

Note from the Editor

The clocks have jumped forward and Spring has definitely sprung. My daffodils have normally been and gone by April but this year they are in full bloom as I type.

We have a few features this month. Our speakers at our last meeting (Tax Care & Toy Boys and TV Licensing) shared so much useful information that it seemed only right to include it here for our wider audience. If you would like to contact them with questions about your own circumstances or invite them to speak at your own meeting, their details are included (pages 4 & 6).

It's all about transport on page 2. Council budgets are under so much pressure and subsidised bus routes will fall under scrutiny like never before. I cannot stress how important it is for you to make your voice heard. If you do not speak up, it is likely routes will be cut. You are very welcome to come along to our meeting in May and meet with Andrew Bluck, Head of Client & Public Transport yourself, or get involved in one of the other ways detailed.

If the warmer weather has made you feel like you want to get out and about, there are some interesting opportunities on page 3 and 5. There are also many volunteering opportunities on the website <http://volunteeringbucks.org.uk/> which allows you to search on area and how much time you have. Definitely worth checking out!

Finally, I was delighted to learn that one of our members Mary Mitchell from Marlow, has been shortlisted for the Community Dignity Award (detailed below). Winners are determined by an on-line vote and a vote on the Awards day, so if you have a moment, take a look at the nominees and click on who you think should win. I wish Mary the best of luck.

In the various articles, I always try to include a telephone number along with email/ website information for those that are not on the computer. If there are any articles where there is no telephone number, please contact me (details on back) and I will email on your behalf.



Andy

Vote for dignity

The Dignity & Respect Awards 2016 nominations have been published and we are delighted that Marlow resident and BOPAG member, Mary Mitchell has been shortlisted under the Community category. I was humbled when I learnt about how Mary has helped others for many years and like so many of you in your communities, has operated under the radar but nonetheless to those who Mary touches, she is a friend, she is support, always there with words of comfort and advice, and especially so now, being uniquely placed to understand their concerns, questions and fears. Her warmth and compassion mean so much to those individuals who would otherwise be alone with their troubles.

You can find the short-listed nominations at www.buckscc.gov.uk/social-care/care-for-adults/dignity-awards-vote-and-view-nominations/ where you can also vote by clicking on the circle next to the nomination you wish to vote for (maximum one vote in each category) up until 12 noon on Thursday, 14 April 2016. Your vote will count towards the final vote from the audience on the day of the event taking place in Aylesbury on Friday, 15 April.

The three categories are: **Community | Health | Social Care** When you have submitted your vote, you should then see the latest submitted results.

Alternatively, you can **vote by email**. Please **include the category and the nomination** you would like to vote for, with the subject **"Vote Dignity"** and send your email to dignity@buckscc.gov.uk.



Transport

Tell us what you need from transport in Buckinghamshire Buckingham, Chesham, High Wycombe and Waddesdon

As part of a review of transport services provided by Buckinghamshire County Council, we are seeking the views of residents in Waddesdon, Chesham, Buckingham and the surrounding rural areas as well as High Wycombe about their needs.

By transport services we mean both public transport and supported transport (for example home to school transport and funded taxis).

What we learn will help us when making decisions around transport in the future. We

have an online survey at www.research.net/r/TransportNeedsSurvey that we would like residents to complete and we are also really keen to hear from people who would like to be involved in more detail such as by attending a focus group or completing a telephone interview, if you are, please contact Linda on email lslim@buckscc.gov.uk or call 01296 387476 to register your interest.

Changes to Dial-A-Ride across Aylesbury Vale

A series of community meetings are currently underway to look at how we might best continue to help keep our more isolated and vulnerable members mobile.

Buckinghamshire Disability Services (BuDS) have produced a survey on the Aylesbury Vale Dial-A-Ride service closure (end of March) which will also help to provide a picture of where people are and what support they might be looking for.

You can find the survey online at <https://www.surveymonkey.co.uk/r/dialaride>

If you have an interest in community transport and would like to find out more, please do get in touch with by emailing CLO@buckscc.gov.uk or phoning 01296 383804.

Why does Public Transport matter?

Here's some data taken from the Age UK fact-sheet

- 40% of people aged 60 or over in the UK use local bus services at least once a week.
- In 2013 the take-up rate of concessionary fares by people aged 60+ in GB was 76% (79% of females and 73% of males).
- In 2013, the concessionary bus pass scheme delivered more than 1.2 billion trips to 12 million pass holders.
- A cost-benefit analysis on the concessionary travel shows that the scheme delivers value for money with each £1 spent generating at least £2.87 in benefits. Half of the benefits accrue directly and immediately to concessionary travellers themselves, around 20% of the benefits to other bus passengers and other road users from transport network improvements, and the rest to the wider community from wider economic and social impacts and in particular from improvements in health and wellbeing.
- Around 25% of bus journeys taken by people aged 65+ are for medical appointments.
- In the UK, 11% of those aged 65+ say they find it difficult to access a corner shop; 12% find it difficult to get to their local supermarket; 14% to a post office; 12% to their doctor's surgery; and 25% to their local hospital
- 57% of rural households are within 13 minutes' walk of an hourly or better bus service
- 28% of rural households do not have access to a supermarket within 4km

Share your views

BOPAG is delighted that we will be joined at our May meeting by Andrew Bluck, Bucks County Council, Head of Client & Public Transport. All are welcome (details on back)

Ahead of that meeting, we'd like to be able to collect your concerns and improvement suggestions on existing bus services. Please let me know (again details on the back) and I will collate the information.

With extreme budget pressure, it has never been more important to show how important these services are



WANTED: EX-SERVICE PERSONNEL AND THEIR FAMILIES

Maybe Magazine is a publisher and social enterprise who are looking to help unemployed ex-service personnel to produce a World War II commemorative magazine for Buckinghamshire.

They would very much like to hear from those who served in World War II to share your stories of service life.

To find out more, please contact Gemma on 07796 244 335 or email gemma@maybemagazine.co.uk

maybe
Magazine



Works
for Us



Were you born on the same day as the Queen?

If so, you are in for a special birthday treat this year. A commemorative £5 coin has been struck by the Royal Mint in honour of the Queen's forthcoming 90th birthday.

The special edition piece was approved by Her Majesty and was designed by the artist and sculptor Christopher Hobbs.

The coin will be offered as a free gift to pensioners who turn 90 on 21 April, the same day as the Queen.

For the rest of us, there is always the option of buying it along with other commemorative coins from the Royal Mint website www.royalmint.com. Some very interesting and unique present ideas



Seafarers Link is an innovative Community Network project connecting up retired seafarers from across the UK.

Now in its fifth year, Seafarers Link runs Telephone Communities' groups with people from the Orkneys, to Belfast and Cornwall. The groups are open to ex-members of the Royal Navy, the Merchant Navy and the WRNS, as well as former fishermen and seafarers' wives.

The groups, about 8 members in each, are an impressive mix of people. They may be coping with serious illness and disability, or be sprightly pensioners in their nineties. One constant is that members routinely offer each other friendship and support.

How to join a Seafarers Link group If you are 60+ and have spent some of your life at sea, contact Chris Rankin at Community Network on 01752 812674 or 020 7923 5250. Or email her at chris@community-network.org.

New Lunch Club in Aylesbury

Fairford Leys Lunch Club starts on **Wednesday, 13th April** from 11am to 1pm at Fairford Leys Church, Aylesbury, HP19 7HT.

Everyone is welcome! The church is an accessible building with parking in front and across the street (behind Co-op). The club is for anyone who would like to share food, friendship, and fun. The cost will be between £3 and £4 for the meal and a range of social activities.

For more information, please contact them on enquiries@fairfordleyschurch.org.uk
Volunteers and members needed.

STRETCH & FLEX

FOR MALES AND FEMALES AGED 50 AND ABOVE

Increase flexibility and strength at your own pace
in a relaxing atmosphere

COST: £3 per person each session

WHERE: Christ Church, Waterside, Chesham, HP5 1PY

WHEN: Wednesday

TIME: 2:00 – 3:00pm



TV Licensing concessions Buckinghamshire residents are missing out



Bucks Older Peoples Action Group (BOPAG) were delighted to be joined by Kelly and Jasmine from TV Licensing at our meeting in March to help remind anyone aged 75 or over living in Bucks to claim their free TV Licence.

A licence is required if you watch or record live TV on any device such as a TV, computer, mobile phone, games console, digital box and DVD/VHS recorder.

Concessions

1. Those aged 75 or over are entitled to apply for a free 3 year licence for their main residence. If you are over 74 you can apply for a short term licence to take you up to 75
2. Registered blind or severely sight impaired qualify for a 50% reduction
3. Certain people in residential care qualify for a £7.50 'Accommodation in Residential Care' (ARC) Licence

For all these concessions you must apply to receive them. They are not automatic.

There are a number of ways to pay including regular payments by Paypoint and by savings card so that it is easy to choose a method that suits your circumstances best.

TV licensing also provides a range of information in 16 foreign languages and 180 languages are available via their telephone translation service. Leaflets are available in 18

languages. In addition there is also an easy-read section on their website, braille literature and an textphone facility.

Kelly and Jasmine shared figures (shown below) that suggest there are many over 75's in Bucks that are still paying for their licence. There only needs to be one person over 75 in the household to receive a free TV licence and all you need to do is call 0300 790 6112 to apply. It is easy to accidentally be paying for your license when you don't need to especially if you pay by direct debit

There is an InBrief newsletter that everyone is welcome to receive or contribute to or you can access it at www.tvlicensing.co.uk/community-relations or contact Kelly.

If anyone would like to contact Kelly with any queries, leaflet or speaker requests, she can be contacted on 020 9618 2997 or kelly.baker@fhflondon.co.uk

For more information about TV Licensing please visit www.tvlicensing.co.uk or call 0300 790 6115.



Number of over 75 licences by area in Bucks

BUCKINGHAM	1,905
AMERSHAM	1,967
AYLESBURY	6,796
BEACONSFIELD	1,408
CHALFONT ST. GILES	589
CHESHAM	1,702
GREAT MISSENDEN	942
HIGH WYCOMBE	7,399
PRINCES RISBOROUGH	1,224
TRING	1,227

Volunteering Opportunities

Make the world a little friendlier!

HOST UK, is a small charity which promotes cultural exchange and international friendship by arranging for adult international students studying in the UK to spend a day or weekend in the homes of British volunteers.

The charity was set up by the British Council, Foreign and Commonwealth Office and Victoria League in 1987, and has a volunteer base mainly made up of those aged 50 and over. Hosting is very flexible, and occasional, but our volunteers find it a hugely



interesting and fun thing to do.

They are seeking friendly people who would like to learn more about other countries and cultures and share their home life with adult international students at UK universities. Young adults from many countries would love to have a short homely break and discover the real life of this country.

Host Lynne Mort wrote "I have found it a great privilege to host international students as part of HOST UK. It has been so interesting to meet people from different cultures and countries and to share with them our own culture and customs."

Visits take place on occasional weekends, at a time to suit you. Invitations are urgently needed from volunteer hosts, no matter their age, or how far they live from a university. To find out more, or to be put in touch with your local organiser, please visit www.hostuk.org or call 020 7739 6292.

Workaid looking for volunteers

Now that the days are getting longer and the sun is shining, you may feel that you would like to get out and about a bit more. If you are in the Chesham area you might like to consider helping out at Workaid.

Workaid is an International development charity which was formed following the 1984 famine in Ethiopia and officially opened in April 1986.

The Workaid workshop in Chesham has around 200 volunteers who give their time to help refurbish tools and equipment which are then sent to East Africa to support vulnerable individuals and communities keen to learn trades and produce goods in order to earn a living. The tools are donated from all over the country and brought to Chesham via a network of 70+ collectors using a fleet of Workaid vans.

People of all ages and abilities are welcome to volunteer in the workshop and staff are confident that they can find a job for

everyone. The volunteer workforce includes many retired people who give their time to help out, learn new skills but also to enjoy the friendship and camaraderie that permeates throughout the team.

Workaid have recently joined the Bucks Time Credits Scheme so as well as helping a charity, you will also earn Time Credits that can be spent at a number of venues such as the Wycombe Swan and Leisure Centres



Tax, Care & Toy Boys!

Lucy Goldsman from Collective Legal Solutions joined us in March and asked “When it comes to estate planning and asset protection, do you have the upper hand?”

And is there any point in having a will? A will only refers to assets at the point of death but does nothing to protect those eroded beforehand.

Inheritance Tax There are things you can do that have a major impact on protecting assets. Inheritance tax is paid on estates valued over £325k, above which the tax rate is 40%. Since 2007, married people can transfer their unused nil-rate allowance for the total estate creating a tax free allowance of £650k. Trusts in wills can reduce Inheritance Tax liabilities and money given to charities or political parties is exempt from Inheritance Tax

It is a good idea to look at wills made before 2007 because of changes in tax etc but also because your own personal circumstances are likely to have changed

The individual tax free allowance will rise by £100k in 2017 rising to £175k in 2020, therefore giving a total tax free allowance of £500k for an individual or £1m for a couple. However, this additional family home allowance only applies to those with direct descendants

Long Term Care We are all living longer but not necessarily well and care costs can be as much as £1000/week. Gone are the days when local authorities stepped in and paid for care. Since last year anyone with assets over £22k no longer gets any financial support from local authorities. £14k-£22k some financial support will be received and for anyone with less than £14k in assets will have care paid for. Government did propose a Care Cap of £72k but this has been delayed until 2020 and this only covers nursing care not board and lodgings.

It is predicted that 1/3 of women and 1/6 of men over 80 will need some form of care provision and 1/10 over 60.

Toy Boys or sideways disinheritance as a result of remarriage. **The act of remarriage automatically null and voids previous wills.** So if there is a subsequent divorce, 50% of the estate will be lost and if the person with the assets dies first, 100% of the assets will go to the surviving spouse

How we own property is key to future safeguarding. Most people own their property jointly which means on the death of one of the joint tenants the property passes to the survivor. Alternatives include tenants in common or lifetime trusts. Both involve a legal change with the Land Registry and have different benefits and potential drawbacks so it is important to discuss your particular circumstances with an estate planning professional.

Transferring a property to your children is not usually a good idea and will still be considered for inheritance tax if you continue to live in the property. This situation can also make children liable for Capital Gains Tax. Also if married children subsequently divorce, there is no protection at all.

Wills. One size does not fit all so be very wary of DIY wills. Wills are not expensive to draw up (c.£100) and they make life easier for those left behind. Wills enable you to leave things to people you want and allows you to specify guardians. However, review them periodically as things change. Having a will drawn up professionally ensures that it does what you want it to do and that it is witnessed correctly ensuring that it's valid.

Mental Incapacity / Powers of Attorney If someone loses mental capacity, a spouse does not have the legal right to act on their behalf. Without a Power of Attorney, you would need to apply for a Court of Protection which costs £2-3k and takes 6 – 12 months and in the meantime accounts are frozen.

Continued on page 8

Health News

Eye Health Network - Thames Valley Regional Event

Friday 22nd April 13.00 – 15.00

At the Saïd Business School, Park End Street, Oxford OX1 1HP

The England Vision Strategy is a plan supported by leading organisations in England, including the Local Eye Health Networks, which seeks to improve eye health, minimise avoidable sight loss and help address the problems faced by individuals with sight loss.

The six key priorities were established following extensive national feedback from stakeholders.

1. Detect eye conditions early
2. Promote a consistent strategy
3. Improve the Certification process
4. Early intervention to ensure practical and motional support post diagnosis

5. Habilitation and rehabilitation available on a free & timely basis
6. Development of peer support & self help groups in every community

The intention is to deliver the plan working with local stakeholders by setting up nine regional groups with a line of sight to all local authorities and clinical commissioning groups. We are working with local authorities, the voluntary sector and the NHS in the Thames Valley Region to engage local groups in these discussions .

If you would like to attend or would like any further information, please email:

evs@pocklington-trust.org.uk

Dignity in Care Reports



Healthwatch Bucks have now visited 20 care homes using their Enter & View powers.

The list of care homes assessed are :

- Avondale, Gatehouse Road Aylesbury
- Birchwood Care Home, Fullers Close, Chesham
- Buckingham Road, Aylesbury
- Cherry Garth, Holmer Green
- Cherry Tree, Saunderton
- Chesham Leys, Chesham
- Chiltern Grange, Stokenchurch
- Chiltern House, Gerrards Cross
- Chiltern View, Whitchurch
- Denham Manor, Denham
- Gracewell of Maids Moreton
- Holmers House, High Wycombe
- Lakeside, Aylesbury
- Mandeville Grange, Aylesbury
- Micholls House, Chalfont St Peter

- Penley Grange, Stokenchurch
- Rayners, Hyde Heath
- St Leonards Care Home, Wendover Road, Aylesbury
- Swan House, Winslow
- The Croft, Amersham

You will find the full reports online at www.healthwatchbucks.co.uk/dignity-care-reports-0

Healthwatch encourage anyone to feedback their experiences of these care homes, either on the website or to the Project Manager Alison Holloway. These comments will be published alongside their reports. This will enable a rounded picture of each care home to be available to the public.

If you would like to find out more about the project or feedback about a particular care home by phone, please contact Alison Holloway, Healthwatch Bucks, 01844 348847

2016

Contact Details for the Bucks Older People's Action Group
Andy can be contacted on
Tel : 01296 622122
E-mail : info@bopag.org.uk
BOPAG, c/o The Hale Farmhouse, Hale Lane,
Wendover HP22 6QR

Bucks Older People's Action Group Meetings

2016 Dates

18th May (Public Transport)

20th July

21st September

16th November

This year we are moving around! See our May edition for confirmation of venues

All are welcome. Please contact Andy Trueman on 01296 622122 for further information

Tax, Care & Toy Boys! ctd

Powers of Attorney should be thought of in the same way as car insurance. You take out car insurance in case you have an accident not because you will have one. Costs can vary dramatically but Powers of Attorney can be drawn up for £2-300.

If you have an Enduring Power of Attorney (pre 2007), check that you have more than one attorney nominated and that they are appointed jointly and severally. Also, ensure that the document is witnessed and dated prior to 13/9/2007 otherwise it will not be legally recognised.

Funerals Prepaid funeral plans are worth considering as costs have doubled in the last few years and also it enables you to decide what you would like.

If you would like to contact Lucy to ask about your own situation or to invite her to speak at you own group,, please call Collective Legal Solutions on 0114 230 0265.

Dates for your diary

14th April NHS Your Care Your Community Event Marlow (evening) For details of time and venue please contact Dee Irwin on (01494) 734149 or dee.irvin@buckshealthcare.nhs.uk

15th April Dignity in Care Awards will be held at the Oculus, The Gateway Aylesbury at 10.00-13.00.

19th April NHS Your Care Your Community Event Wycombe (evening)

26th April NHS Your Care Your Community Event Chalfont (afternoon)

27th April NHS Your Care Your Community Event Aylesbury (evening)

26th April NHS Your Care Your Community Event Buckingham (morning)

For details of time and venue for these NHS events please contact Dee Irwin on (01494) 734149 or dee.irvin@buckshealthcare.nhs.uk

15th & 16th July 50+ Show at Olympia, London. This show is free to attend. To get your free ticket, you need to register on line at 50plusshow.com. If you don't have a computer and would like to go, please call Andy (details to the left) and she will register for you.

In the news

Having pharmacists in care homes could save the NHS £135 million per year

Royal Pharmaceutical Society have called for a pharmacist for every care home across Britain to improve safety for the elderly and estimate yearly savings of £60m due to medicine reviews carried out by pharmacists, and £75m through the prevention of avoidable hospital admissions

Read more at www.thegoodhealthsuite.co.uk/GP/professional/904-having-pharmacists-in-care-homes-could-save-the-nhs-135-million-per-year

Eye risk from 'overstretched NHS'

Eye specialists say hundreds of patients suffer irreversible sight loss every year in England because services are overstretched and under-resourced. The president of The Royal College of Ophthalmologists warns the NHS is struggling to keep up because of a "perfect storm" of increased demand, caused by more eye disease in an ageing population which requires requiring long term care. She says the current treatment targets fail to reflect the critical importance of follow-up appointments, which may be delayed for months or even years. You can read more at www.bbc.co.uk/news/health-35743550