memory Box or Life Book. This is a stress-free project with many benefits. The box or book can tell an individual's life story in photographs and items of memorabilia, and their stories, the precious moments, wishes, likes and dislikes can be shared with friends and family members at times of reminiscence. Later on, in failing health, the individual's book or box can become a valuable resource for care professionals as it allows

them to understand the person better and cater for their needs. After all, if you have noted in your 'Do's and Don'ts' section that you do not like any pickle on your cheese sandwiches, you'll be spared the indignity of having to spit it out!

The Age Well Programme will be rolled out to other Derbyshire locations in the coming months and can also be delivered 'in-house' as an extensive pre-retirement course. **For more details, ring 01773 768240.**



1st October 2016 Older People's Day



We are thankful for the contribution older people make to our work as charities and to society at large. Join us as we celebrate and raise awareness this Older People's Day

Find out more: www.ageuk.org.uk/derbyandderbyshire/news
www.ageuknotts.org.uk/older-peoples-day

WHAT'S ON

in Nottinghamshire and Derbyshire

9 Sept - 14 Oct Melbourne Festival brings a celebration of the creative and performing arts to this gem of a village. **More info: www.melbournfestival.co.uk**

17-18 Sept Festival of Food & Drink 2016 at Clumber Park. Great food, special guests including celebrity chefs, and fun for all ages. £6. 10:00 - 17:00. **More info: 0845 270 6800, www.festivaloffoodanddrink.co.uk**

20-24 Sept The Sound of Music. One of the greatest and most well-known musicals returns to the Theatre Royal. 14:30 or 19:30. £22+. **More info: 0115 989 5555, www.trch.co.uk**

21 Sept Reminiscence Tea Room. Enjoy tea and cake whilst reminiscing. There are reminiscence photos, objects and music available to stimulate conversation and memory. Also running on 19/10, 16/11 and 14/12. Free. Mansfield Museum. 14:30-16:00. **More info: 01623 463088, www.mansfield.gov.uk/museum**

23 Sept Great Gatsby Cocktail Party. Food, bubbly, Great Gatsby punch, entertainment and a charity auction and all proceeds go to Age UK Nottingham & Nottinghamshire. Tickets £50. 19:00. The Walton Hotel. **More info and tickets: 0115 844 0011**

24-25 Sept Derbyshire Food & Drink Fair comes to Bakewell Showground. £6. 10:00 - 17:00. **More info: www.derbyshirefoodanddrinkfair.co.uk**

24-25 Sept Derbyshire Woodland Festival. Traditional and contemporary woodland crafts; watch woodland experts, have-a-go, sample an array of food or just enjoy the atmosphere and browse the stalls. Elvaston Castle Country Park, DE72 3EP. 10:00 - 17:00. **More info: 01629 533870, www.elvaston-castle.co.uk**

30 Sept Local Writing Showcase. A free event where local writers read from their work. West Bridgford Library. 14:30. **More info and to book: 0115 981 6506**

30 Sept - 2 Oct Derby Folk Festival. Cathedral Quarter, Derby. **More info: www.derbyfolkfestival.co.uk**

5 - 9 Oct Goose Fair. One of Europe's largest travelling fairs with a history that dates back over 720 years. Free admission but there are charges for the rides. Opening times vary. **More info: www.nottinghamcity.gov.uk/goosefair**

7 & 8 Oct Last Night of the Proms. Melbourne's mixed voice choir 'A Choir'd Taste' bring a spectacular end to the Summer, including a rousing collection of popular songs for you to singalong! Melbourne Assembly Rooms, High Street, DE73 8GF. 19:00. **More info: 07790 582381**

8 & 9 Oct The Great Peak District Fair and Buxton Beer Festival. Buxton Pavilion Gardens. Open between 10:00 and 17:00 each day. **More info: Contact Tourist information Centre on 01298 25106, www.paviliongardens.co.uk/fairs/great-peak-district-fair**

8 Oct Robin Hood Game & Country Show. Entertainment, shopping and displays for all the family to enjoy. Newark Showground. Tickets £10, concessions and pre-booking discounts available. **More info: <http://www.robinhoodcountryshow.co.uk/> 01702 549623**

12 Oct Carsington Water Visitor Centre - Jazz Afternoon Tea. Experience an Autumn afternoon of live music by the Saratoga Jazz Ensemble with Traditional Afternoon Tea. £15.95. Carsington Water, Derbyshire, DE6 1ST. 15:00 - 17:30. **More info: 01629 540363**

14 - 16 Oct Swadlincote International Food & Drink Festival 2016. International arts, crafts, clothing, gifts & entertainment. Swadlincote Town Centre, Derbyshire, DE11 9DG. 10:00 - 18:00. **More info: 01283 222848**

22 Oct The Bramley Festival. Celebrating the origins of the Bramley Apple in Southwell, the festival includes all manner of apple-related products and competitions. **More info: 01636 819 038, www.visitsouthwell.com**

4 Nov Newark & Sherwood Concert Band. A lively and entertaining concert for ages and tastes. £11.50, £10.50 Concession. The Palace Theatre, Newark. 19:30. **More info: 01636 655755,**

4 - 12 Nov Nottingham Comedy Festival. New and returning faces will take to the stage at this enjoyable festival. Precise time and venue details to follow. **More info: www.nottinghamcomedyfestival.co.uk**

5 Nov Firework Display. Organised by the 4th Carlton Scout Group and supported by Gedling Borough Council. Adults £5, Children £3. King George V Recreation Ground. 19:00.

17 Nov Derby Night Market A vibrant event with over 200 stallholders with food, entertainment, crafts and gifts. The surrounding shops stay open too. Free entry. Sadler Gate and Cathedral Quarter, Derby, DE1 3PD. 17:00 - 22:00. **More info: 01332 715515**

12-13 Nov Lustre 2016 A high profile fair celebrating the finest in contemporary craft. Adults £5, State pensioners £4, under 16s go free. Nottingham Lakeside Arts. 10:00 - 17:00. **More info: 0115 846 7777, www.lakesidearts.org.uk**

12 - 30 Nov Chatsworth Christmas Market Get in the festive spirit. This is a free event. Parking fees do apply. Chatsworth, Bakewell, Derbyshire, DE45 1PP Weekdays: 10am - 5.30pm; Weekends: 10am - 6pm **www.chatsworth.org**

26 Nov to Sun 27 Nov 2016 Bakewell Christmas Weekend 2016 A Quintessential English Market featuring regular traders, food/drink, gifts and crafts and family entertainment. Free entry. Market Street, Bakewell, Derbyshire, DE45 1DS. 9:00 - 17:00. **More info: 01629 813227**

Coming soon: 06 Dec to Tue 03 Jan 2017 Panto - Cinderella 2016 Derby Arena, Royal Way, Pride Park, Derby, Derbyshire, DE24 8JB **More info: 01332 640011**

The New Fivers!

2016 is a big year for our currency as a new style £5 note is being issued by the Bank of England. By the time this magazine is published, the new £5 notes will have started to enter circulation. Gradually, over the next few months, the paper notes will be withdrawn and will not be accepted as valid currency after May 2017.

The new notes are being printed on polymer - which is cleaner, more durable, and more secure than paper - incorporating advanced security features that make them more difficult to counterfeit. The polymer notes will still fit into wallets and purses just like paper notes, and they are 15% smaller than the paper ones.

Cleaner

Polymer is a thin, flexible plastic which is resistant to dirt and moisture, so the note won't become as tatty as paper notes, staying in a good condition for longer.

Polymer banknotes are also better for the environment because they last longer, meaning fewer are needed to be printed and meaning less energy is used in manufacturing and transportation. When it has reached the end of its life it will be recycled.

Safer

The New Fiver has a number of hi-tech security features which make it even harder to counterfeit. These include a see-through window and a foil Elizabeth Tower ('Big

Ben') which is gold on the front of the note and silver on the back. Raised lettering, microscopic lettering, colour changing sections, ultra violet and an apparent 3D image are all security features that have been used on the new notes. You can find out more details about these security features and how to check your banknotes on the website below. Only a tiny proportion of notes are actually counterfeit - 0.0075% in 2015 - but the Bank of England hopes the new notes will keep them one step ahead of the counterfeiters.

Stronger

Each new polymer note is expected to last at least 2.5 times longer than the current paper notes. This is because polymer is stronger than paper so the notes can better withstand being repeatedly folded into wallets or scrunched up into pockets.

21,835 notes were replaced in 2015 due to damage. Half of these were torn, and a quarter of them had been chewed or eaten.



Churchill

The new £5 polymer note will feature Sir Winston Churchill in the design. Features of the design on the reverse of the note will include:

- A portrait of Winston Churchill
- A view of Westminster and the Elizabeth Tower



- from the South Bank
- The image of the Elizabeth Tower with the hands of the Great Clock at 3 o'clock - the approximate time on 13 May 1940 when Sir Winston Churchill declared in a speech to the House of Commons: "I have nothing to offer but blood, toil, tears and sweat." This declaration is quoted beneath the portrait.
- A background image of the Nobel Prize medal which he was awarded in 1953 for literature, together with the wording of the prize citation.

Are there plans to change the other notes as well?

The new polymer £10 note, featuring Jane Austen, will be issued in summer 2017. The new polymer £20 note, featuring JMW Turner,

will be issued by 2020. The Bank of England will make a decision on when to issue a new £50 note, and whether to print it on polymer, in due course.

For more information about the new banknotes, speak to your bank or visit www.thenewfiver.co.uk



ALL IMAGES (c) Bank of England

TITHE GREEN NATURAL BURIAL GROUND

"A meadow and woodland for remembrance in Sherwood Forest in the County of Nottinghamshire"

Salterford Lane, Calverton, Nottingham. NG14 6NZ

Tel: 01623 882210 (Option 2)
Mob: 07800 635037
E-Mail burialground@oxtonestate.com
www.woodlandburialoxton.co.uk

Member of the Association of Natural Burial Grounds

St. Bernard's Animal Sanctuary & Wildlife Rescue

The Pet Samaritans

Dog & Cat Rescue & Re-homing
No healthy pet is ever put to sleep
Campaigning against animal cruelty & exploitation

- Cat & Dog Adoptions
- Long Term Residential Care
- Horse & Pony Rescue
- Goats, Hens, Ducks, Farm Animals, Hedgehogs, Owls, Wild Birds
- Newsletters, help, advice, information
- Established over 25 years



01246 455777
Broomhill Road, Old Whittington, Chesterfield, Derbyshire, S41 9EA
www.petsamaritans.co.uk

A.W. LYMN

The Family Funeral Service

Personally owned and managed by the Lymn Rose Family



- Meet Julia from our Nottingham office
- 24 Hour personal service
- Flagship fleet of Rolls-Royce and Bentley vehicles
- Pre-Paid funeral plans
- In-house memorial masons and florists
- Highly qualified and experienced staff

We have 25 offices in Nottingham, Derby, Mansfield and surrounding areas, we are available 24 hours a day, 7 days a week

"Our family serving your family since 1907"

Robinson House
Robinson Street
Nottingham, NG3 1GF
Tel: 0115 950 5875

www.awlymn.co.uk

Think Print

Lance Print is an established printers based in Peterborough. At Lance we combine skill, experience & knowledge to provide a complete professional service.

We aim to fill our clients with confidence in the knowledge that any work undertaken by us, will be completed to the highest possible standard.



Call Today:
(01733)
390564

www.lanceprint.co.uk

Making a Will

Making a Will is an incredibly important step that everybody should take, but it is imperative that you fully understand all the options available and take specialist legal advice first. Adam Cotterill, a solicitor with Actons in Nottingham, who advises on Wills, provides some practical advice on Wills in general, the types of Wills that are available and which one may be best suited to you.

Making a Will offers lots of opportunities to make gifts to your loved ones in the most effective way, to minimise the tax you will pay on your death, and to prevent unnecessary family disputes.

Unfortunately, you cannot simply just write down your wishes or tell people what you want to happen when you die - certain formalities must be complied with for your Will to be legally binding.

If this is not done correctly your Will is not worth the paper it is written on, and can lead to family arguments and legal disputes.

What is a Will?

A Will is an important document that specifies what will happen when you die.

Because a Will is arguably the most crucial document that you will ever make it is important not to do it yourself but to seek qualified legal advice to ensure that you get it right and that your family and loved ones are protected.

What can be included in a Will?

There is a huge amount of information that you can include in a Will to ensure that your wishes are carried out:

- You can choose the Executors who are the people you would want to deal with

everything after you die.

- You can choose who you would wish to benefit from your Estate, so that the Intestacy Rules do not apply.
- You can include detailed funeral wishes, so that the people dealing with everything know what you would want for your funeral.
- You can leave gifts to certain people whether that be gifts of money, jewellery or items with certain sentimental attachments to them.
- You can appoint Legal Guardians to look after any children you may have.

- You can make special arrangements for any vulnerable or disabled beneficiaries where you wish to ensure their benefits are safeguarded and their well-being protected from third parties.

obtaining any of the inheritance for example if your beneficiary got divorced or had a business that failed. The Family Trust Will is also suitable for providing for any vulnerable or disabled beneficiaries.

Do I really need a Will?

If you die without making a Will, the Intestacy Rules decide what will happen to your assets and who will be appointed to organise everything. Sometimes the law and your wishes will be the same, many times it will not be and the results could be disastrous for those that you love and care about.

The intestacy rules can mean your spouse may not inherit your entire estate. Equally so, your children may receive nothing. Co-habitees and step-children will not automatically benefit. In some cases the government could even inherit your money. Not having a Will can also cause a lot of expense and worry at a time when family and friends are grieving and they least need it.

- You can make provisions for any pets you may have
- You can leave gifts to Charities
- You can plan effectively for care.

This is a non-exhaustive list and your Will can always be tailored to your specific wants and needs.

Tenancy in Common Wills

This is an increasingly popular Will for couples who own their own homes. With this type of Will the house is put into trust giving the survivor of the couple the right to live in the home for life, but the first to die's half share of the home is protected.

Family Trust Wills

A Family Trust Will is another very popular type of Will and is sometimes also known as a bloodline Will. This type of Will protects your estate to ensure that your assets remain in the family and prevents third parties from

The importance of reviewing your Will

It is very important once you have made your Will that you review it. The law changes and so may your own personal circumstances such as your marriage or divorce, a new family member you want to



provide for or even an increase or decrease in your personal wealth. It could be that a beneficiary has died or you have lost touch with them. Sometimes a change in circumstances may mean that you need a new Will or an addition to your existing one, known as a Codicil.

How a solicitor can help you

It is very important that you fully understand your Will and all of the options available to you. A solicitor will provide you with easily understood and valuable advice.

They will also:

- Make sure that your Will achieves your aims;

- Ensure that the legal formalities are complied with and your Will is valid;
- Act as your Executor if you wish them to;
- Provide advice on family disputes;
- Usually store your Will free of charge and send you a copy.

For a no-obligation telephone discussion on making a Will, please contact Adam Cotterill on 0115 9 100 200 or email adam.cotterill@actons.co.uk



Shutterstock user @ Gajus



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: Can you do my shopping for me as I don't have internet access?

A: Unfortunately not, but Sainsbury's have a grocery shopping service. Contact them on 0800 3281700 to place your order over the phone.

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: Who can claim Attendance Allowance?

A: Attendance Allowance is a tax-free benefit that can be claimed by people aged 65 or over. It is not means tested benefit and acts as a 'passport' to other types of help. To qualify for Attendance Allowance, you must:

- Be aged 65 or over
- Not be getting Disability Living Allowance or Personal Independence Payment
- Meet the qualifying period condition (you must have been in need of care for 6 months before your award can begin)
- Satisfy the disability test (you have a physical or mental disability and have difficulties or need help with personal care or need supervision to remain safe)
- Be resident and present in the UK

Attendance Allowance can be awarded at a low or high rate. The higher rate is for people who need help day and night, and the low rate is for people who need help during the day or at night. The low rate is £55.10 a week, and the high rate is £82.30 a week.

There is no medical assessment for Attendance Allowance. To claim the benefit, you need to complete the Attendance Allowance form. You can get the form by calling Department for Work & Pensions on 0345 605 6055 or by contacting your local advice agency. If you live in Nottinghamshire, you can contact Age UK Notts on 0115 844 0011 for help claiming Attendance Allowance or to check if you are eligible for the benefit. If you live in Derbyshire, contact Age UK Derby & Derbyshire's information and Advice team on 01773 768 240.

Note: If you are terminally ill, you don't have to meet the qualifying period condition, and you automatically get the higher rate of Attendance Allowance. You still need to complete the form.

N.B. The government are currently reviewing the Attendance Allowance system as part of their wider idea to devolve more responsibilities to local authorities. Be assured, Age UKs both locally and nationally are robustly representing the views of older people as part of the consultation process.

Bakewell Centre Reminiscence

Buying scone ingredients in the 1940s



Shutterstock user © Michael C. Gray

My mum sent me to the Co-op on my own when I was about 7 years old, where I would ask for each ingredient and the shop assistant would go and get them from behind the counter. The flour would have already been packaged and would have either been BeRo or McDougalls. Sugar would have been weighed out and put in a blue bag. Sultanas, currants or raisins

were stored in small barrels and the quantity needed would be scooped out into a brown paper bag. Then I would have gone to the next counter to get some lard or possibly butter (and cheese if making cheese scones) which would have been cut off the big block, weighed out and then wrapped in greaseproof paper. The shop assistants would have quickly worked out the total by writing everything on a brown paper bag! Back home, the local farmer would have delivered milk in an urn which he would then scoop out into our little basin. He may have also brought eggs with him, or we would have had some chickens of our own.



Baking

Between February and May 2016, there were two trainee Occupational Therapists on placement at the Bakewell Centre. Both Sammy Bryan and Liz Marshall did baking afternoons with the groups. The members used their own recipes and thoroughly enjoyed baking scones, biscuits and buns. It brought back many happy memories, and members discussed different recipes and foods they ate in their childhood. All the tasty baked goods were then eaten with a nice afternoon cup of tea. There is a scone recipe on p5.

Shutterstock user © bogadeva1983

Seasonal Delights

Artist, Jan Flamenks has been doing a project with the members at the Age UK Derby & Derbyshire Bakewell Day Centre called "Seasonal Delights". The project is about all the seasons of the year, British wildlife, local birds, insects, plants and flowers.

Jan has brought in beautiful images and objects along with herbs, flowers, etc. for members to hold, touch and smell. This multi-sensory approach brings back many memories for the older people and really enhanced the discussions and reminiscence.



HOLIDAY **TO LET**
APARTMENT
CROMER



CAMBRIDGE COURT, CROMER, NORFOLK

Located in the centre of Cromer, this 2 bedroom apartment has a large lounge, kitchen and bathroom. It has all the comfort of home, flat screen TV, DVD and Wifi. There is private off road parking for one car. It is ideally situated for the Main Street (2 mins) and beach and pier (5 mins), with excellent transport links to the surrounding area by bus or train.

For more information and bookings please contact Chris Horner on:

07731 500 647

The Erewash
 Museum

Visit our beautiful Georgian museum and local history displays. See our newly restored stable and coach house dating back to the 1780's. FREE admission.



Upcoming events:
 September 24th - Autumn Fair
 October 31st - Spooky Tales- ghost stories
 November 12th - Stargazing Event
 December 10th - Super Santa Saturday Event
 See our website for more details

www.erewash.gov.uk **EREWASH**



Tel: 0115 907 1141
 Email: museum@erewash.gov.uk
 Erewash Museum, High Street, Ilkeston, DE7 5JA

Need An MOT
 Unit 14, Northern Court, Basford, Nottingham, NG6 0BJ
Tel: 0115 975 49 47
Free Retest Within 10 days
 Which? Trusted trader
 Nottingham & Nottinghamshire ageUK
 Aircon Service
 www.needanmot.com

To advertise in the next issue of this publication please contact
Laurence
Tel: 01536 526662
 Email: laurence@lancepublishing.co.uk

ACADEME ROOFING
 Quality Roofing Services
 NOTTINGHAM'S NUMBER 1 ROOFING PROFESSIONALS
 CALL OUR OFFICE ON: **0115 950 6444**
 "Our reputation is built on QUALITY, first class customer service, reliability and professionalism"
 Business Directory Registered Member
 Constructionline FMI
 VELUX Decra
 LOCAL AUTHORITY APPROVED ROOFING CONTRACTORS
 All Areas of Nottinghamshire covered CALL TODAY!
 • Slate & Tile Roofs
 • Single Ply Membranes
 • Flat Roofs
 • Guttering, Soffits and Fascias
 • Chimneys Re-Pointed
 • Industrial Roofs/Domestic
 • Specialists in all lead work
 • Re-roofs & New Roofs
 OVER 30 YEARS EXPERIENCE - FREE ESTIMATES
 www.academeroofing.co.uk • office@academeroofing.co.uk
 23 • Little Tennis Street • Colwick • Nottingham NG2 4EL

DIGITEC AERIALS
 All Aerial & Satellite Work
 *Aerials for digital/HD
 *Aerial upgrades
 *Extra TV points
 *Multi-room
 *Repairs
 *Satellite, SKY / freesat
 *TV wall mounting
 *All areas covered
 0800 056 78 56
 079 21314 687
 digitecaerials.co.uk

You could be in the Algarve, relaxing in the sun...

Situated on the top floor of a three storey block the apartment has its own residents' swimming pool. It has the advantage of being away from the bustle of the town centre but within walking distance (10 minutes to the marina and another 5 to the town centre).

It has a twin bedroom, open plan kitchen and lounge. The kitchen has a 4-ring hob, oven, microwave, toaster and washing machine. There is a family sized bathroom. The lounge has a sofa (which converts into two more single beds) and a table to seat four. A TV, DVD and CD player are also available. Both the lounge and bedroom have patio doors which open onto the balcony offering views over the swimming pool and across Lagos. There is ample car parking space in front of the building.

www.algarveestatemangement.co.uk
apt meia

PRICES:

Nov to Mar £190
Apr & Oct £255
May & Sept £290
June £330
July & Aug £410



To book accommodation please contact Judith Hall on **01536 711884**
Apartments can also be booked very competitively at judith.hall6@btinternet.com



B & S ROOFING
NOTTINGHAM

Looking for roofing in Nottingham?
Call us now on **0115 971 7715**

From the local roofing company you can trust

Complete Roofing Specialists

- ✓ Roof repairs
- ✓ Roofing maintenance
- ✓ New roofs
- ✓ Re-roofing
- ✓ Fascias and soffits
- ✓ Guttering repairs & replacement
- ✓ Chimney work
- ✓ Lead work and lead flashing
- ✓ Flat roof replacements
- ✓ Roof Velux windows
- ✓ Tiling and slating
- ✓ Ridge tiles repaired & re-bedded



Call **0115 971 7715** or visit www.bsroofingnottingham.co.uk today!

Easy Wash Launderette

Large enough to cope
Small enough to care!

Washing ~ drying ~ ironing ~ dry cleaning
Self service facilities also available

Facebook: Easy Wash Launderette Website: easywashlaunderette.co.uk
FREE COLLECTION & DELIVERY FROM/TO HOME OR PLACE OF WORK

109 Wharf Road, Pinxton
Tel: 01773 863527 M: 07863 126259



ELECTRICAL & PROPERTY SERVICES LIMITED

We offer a full Electrical Service and are qualified in all trades including: Joinery • Plastering • Plumbing • Building and all day to day maintenance items within the home

Tel: 0115 979 2101 | Open 7 Days | 24/7 Service

Email: info@adcalltrade.co.uk
www.adcalltrade.co.uk

Unit 6, Woodview Business Centre, Lockwood Close, Nottingham NG5 9JN



- Regular Domestic Cleaning
- Single Room to Full House
- Upholstery Cleaning
- Ironing in your Home
- Internal Window Cleaning
- Residential and Commercial Cleaning
- Regular or One-Off Cleans
- Fully Insured
- Carpet Cleaning



Tel: 0115 896 9838 / 07946 014 606
www.cscleaningnottingham.co.uk



YOUR

WINDOW

OF OPPORTUNITY...

...TO IMPROVE YOUR HOME

Conservatory? New windows and doors? Fascias and soffits or a carport?
Pay just £99 deposit and nothing else until 2017 at a great rate of 6.9% APR
Representative with our crystal clear finance scheme.

Call us today to arrange your free design consultation or simply visit us at one
of our Home Improvement Centres at Brookfields Garden Centre in Mapperley
or Wheatcroft Notcutts Garden Centre in Edwalton.

Call one of our friendly team to discuss your requirements on 0115 970 8077

STORMCLAD.CO.UK



Stormclad

The Home of Improvements



Authorised & regulated by the FCA. Credit is subject to application & status. Terms & conditions apply. Stormclad Ltd 06238624 60 Basford Road, Nottingham NG6 0JL
act as a credit broker and not the lender. Credit is provided by a panel of lenders.