

Note from the Editor

I hope that you don't find the thought of Will and Estate Planning too gloomy. Our speaker in May reminded us why it is important to think ahead and just as importantly revisit plans that you may have already put in place as circumstances do change. You can read more about it on pages 2 & 3.

There's an awful lot going on at Healthwatch Bucks at the moment. They have just published their Dignity in Care Annual Report which details the findings of 24 Enter & View visits (page 4) and they are getting ready for their Annual Review on the 25th July which you are all invited to (page 4). Healthwatch look at many aspects of Health provision (page 3) and rely heavily on a great team of volunteers. They are looking for more people to join them and you can find out more on page 4.

In May, I attended the Bucks Health Trust Board Meeting. I last attended this meeting a year ago and was delighted to find that it was welcoming, informative and most importantly a great opportunity for members of the public to ask their own questions direct to our hospitals top team. This time was no different. Very few of the public go along and this is a real shame as I get the impression that the board really do want to hear about our experiences. These meetings take place regularly through the year either in Wycombe or Aylesbury and the next one is on the 25th July (details on page 8)

If you've had any recent experience of the Ambulance Service or being discharged from hospital please feedback your experiences (page 7). Anyone channeling their inner Chelsea might like to think about the Red Kite Awards on page 6 and on the same page you can also find a funding opportunity for your group.

As ever, thank you to all my contributors this month and if anyone needs further information on any of the articles and you are not on the internet. Please get in touch, my details are always on the back page.

Andy



**Join the Countrymen UK Group at
Road Farm Countryways**



A Countrymen UK Group is starting at Road Farm just outside of Great Missenden.

You may be retired or you've been forced to give up work for health reasons. You may be feeling isolated and out of touch because of your health or location. Maybe your background is in agriculture or horticulture, you've worked in the countryside in any one of a hundred other occupations or just have an interest in the great outdoors. Whatever your background, you'll still enjoy being out in the fresh air, being active or just chewing the cud with like-minded men.

Health and well-being can be found at the farm and in the countryside. Being active and in good company has a positive impact on physical and mental health and well-being. Participating in farm and countryside activities with new friends

helps people regain their confidence and overcome isolation.

The club encourages you to get out into the fresh farm air and be involved, sharing knowledge, skills and stories in a place where you'll feel welcomed and at ease.

The club meets on Mondays, 11.30am - 2.30pm, including a light lunch. Do contact us with any questions you may have or if you'd like to make an appointment to visit the farm

Contact Wendy Gray to find out more Email: chalkdell.roadfarm@gmail.com Tel: 01494 862413 Write to: Road Farm Countryways CIC, Road Farm, Aylesbury Road, Great Missenden, Bucks. HP16 9LS



The importance of thinking about estate planning

Lucy Goldsman from Co-op Estate Planning joined us in May to talk through the importance of thinking ahead when it comes to estate planning.

Inheritance Tax There are things you can do that have a major impact on protecting assets. In 2015/16, the Treasury received £4.6bn in inheritance tax! Inheritance tax is paid on estates valued over £325k, above which the tax rate is 40%. In Bucks, property alone pushes many people over the threshold. Married people can transfer their unused nil-rate allowance for the total estate creating a tax free allowance of £650k. Since April 2018 there is also a Residential Nil Rate Band when leaving property to direct descendants (children & grandchildren). It is currently £125k per person rising to £175k in 2020/21 so the total inheritance tax free allowance will then be £500k per person (£1m for a couple).

Trusts in wills can reduce Inheritance Tax liabilities but it is important to note that any wills pre 2007 with discretionary trusts cannot make use of the new increased tax allowance so it is important to update these wills especially.

It is also a good idea to look at wills drawn up a number of years ago as your circumstances have probably changed, executors may need to be changed etc, children may now be adults and married etc.

Long Term Care (LTC) We are all living longer but not necessarily well and care costs can be as much as £1000/week. If you require LTC, you will be means tested and 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. The Government did propose a Care Cap of £72k (Care Act 2015) but this has not been implemented. Property can be considered in means testing.

Age UK predict that 1/3 of women and 1/6 of men over 80 will need some form of care provision and the Dilnot Commission suggest 1/10 over 60 will need LTC.

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. 34 % of marriages are second marriages

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. A widely used alternative is the tenants in common (involves a legal change with the Land Registry) where the co-owners are regarded in law as having separate and distinct shares. On the death of a co-owner their share passes in accordance of their will. A shortcoming of this solution is that it only protects half of the property and is only applicable where there are 2 people who own the property, does not protect the property if you both require care, children subsequently divorce or a family business fails.

Another solution is the Lifetime Trust (again a legal change with Land Registry) where the property is gifted to a trust that you set up but you maintain the legal right and flexibility to continue to live in it. It can be held in trust for grandchildren etc. The rationale is that if you need residential care at some point, you no longer own a house and can only be assessed on minimal assets. Local Authorities may regard this arrangement as deliberate avoidance but if this is set up when you are fit and well, then it is unlikely that a local authority could challenge it. You can choose the Trustees, the Trust can run after your death and allows discretion on when and how assets are handed on.

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 are just one piece of the jigsaw One size does not fit all so be very wary of DIY wills. Wills are not expensive to draw up (c.£150) 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.



Healthwatch Bucks - Helping you to improve your health and social care services

healthwatch
Bucks

Healthwatch Bucks is an independent organisation that gives Bucks residents a voice to shape and improve local health and social care services. We're here to ensure that local views, ideas, concerns and experiences are heard at all levels of health and social care so that they make a positive difference to the way future services are delivered.

We do this by listening to what people tell us about their local services. We then share this feedback with health and social care providers to help them understand what people think of their services. We also use it to help other residents see what people think.

As part of this work, we produce our own evidence-based reports on services, which include recommendations based on the feedback we receive. We use these reports to influence, inform and, if necessary, challenge decisions of health and social care organisations.

Our work has helped improve the patient experience of health and social care services from GP practices and hospital services to care homes. We also have a signposting service where we provide information and advice about local health and social care services such as how to find a care home or get a dentist through the NHS.

As we are very keen to reach out and talk to all sections of the community, we spend a lot of our time attending local events to listen to people's views. However, there are plenty of other ways that you can tell us your views or experiences of local health and social care services such as by phone on 0845 260 6216 or by email on info@healthwatchbucks.co.uk. If you prefer, why not go onto our website www.healthwatchbucks.co.uk where you can rate and review over 500 GPs, dentists, pharmacists, care homes and hospitals? While you are there, do subscribe to our newsletter and follow us on Facebook or Twitter. Alternatively, why don't you come along to the launch of our Annual Report on Wednesday 25 July, 5.30-7.30 at Wycombe Wanderers Stadium, where you can hear how we have helped improve services and talk to us directly! We'd love to see you!

Marie-Louise Morley, Communications & Engagement Lead, Healthwatch Bucks

The importance of thinking about estate planning

continued from page 2

Mental Incapacity / Powers of Attorney

Powers of Attorney is a legal document where you identify people you trust to make decisions on your behalf should the need arise. 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 bank accounts are normally frozen (even when they are joint accounts).

There are 2 types of Power of Attorney:

- Property & Financial

- Health & Welfare (for when doctors can no longer consult with you)

Costs can vary dramatically but Powers of Attorney can be drawn up for £200-300. 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 (not jointly). Also, ensure that the document is witnessed and dated prior to 13/9/2007 otherwise it will not be legally recognised.

If you would like to contact Lucy to ask about your own situation or to invite her to speak at your own group, please call Co-op Estate Planning Office: 0330 6069450



Dignity in Care Annual Report 2017-18

healthwatch
Bucks

We will all need care at some point and being treated with dignity and respect should be an essential part of that care.

To ensure that care home residents' personal experiences are heard, over the last year we made 24 unscheduled visits to care homes in the county to rate and review the care provided to residents.

Published in May 2018, our Dignity in Care Annual Report 2017-18 provides an evaluation of these visits including key findings, star ratings and an analysis of the impact of our visits. Our Report also calls on Buckinghamshire County Council and care homes to do more to improve staff communication.

What did we do? We made 24 unscheduled Enter and View visits to care homes looking to evaluate Dignity in Care across 5 categories – how people are treated, whether the experience was like being at home, privacy, quality of life and personal choice? Each care home received a letter, giving up to 14 days' notice of our intention to visit, but not specifying the date or time. We spent up to 2.5 hours observing what was happening and talking to staff, residents, visitors and carers about dignity in care. Overall, we spoke to 224 individuals and observed 317 residents, staff and visitors.

After the visit, we wrote an individual report on each care home, which normally

included a set of recommendations. This was then sent to the care home manager, who had 30 days to provide a response. The report was then published on our website. Six months after our visit, we contacted each care home to find out what had changed following our recommendations.

What did we discover? Overall Our observations were generally positive: 79% of the care homes visited were rated 4 and 5 stars, with the rest receiving 3 stars There was a great deal of genuine care demonstrated by staff. No challenging behaviour was seen or issues raised necessitating any calls to the Adult Safeguarding Board There were some excellent examples of dignity in care. These were usually demonstrated by staff who were supported by good management and training, which gave them enough time to spend with residents We did also find some poor examples of care. These were often linked to inexperienced staff and /or high staff turnover. This meant residents and staff were less likely to know each other.

The full report along with all individual care home reports can be found on the Healthwatch website at www.healthwatchbucks.co.uk or by contacting them on 0845 260 6216

Alison Holloway, Project Manager,
Healthwatch Bucks

Healthwatch Bucks is looking for volunteers

Are you interested in helping improve the way health and social care is delivered in Bucks? Do you like talking to people and listening to their views?

We are looking for people of all ages to become 'Enter and View' volunteers. You'll be part of a team visiting hospitals, GP surgeries or care homes to collect views of residents, patients, staff and visitors.

If you'd like to have a chat about the role please call Helen on 01844 348824 or email helen.smith@healthwatchbucks.co.uk

More information about the role and how to apply can be found at www.healthwatchbucks.co.uk or by calling us on 0845 260 6216

You are invited to Healthwatch Bucks Annual Report Launch

*It's all about **Feeling Happy!***

5.30 – 7.30, Wednesday 25th July,

Wycombe Wanderers Stadium

Join us to celebrate everything our wonderful staff and volunteers have achieved in 2017-18

As this year's Annual Report Launch is all about well-being, please let us know the sound track that leaves you feeling fantastic and we promise to play it during the event!



Review of Funeral Planning Market



The government has launched a review of the funeral planning market and announced measures to regulate the industry more tightly. Demand for pre-planned funeral policies has skyrocketed in recent times with annual sales up 245% in 2017 compared to a decade earlier, according to the Treasury.

The Competition and Markets Authority's (CMA) market study will examine whether the information provided by funeral directors on prices and services is clear enough for people to be able to choose the best option for them.

It will also look at how prices have changed over time and the factors that affect them. The average cost of a funeral was nearly £3,800 in 2017 – not counting extras that can add another £2000 to the total bill.

Affordability and debt can therefore be a real concern to many people, with those on the lowest incomes potentially spending up to one third of their annual income on a funeral. The rising level of cremation fees will be considered as part of the review, with cremations now estimated to account for around 75% of all funerals.

Nothing has been done to regulate the industry since 2001 and the government is

concerned that consumers are being ripped off, pressured, harassed and misled by some rogue providers following recent research.

For these reasons, the government will also consult on stricter regulation for providers of pre-paid funeral plans and has proposed to bring the market into the supervision of the financial watchdog, the Financial Conduct Authority (FCA).

The industry is currently self-regulated and overseen by the Funeral Planning Authority (FPA). But the Treasury says that as the FPA is a voluntary self-regulatory body it does not have the power to stop providers trading and its code of practice is not legally binding.

In parallel with the Treasury review, the Competition and Markets Authority (CMA) has launched a review into the funeral market to examine whether information provided by funeral directors on prices and services is clear enough for consumers. Rising level of cremation fees will also be considered as a part of the review.

An interim report, presenting initial findings and views on potential remedies, will be published in 6 months, ahead of the final report in a year's time.

TSB Scams

There has been an increase in reports made in May by TSB customers. The increase in the number of reports corresponds with the timing of TSB's computer system update, which resulted in 1.9 million users being locked out of their accounts. Opportunistic fraudsters are using TSB's system issue to target individuals with phishing communications and now a 'port-out' scam. Victims' bank account and personal details including their phone number are collected by the fraudster, providing them with the information to execute the fraud. They then contact the telecoms company, convincing them to port the number to a new mobile allowing the fraudster to intercept text messages and target accessing any mobile banking apps.



Protect Yourself:

PAC Code notifications If you receive an unsolicited notification about a PAC Code request, contact your network provider immediately to terminate the request. Also notify your bank about your phone number being compromised.

Clicking on links/files: Never automatically click on a link in an unexpected email or text. Criminals can spoof the phone numbers and email addresses of companies you know and trust, such as your bank.

Requests to move money:

A genuine bank or organisation will never contact you out of the blue to ask for your PIN, full password or to move money to another account.



Red Kite Neighbourhood Awards 2018



Entries are now open for the 2018 Red Kite Neighbourhood Awards.

Our Neighbourhood Awards aim to capture all the amazing gardens, people and communities in your local area and showcase them. **There will be up to £1,000 worth of garden vouchers to be won across the categories:**

- Amazing volunteer
- Best kept garden
- Best vegetable / eco garden
- Best sheltered scheme garden
- Best junior garden
- Best small garden / balcony
- Good neighbour

You can enter your garden or a neighbour/member of the community in the awards. We would like to know the reason for your nomination, if your garden has been a labour of love, do you have an interesting story to tell or maybe your neighbour has gone above and beyond for you and your

community?

An expert panel of judges will shortlist the top 5 nominated gardens from each category. The judges will then go out and about to see the finalist's gardens and find out more about their garden and what it means to them. We will talk to the people who nominate their neighbours over the phone once we receive all entries to shortlist. Finalists will also receive an invite to collect their prizes at the Neighbourhood Awards Evening (date to be confirmed).

The deadline for applications is Friday the **29th June 2018** and judging will take place from Monday 1st July to Friday 13th July 2018, so please ensure you are available on these dates. Enter on Facebook, fill out an application form online, call 01494 476294 or email volunteering@redkitehousing.org.uk

More information can be found on their website www.redkitehousing.org.uk or by calling 01494 476294

CHILTERN COMMUNITY GRANT AID SCHEME 2018/19



The aim of the Chiltern Community Grant Aid Scheme 2018 /19 is to work in partnership with local voluntary organisations helping them become actively involved in their local community and so improve community services that enhance and protect the quality of life in Chiltern District.

Chiltern Community Grant Aid is awarded to enable local organisations to become more involved in their community by acting as a catalyst to empower local people, adding value to the social, economic and environmental wellbeing of Chiltern District. By helping improve local services and facilities the grant could for example support community safety initiatives, children and young people, older people or intergenerational activities or support the operation of community facilities e.g. libraries and youth facilities.

Any voluntary organisation, charity or community based organisation which operates on a not for profit basis, is open to the general public and is providing services or facilities for the benefit of residents in Chiltern District

The maximum grant award available is £2,000 and in 2017/18 the average award was approximately £1,018 or 50% of the total grant requested.

Full details along with the application form can be found at <http://www.chiltern.gov.uk/CommunityGrants>

Should you need assistance in completing the application or if you have any questions, please contact the Community team on (01494) 732058 or email community@chiltern.gov.uk



Health News



South Central Ambulance Service **NHS**
NHS Foundation Trust

Ambulance Service Survey

Have you used any of our services in the last year? South Central Ambulance Service NHS Foundation Trust (SCAS) 2018

Member satisfaction and Patient care survey is now open and it's your chance to give us your feedback and help shape the Trust's plans for the year ahead.

It is important that SCAS, as a NHS Foundation Trust, takes account of feedback and views from members in our local communities who have used/use our services.

Information is submitted anonymously via <https://www.surveymonkey.co.uk/r/875TF3G>.

Deadline for submitting the survey: Sunday 24 June 2018 at 23:59.

Please don't hesitate to call Monica Moro on 01869 365126 if you require a hardcopy of the survey, or email getinvolved@scas.nhs.uk.

New Trial for Use of Stents

Doctors are investigating whether a procedure undergone by the Duke of Edinburgh is effective in unblocking arteries of heart failure patients.

Patients are currently being recruited for a clinical trial seeking to establish the benefit of using stents to improve the heart's ability to pump blood around the body. The full procedure, known as angioplasty and stenting, is routinely used for angina but the benefit for heart failure patients, where the heart has a reduced ability to pump blood around the body, is unknown. The standard treatment involves tablets and the occasional use of an implanted cardiac device to regulate heart rhythm.

An estimated 300,000 people in the UK have heart failure caused by coronary heart disease. This is when the arteries which supply the heart with blood become narrowed due to the gradual build up of fatty material.



Bucks Service User and Carer Organisation

Hospital Discharge Process

SUCO would like to ask whether anyone would be willing to speak about their experience of the Hospital Discharge process. There are some common "themes" emerging from feedback received by SUCO Representatives recently, around what the Hospital Discharge procedure looks like currently, which we would be particularly interested to hear about from a patient/carer point of view.

We want to get a better idea of current practices and clarify what support systems are in place to facilitate a smooth transition and the challenges encountered.

Are there improvements that could be made to the present system? We know there are sometimes delays and there are knock-on effects if the Hospital Discharge process is not carried out in a thorough and timely manner.

We want to hear your 'stories', or even the story of someone you know, so please contact; Debbie, or Angie at SUCO in writing to info@suco.org.uk or call us on 0300 777 2711

Regular exercise 'keeps arteries youthful'

Exercising four to five times a week is necessary to stop the main arteries to the heart from stiffening up, research suggests. Two or three exercise sessions a week kept only some arteries healthy, a study of people in their 60s found but any form of exercise reduced the risk of heart problems and the right amount of exercise at the right time in life could reverse the ageing of the heart and blood vessels.

Arteries are blood vessels which transport blood in and out of the heart and to all parts of the body and as people age, they are prone to stiffening. An unhealthy lifestyle also causes the arteries to become blocked with fatty material.



2018

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

2018 Dates

18th July

19th September

21st November

All are welcome. Meetings run 10-12.30 and are currently held at Christ the Servant King, Sycamore Road, High Wycombe, HP12 4TJ

Please contact Andy Trueman on 01296 622122 for further information

The Inspiring Older Generation



A former World War Two nurse is to retire from selling poppies after 97 years of collecting for the appeal.

Rosemary Powell, 103, first helped her mother sell poppies on Richmond Bridge at the age of six for the first Poppy Appeal in 1921. The great-grandmother, from London, said collecting had "kept me going all these years" but she was "getting old".

She is thought to be Britain's longest serving, and oldest, poppy seller.

Swing 'n' Sinatra – Five Star Swing 28 June 8pm, Norden Farm, Maidenhead

Five Star Swing perform the famous songs spanning Sinatra's career. Five Star Swing's singers and multi-instrumentalists have appeared on BBC2's Military Wives, BBC1's Children in Need and at Blackpool's Tower Ballroom. For tickets call 01628 788997

Dates for your diary

23rd June High Wycombe Library Birthday Tea 11am—2pm. It's free to attend

21st June Hoarding Support Group 5:30pm-7:30pm held at Bucks Fire and Rescue Service HQ on Stocklake, Aylesbury. HP20 1BD. There is no need to sign up but if you would like more information, contact the Trust's Neighbourhood Management Team on 01296 732600 or email info@vaht.co.uk. Next dates are 19th July & 16th Aug

5th July High Wycombe Library special author event with Robert Thorogood, creator of the BBC One TV series DEATH IN PARADISE. Tickets are £10 and include a drinks reception. 7pm for a 7:30pm start. To purchase tickets by email lib-hiw@buckscc.gov.uk or by phone on 01296 382415

2018 Dates of Partnership Boards

Assistive Technology 13/06, 12/09, 12/12

Dementia 15/08, 11/10, 13/12

Older People 26/07, 26/10

Carers—26/07, further dates to be advised

Please email or phone Debbie if you are interested in attending. Mobile: 07507 399 180 Email:

debra.robinson@suco.org.uk

Bucks Health Trust Board Meetings

Wed 25 July 9am Hampden Lecture Theatre, Wycombe Hospital

CCG Board Meetings (Aylesbury Vale & Children) are held jointly at 10.30-12.30. Dates are **14 June, 12 July, 13 September** and unless stated otherwise, meetings take place AVDC offices, The Gateway, Gatehouse Road, Aylesbury, HP19 8FF.

Fraud Alert

This week a female in her eighties attended Hazlemere Police Station. She reported that she had spent 2 hours on the phone with a male claiming he was from BT. This male requested her help in catching a hacker and suggested that her details had already been compromised and if she did not help she would be without banking and phone for 10 days. During the long conversation, this male convinced her to download a legitimate app on her iPad which then allowed an unauthorised person to take control of her accounts and transfer a substantial amount of money from her savings. Finally she became suspicious and fortunately by alerting her local neighbourhood team she avoided losing nearly £10,000. a very close call.