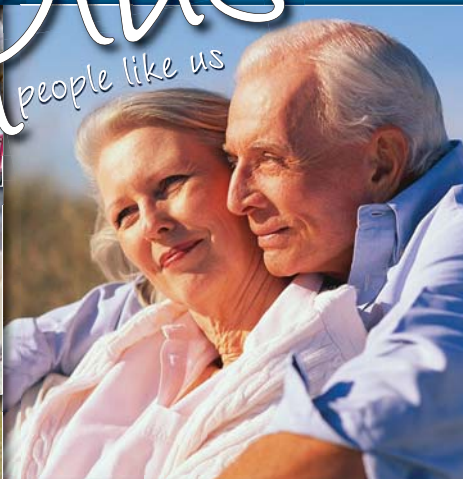


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www.bmihealthcare.co.uk/pmh



Equity Release – living in retirement

If you are retired, or over 60 and still working, you probably often find yourself reading articles covering eating out, fashion, new cars and exotic holidays to far flung places.

Maybe you think that these are dreams and only for those who have the finances to afford to live such a lifestyle? The reality is that although, for many, retirement is simply living from one week to another, paying for the necessities and just making ends meet, there is a growing number of retired and older people who are actually living these dreams.

Financially, the main problem is that both the state and private pensions just haven't provided adequately for everyone who has reached this time of life and, despite owning their property free of mortgage, fall into the often quoted "asset rich, cash poor" scenario.

However, equity release could be the solution. These schemes have developed over recent years to enable individuals to access wealth tied up in property and provide a little extra – which can either make living a little more exciting, perhaps by enjoying a foreign holiday, updating the house, renewing the car or, alternatively, just paying for the necessities to make life more bearable.

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Equity Release

Living in Retirement

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50 plus

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Let us help you with your homework

At Home Services from Anchor Trust brings a fresh approach to helping people over 50 to get the most out of life. From major plumbing and electrical work to helping you with your garden or discovering a new interest, our services enable you to manage your life and your home, your way.

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or visit us at the Wokingham Commercial Centre, Molly Millars Lane, near Wokingham, to find out how we can help you access the services you need.

www.athomeservices.co.uk

At Home Services is part of the Anchor Trust, one of England's largest not-for-profit providers of services for older people. Anchor celebrates its 40th birthday this year, so **At Home Services** comes backed by a wealth of experience along with a solid commitment to customer service.

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LIVING SAFELY

CS-030108-02

If you have **difficulties hearing, seeing or moving about**, you need to take extra care to **minimise the risk of fire**. The good news is there are particular solutions to the problems you might face.

Royal Berkshire Fire and Rescue Service can provide a **FREE home fire safety check**, fit smoke alarms where necessary, and give advice on the action to be taken in the event of a fire.

To arrange your free home fire safety check, please call **0800 587 6679**.

For more information and advice visit www.rbfrs.co.uk
Email community.safety@rbfrs.co.uk

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With an ageing population and the increasing complexities of life, the need for ready access to information has never been more important. This first edition of this guide for older people living in Berkshire is therefore both timely and necessary. It has been completed by members of the staff of Age Concern Berkshire, based on their many years experience of advising older people, their relations and friends.

The need for information is vast, covering areas such as health, benefits, housing, leisure and so on, for people aged from 50 upwards. To collect all the information in one place would result in a publication of encyclopaedic proportions. This guide aims therefore to provide the core information and then

signpost the reader onto other sources for more detailed information and advice, be it an information sheet, website or telephone call.

Age Concern Berkshire has compiled this Guide in good faith and made every effort to check for accuracy. If there are any errors, omissions or comments you wish to make, please contact us.

**Richard Stowell
Director**

Age Concern, Huntley House,
119 London Street, Reading, RG1 4QA.
Telephone 0118 959 4242, or email
acb@acberk.org.



There are many possibilities for older people to learn something new, take up an activity purely for fun, whether it is tai chi, painting, line dancing, a new language or studying for a qualification.



Clubs, leisure, pastimes and hobbies

Age Concern runs numerous lunch clubs and day centres throughout the county – contact your local branch listed on page 48 for more details. They may also be able to provide you with a list of other clubs in their area. Your local authority or your local reference library will also be able to provide details of what is going on in your area.

The University of the Third Age (U3A) is very active in Berkshire. Meetings are held most days of the week and subjects covered are very diverse, e.g. walking, play reading, singing, various languages, art, crafts, bridge, theatre outings, etc. There is a popular misconception that the U3A is only of interest to anyone who has been to University, however this is not the case and there are subjects of interest to everyone. For more details contact your local branch.

Bracknell – 01344 420926

Maidenhead – 01628 828869

Newbury – 01635 524099

Reading – 0118 9413668

Thatcham – 01635 860182

Windsor and district – 01753 855744

Wokingham – 01344 771303

Age Concern Berkshire itself runs several Active Retirement clubs, contact 0118 9594242 for more details. See also 'Staying Physically Active' (page 18).

With five publications covering the whole of Berkshire, The *Leisure & Community Directory* series contain a wide range of clubs and organisations. They are available from local libraries and information centres or see: www.advancepublications.co.uk

Holidays

It can sometimes be difficult to arrange a holiday for older people who are disabled. Age Concern Berkshire has a list of companies who specialise in holidays for older and



disabled people. Contact 0118 959 4242 for more details. With regard to travel insurance, many people find it difficult to find travel insurance over the age of 70. Insurers who do not bar customers on grounds of age are Age Concern, Help the Aged, Direct Line, Saga, M & S and the Post Office.

Learning

Contact your local Adult Education Centres for details of courses they offer. Concessions are often available for over 60s. Age Concern Berkshire runs computer classes throughout Berkshire tailored to the needs of older people – contact 0118 9594242 for more details.

Volunteering

Volunteering can be a great way of learning new skills, or making use of those you already possess as well as offering the opportunity to meet new people and help others. You can volunteer to do lots of different activities, working on projects delivering services and interacting directly with people, or providing support functions such as clerical or administrative duties. Information on local volunteering opportunities may be available from your local reference library. Contact your local volunteer bureau or the National Association for Voluntary and Community Action: 0114 278 6636, website: www.navca.org.uk for details of



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Specialist retail outlets vary

50
plus

LIFESTYLE

local community and voluntary services. Most Age Concern branches are actively seeking volunteers in various capacities. Contact your local branch for more details.

Employment choices

Legislation against age discrimination at work recently came into force, however, there are a number of exemptions in the law that allow certain discriminatory practices to continue. If you think you are being discriminated against because of your age you should seek advice. Age Concern has produced a mini-guide "Calling time on age discrimination". To order a free copy call 0800 00 99 66 or download a copy at www.ageconcern.org.uk/age_discrimination.

Discover your library

Local council's libraries offer free membership to anyone living, working or studying in the council area. Services may vary from area to area and can include books to borrow, free computer access, learning courses, audiovisual items to hire and more.

A facility offered is the Home Library Service, delivering books to homebound people who are unable to visit their library. If you or someone you know would benefit from this service, please call your local library for details of how to apply.

For more details about library services contact the following.

Bracknell Forest Borough Council www.bracknell-forest.gov.uk/libraries 01344 423149

Reading Borough Council
www.readinglibraries.org.uk
0118 901 5950

Slough Borough Council
www.slough.gov.uk/libraries
01753 535166

West Berkshire Council
newburylibrary@westberks.gov.uk
01635 519900

Windsor & Maidenhead Borough Council
www.rbwm.gov.uk/libraries
01628 683800

Wokingham Borough Council
www.wokingham.gov.uk/libraries
0118 978 1368



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or www.westberks.gov.uk/education



West Berkshire
Council

50
plus

LIFESTYLE

WATERSPORTS FOR ALL

*Whatever your age, whether you're
a child of 8 or a child at heart,
taking up a water sport can easily
give you a new dimension in your
life. If you're up for the challenge
you're never too old to learn to
windsurf, sail or paddle.*

Continued over...



WATERSPORTS FOR ALL

You don't need to be super sporty or have the strength of an Olympian, but you'll quickly find watersports can help you get fitter which in turn makes you stronger. For the beginner modern equipment is designed to be stable, controllable and easier to learn on. Learning at your own pace, you will soon find you have the confidence to be out on the water enjoying your sport. Whatever water sport you choose it will improve your flexibility, co-ordination and keep you focused. Whether its windsurfing, kayaking, canoeing or sailing you can be assured of giving your body and mind a superb workout.

Getting started is the biggest hurdle. You'll need to find a good training centre and one way of locating your nearest windsurfing or sailing centre is by contacting the Royal Yachting Association (RYA) either by phone 023 8060 4100 or find details on their website www.rya.org.uk, for kayaking or canoeing your best bet is the British Canoe Union (BCU) on 0845 370 9500 or www.bcu.org.uk. Most centres across the country run tuition sessions either on a one-to-one basis or if you prefer to share the experience with like minded people, then book yourself on a group course (generally run at weekends).

There are many sailors and paddlers who take up the sport for the first time in their 50s for many because they have the time to commit to



learning a new challenge. And as a result some continue well into their late 70s and early 80s. With the aid of specialist, technical material modern wetsuits and drysuits give you greater protection from the elements, whether that be a strong wind or bright sunshine. Most centres will provide good wetsuits and the all important buoyancy aid as part of the cost of a course, but if you get bitten by the bug there is wide choice of styles and designs for you to buy. But really all you need to start with is an old pair of trainers you don't mind getting a bit wet, although wetsuit boots or slippers are not a particularly expensive extra.

When you've learnt the basics, you'll find yourself watching the weather and looking for new locations to explore whether that's an inland lake, the warmth of the Mediterranean sea or a river to navigate. A new dimension in your life, combined with being fitter and healthier, what more could you ask for?

The following is a typical experience provided by a Club Member of Bray Lake Watersports.

"Arriving at the Centre for my windsurfing course was definitely a little daunting. What was I doing at 54, having some kind of mid life crisis? Windsurfing has been something I've wanted to try for ages but up until now I haven't really had

the time. Now the kids aren't at home and I do have more time (and more money), so I've took the plunge and booked a learn to windsurf course.

I found the Centre through the RYA (Royal Yachting Association) website rya.org.uk which was really easy. Then I gave them a call and turned up on the Saturday morning. I was expecting a whole bunch of spotty youths to be joining me, but as it turned out it was a real mixed bunch including a mum in her 30s who was trying to escape the clutches of her kids. There was only six in the group which made it quite friendly. The staff at the Centre were certainly welcoming and encouraged everyone right from the off. The instructor, James, was a younger guy, but he quickly put everyone at their ease.

Once the booking in procedure was done it was time to go and acquaint ourselves with the 'bits' of the kit we were about to use. The kit was in good condition and again the instructor was very patient as we all kept asking endless questions. We were all shown how to use the equipment, from getting on the board, uphauling the rig (pulling the sail out of the water to you and me) and starting to control movement. Eventually it was time to don wetsuits and have a go out on the water. It had been all quite easy on land but with the movement of water suddenly finding

your balance was an achievement in itself. Yes, I fell in numerous times but you just get back on and try again, and a part from anything else the wetsuit was thick enough to provide protection from the cool water.

The weather was overcast but it was warm enough and whilst I did feel the cold when I emerged myself, with the need to clamber back on board and uphauling I quickly got quite hot. James joined us out on the water on his own equipment and followed us around giving us more tuition and telling us how we could improve what we were already doing. We had a break during the session which gave me the chance to talk with James about what I was specifically doing, he was so enthusiastic and made me feel I could do anything. By the end of that first day I had began my journey into what has become an addictive sport. There was no doubt I could feel muscles I didn't even know existed but it felt good, and being out in the fresh air was invigorating.

Would I recommend windsurfing to someone over 50? The answer is a definitive yes, its fun, exciting and sociable, I've met people from all walks of life and all ages who enjoy the sport. As far as I'm concerned water sports are great. I've decided now at 57 to give kayaking a go, so where that takes me I'm yet to find out. If you don't try, you'll never know."



Forever Fit Club

The Wokingham Forever Fit Club is a specially formed group which caters for persons over the age of 50 to help you to stay fit, active and enjoy your retirement years to the full. Our club offers a wide range of activities during the hours of 9am to 5pm Monday to Friday and all day Saturday and Sunday.
Loddon Valley Leisure, Rushey Way, Lower Earley,
Reading, Berks, RG6 4GD 0118 931 2066
loddonvalley.leisureconnection.co.uk

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Staying physically active

Keeping active helps us to feel more energetic. Aim to build up to around 30 minutes of moderate activity on five or more days a week. These activities can include brisk walking, climbing stairs, swimming, dancing, playing bowls or golf, yoga and tai chi. Your local Age Concern may organise a range of activities and will know what else is available. Your local library and leisure centre will also have relevant details. The following local authorities will also be able to provide you with details of activities for the over 50s.

Bracknell: Bracknell Leisure Centre:
01344 454203

Reading: Sport Reading: 0118 9390900

Slough: Sport and Health Action Team:
01753 875755

West Berkshire: run various activity for health programmes: 01635 519557

Leading the fight against dementia

Alzheimer's Society

The Branch offers to carers, support, friendship, help and experience with all forms of memory loss.

All welcome including former carers.

Meeting monthly (third Monday 7:30pm) at Barkham Day Hospital (Wokingham Hospital).
Contact Tel. 0118 9784815 or 01189547558

Windsor & Maidenhead: S.M.I.L.E. or
50+ club: 01628 683800

Wokingham: Sports Development Unit:
0118 9746264

Healthy eating recommendations

Eat at least five portions of fruit and vegetables each day.

Eat fish at least twice a week, especially oily fish such as salmon, mackerel or sardines.

Eat fewer salty foods.

Drink plenty of fluid, around 6 – 8 cups each day

Chiroprody

You must meet local eligibility criteria to be treated by a chiroprapist as an NHS patient. You are unlikely to meet them unless you have a medical foot problem or a condition, such as diabetes, that puts you at risk of foot problems. Speak to your practice nurse or contact the local Patient Advice and Liaison Service (PALS) for information. Contact your local Age Concern, many of whom either run or know about local nail cutting services

Continence

You should seek advice about any type of incontinence as early as possible. Your local Primary Care Trust will have a policy explaining eligibility criteria for the local continence services, including the provision of continence supplies and aids. Further

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Email: info@rightpricemobility.co.uk

information can be obtained from the Continence Foundation – telephone: 0845 345 0165.

Dentists

To ensure your teeth and gums stay healthy, it is important to brush your teeth effectively and see a dentist regularly. If, for health reasons, you have difficulty getting to a dentist, your dentist may be able to visit you or you may be eligible for treatment through the Community Dental Service. To find a local NHS dentist or information about the Community Dental Service, contact your local Patient Advice and Liaison Service.

Disability

If you have difficulty in eating, dressing, bathing, moving about or getting up from your chair, an Occupational Therapist can give advice on how you can manage and the support available. A range of equipment can be provided by Social Services. Contact your local Social Services for advice.

The British Red Cross, telephone:
0844 412 2770 keep a range of disability equipment for sale and hire. The following organisations also sell disability equipment:

Age Concern Slough, Helping Hands

Disability Aids Shop: 01753 529756

CCF Mobility, Wokingham: 0118 9773116

Healthcare Care and Mobility:

01635 230584

Keep Able Ltd. Staines: 01784 440044

Nightingale Medical, Burnham:

01628 668660

Redland Healthcare, Reading:

0800 854052

Right Price Mobility, Hungerford:

01488 685000

Scootermart Berkshire Ltd., Bracknell:

01344 861555

Sun Mobility, Earley: 0800 0855365

Elder abuse

Any vulnerable adult can be at risk of abuse or harm.

People can be abused in their own home, in residential and nursing homes, in day centres, at work, in hospitals and in public places.

Elder abuse can be physical, financial, sexual, emotional, neglect or discriminatory. Anyone may be an abuser, but the people most likely to be in a position to abuse may be a partner, child or relative, a friend or neighbour, a health, social care or other worker, staff in residential or day care, a volunteer worker. Contact your local Social Services for further information or Action on Elder Abuse – 080 8808 8141.

Hearing

If you have difficulty with your hearing, consult your GP who will check whether there is a medical reason for a hearing problem and, if necessary, refer you for a hearing test. If you need a hearing aid you can be lent one free of charge. Repairs and batteries are free. Also contact the Royal National Institute for Deaf People for information and advice, tel: 0808 808 0123.

Sight

You are entitled to an NHS funded sight test if you are aged 60 or over. It is recommended to have a sight test every two years under the age of 70 and every 12 months over this age. If you need glasses you do not have to buy them from the optician who tests your





Going into hospital

Being in hospital can be a difficult time both for you and those close to you. Age Concern has produced a free information guide about going into hospital which aims to help you understand the steps that lead up to planned and emergency admissions to hospital, the quality of care you should expect and what should happen when you leave hospital. Contact 0118 9594242 or the Age Concern Information Line: 0800 00 99 66 for your free copy.

Help with health costs

If you receive guarantee pension credit, you are automatically entitled to help with health costs. This includes free NHS dental checks and treatment, sight test and vouchers towards the cost of glasses or contact lenses and repayment of necessary travel costs to hospital and back for NHS treatment.

If you do not get the guarantee credit, but are over 60 and have no more than £16,000 savings, you can apply for help through the NHS low income scheme. You need to complete the claim form HC1 available from the help with health costs helpline on 0845 850 1166 or pick up a form from a dentist, optician or hospital.

Help support groups

Alzheimers Society	0845 300 0336
Arthritis Care	0808 800 4050
British Heart Foundation	0845 70 80 70
Cancer – MacMillan Cancer Support	0800 500 800
Mind	0845 766 0163
Multiple Sclerosis	0800 800 8000
Osteoporosis	0845 450 0230
Parkinsons Disease Society	0808 800 0303
Rheumatoid Arthritis Society	0800 298 7650
Stroke	0845 3033 100

eyes. If you have a severe sight problem, you should consider registering as blind or partially sighted. If you are already attending an eye hospital or clinic you should discuss certification with your specialist. The RNIB can supply you with full details on how to register as well as offering information and support. Contact the Information Line: 0845 766 9999. Your local Social Services should be able to help with equipment and other services. Reading Association for the Blind, tel: 0118 957 2960 offers advice and support in the Reading area. Berkshire County Blind Society, tel: 0118 987 2803 also offers help and support for the rest of Berkshire.

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E-mail: enquiries.trafalgar@sovereign.org.uk
www.sovereign.org.uk/trafalgar
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The Sovereign Housing Group includes five care homes, care services, housing services, and a care services division. Sovereign Housing Group is a registered charity, number 1043088. Registered office: 104, High Street, Reading, RG1 1AA. Tel: 0118 930 2029. Fax: 0118 930 2030. Email: info@sovereign.org.uk

 Southern Cross Healthcare

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Riverview Care Centre - where a warm welcome awaits you



We provide excellent nursing, residential and respite care for elderly people with physical frailty, mentally infirm and those in need of short or long term respite care.

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plus

Most of us want to live independently in our own homes for as long as possible. As we get older, we may need support and assistance to enable us to do so. This can take the form of personal care, making our home more suitable for our needs or financial assistance from benefits or elsewhere.



"The care home operator that does exactly what it says on the tin – It cares"

Caring Business Magazine January 2008



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Kingsclear

CARE HOME WITH NURSING

Camberley

Freephone: 0808 166 1339



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CARE HOME WITH NURSING

Lightwater

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CARING HOMES

50 plus

FINDING HELP AT HOME

It can be difficult to identify what assistance will benefit you, particularly if you have not sought help before. Help you might be able to get includes:

Personal care

Help to manage and feel safe at home

Emergency Alarms

Repairs and adaptations to the home

Help with heating costs

Financial assistance for personal care

Personal Care

This could mean help with tasks like getting up and getting dressed, washing and bathing. Providers of this kind of care include Social Services and private home care agencies. Contact your local Social Services department for more details, and a list of private home care agencies.

Help to manage and feel safe at home

You may require help with housework, gardening or shopping. Social Services can only offer limited assistance with these but check with them first to see what they can provide. Age Concern Berkshire offers limited help with gardening and shopping in the West Berkshire area. Contact Age Concern Berkshire for advice in other areas.

Security

Age Concern Slough and Berkshire East runs a scheme fitting locks and chains and providing advice on maintenance and repairs. Help the Aged runs a HandyVan in the Reading Borough Council, Slough and West Berkshire areas for people over the age of 60. The HandyVan provides and fits a range of safety and security products in clients' homes, such as smoke alarms, door chains, window locks, etc. Contact 01255 473999 for further details.

With regard to reducing the risk of fire, the Royal Berkshire Fire and Rescue Service can provide a free home fire safety check, fit

HOUSING



smoke alarms where necessary and give advice on the action to be taken in the event of fire. To arrange a free home safety check, contact: 0800 587 6679, email: communitysafety@rbfrs.co.uk.

Emergency Alarms

If you live by yourself, it can be reassuring to have some means of alerting others in an emergency. The following is a list of organisations providing emergency alarms:

Age Concern Aid-call	0800 77 22 66
Help the Aged Senior Link	0845 603 4576
Forestcare	01344 786500
Sovereign Housing Group	01635 552801
Lifeline Alarm System	01628 545000
Slough Borough Council Carline	01753 875446

Adaptations to the home

If you have difficulty in eating, dressing, bathing, moving about or getting up from your chair, an Occupational Therapist can

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RG4 6TQ
0118 944 4300

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plus

give you advice on any aids you might require as well as advice on any adaptations that may be necessary, e.g. a walk-in shower

See the **Benefits** section for advice on how to apply for a grant or loan to adapt your home if you have a disability.

Repairs

Age Concern Berkshire runs a free Handyperson Scheme, undertaking small minor household repairs, excluding electrical work, for older people on a limited income. The areas covered are Bracknell, West Berkshire and Wokingham. Contact 0118 9594242 for details. A similar scheme is run by Age Concern Slough for people living in the Slough area. Contact 01753 822890 for details.

For those living within Reading, contact Handihelp: 01635 58 88 22 for minor household repairs.

For larger repairs, there is no official list of recommended trades people but a publication called the Directory of Excellence lists local tradesmen and suppliers who appear in the directory by recommendation of other users. This Directory covers Reading, Maidenhead & Marlow and Wokingham and is delivered direct to most homes in these areas. Copies may be obtained direct from the publisher Resurgam, tel: 01395 578888, email: info@littlegreenbook.co.uk, website: www.littlegreenbook.co.uk, and some libraries also have copies. Bracknell Forest Council holds a list of recommended tradesmen for the Bracknell area called "Buy with Confidence", telephone: 01344 424642, website: www.bracknell-forest.gov.uk/buywithconfidence.

Contact your local Care and Repair agency if you require help to arrange repairs, improvements or modifications to your home.

All areas – Anchor At Home Services:
08000 50 2 100.



Email: enquiries@athomeservices.co.uk.
Website: www.athomeservices.co.uk.

Windsor & Maidenhead – Repair with Care
01628 545000.

Email: repairwithcare@mdha.co.uk.

Reading Borough Council – Handihelp:
01635 58 88 22.

Slough – Care and Repair: 01753 875564

See the **Benefits** section if you need a grant or loan to carry out any repairs.

Financial Assistance for help at home

You may be able to claim extra money if you need help with personal care. Attendance Allowance is a state benefit awarded to people over the age of 65 and is not means tested. A similar benefit called Disability Living Allowance can be awarded to people under the age of 65.

To claim the above allowance you can contact the Attendance Allowance helpline (0845 7 123456) or Age Concern Berkshire if you need help to complete the application form.

HOUSING

CHALFONT Lodge

Chalfont Lodge provides 24 hour Nursing care in a five-star setting for a complete range of clients including frail older people, younger people with disabilities and those with dementia.

All rooms feature en suite facilities and guests are encouraged to bring furniture, photographs and other possessions to create a real home-from-home.

Barchester Healthcare is renowned for its highly trained and professional staff. These specially trained caregivers are all trained to provide individualised care for residents, from simple help with daily living to full nursing care on a 24 hour basis.

Our Activities Organiser also creates a varied programme of stimulating individual or group activities for residents to participate in each day.



For further information or to come and view Chalfont Lodge please contact Gail Davies, Marketing & Quality Manager, Chalfont Lodge Nursing Care Centre, Denham Lane, Chalfont St Peter, Gerrards Cross, Bucks SL9 0QQ.

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Haldane House received a rating of EXCELLENT from the Commission for Social Care Inspection

For further information and appointments to view please contact us

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50 plus

Help with heating costs

In addition to the cold weather and winter fuel payments as detailed in the **Benefits** section, people in receipt of certain benefits can apply for a Warm Front Grant up to £2,700 to install a new boiler, central heating and loft insulation. However, householders aged 60 and over who are not entitled to the Warm Front grant can receive £300 for the provision or replacement of certain heating systems installed in their home. For more information and to apply contact EAGA: 0800 316 6011.

Householders over the age of 70 now qualify to receive free loft and cavity wall insulation. Contact the Energy Advice Centre – 0800 512 012 – for advice about this and for further information on saving energy costs.

THE NEXT STAGE

The time may come when your current home is no longer suitable for you, even with care and support there. Take time before making a decision, talk about your plans with friends and family and take independent advice. For some this may simply involve downsizing to a more manageable property, e.g. sheltered accommodation or even moving in with relatives, however, for others it may mean a move to a residential or nursing home.

Sheltered Accommodation

This type of accommodation is specifically designed for older people. There is normally an alarm system linked to a 24 hour communication centre, which can summon help for you in an emergency. Sometimes there is a warden who may live on site. Some developments have communal facilities such as a guest bedroom, which can be rented out if family or friends want to visit, a lounge, laundry and garden.

There are an increasing number of 'extra care' sheltered housing developments which supply a high level of support to residents while offering a greater level of

HOUSING



independence than in a traditional care home.

For more information contact your local authority Housing Department or the Elderly Accommodation Council – tel: 020 7820 1343, website: www.housingcare.org.

Moving in with relatives

Moving in with relatives can seem like an attractive option and, in many cases, works well. However, it is important for everyone to be honest and realistic in what they expect. You also have to be realistic about whether your family can provide the care and support you need. You could move into your relative's existing property, or they into yours. Self-contained 'granny flats' offer more privacy and can be added to existing properties. Alternatively, you could purchase a larger property between you. If you are planning to invest in a relative's property, or purchase one together, take legal advice and consider having a formal agreement drawn up. This can prevent misunderstanding and ill feeling later on.

Residential/nursing care

All care homes have to be registered with the Commission for Social Care Inspection

which is responsible for inspecting homes to see that they meet the national minimum standards required of this type of accommodation.

It is vital to choose the right type of home. If a home cannot offer the level of support you need it will not be suitable. In a home

that usually looks after people with more intense needs than yours, you may feel out of place.

The local authority social services department has a duty to assess the needs of anyone who might need its services. If you are considering moving to a care home, you are almost certainly entitled to an assessment and the local authority will then suggest what level of care you require

Paying for residential/nursing care

As a general rule, if you have capital of over £22,250 you will be expected to pay the full cost of your care. Under this amount you may be entitled to some assistance from the State towards your care costs. First your Social Services Department will carry out an assessment of your care needs. If you are assessed as needing nursing home or residential care, you will be asked to claim any Income Support benefits or Pension Credit you may be entitled to, and these will be taken into account in a means test to ascertain how much you can afford to pay. Normally you will have to pay all your income towards the fees, less £21.15 per week you must retain for personal expenses.

If you have capital of below £13,500, you will receive the maximum help. If you have capital of between £13,500

and £22,250 you will also have to make a capital contribution of £1 for each £250 of capital between these two figures.

State help that is not means tested

You can claim Attendance Allowance at the lower rate of £44.85 per week for those needing care by day or night and, at a higher rate of £67 per week for those needing care by day and night. However, it is not payable if the Local Authority is paying towards your care. If you are living in a care home which

provides you with nursing care, you may be entitled to receive a contribution towards these costs from the NHS paid direct to the care home. At present, the amount is £101 per week. However, if your needs are primarily health care needs, you may be entitled to full funding from your local health authority.

For further information and free factsheets on all of the above contact Age Concern Berkshire: 0118 9594242.



Guardian homecare
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Guardian Homecare deliver care and support to a variety of people across the West Berkshire area who would like to remain in their own homes living independently or in accommodation of their choice.

We can provide assistance with:

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- Respite Care • Supported Living

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To find out more, or to arrange a visit, please contact Eileen Nartey, the home manager on:

01628 776022 **CARE UK**
Or email: manager.claracourt@careuk.com



Clara Court Care Home, 21 Courthouse Road, Maidenhead, Berks, SL6 6JE



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Home Care - What can we do for you?
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PRACTICAL SUPPORT

When someone dies, there are many decisions and arrangements to be made. Unfortunately these often have to be made at a time of personal distress. Key people in making arrangements are the Registrar of Births and Deaths and the Funeral Director, both of whom can be very helpful in giving practical advice, so do not be afraid to ask. The following is a guide of the procedure to be followed immediately after the person dies:

If the person dies at home, the family doctor and nearest relative should be informed. The doctor must complete a medical certificate giving the cause of death. If the person is to be cremated, two doctors must sign the certificate. The doctor's certificate should then be taken to the Registrar of Births and Deaths in the registration sub-district where the death occurred within five days unless it has been referred to the coroner. It is advisable to make an appointment with the Registrar beforehand. When someone dies in hospital, the person registering the death will need to go to the district office covering the hospital. This may not be the same office as the deceased person's place of residence.

When you go to the registrar you should take

the following documents: the medical certificate of the cause of death; the deceased's medical card, and, if possible, the deceased's birth and marriage or civil partnership certificates, if available. Other information required will be: the full names of the deceased person; the date and place of death; the usual address of the deceased; any other names that they have been known by, including the maiden surname of a woman who has been married; their date and place of birth; their most recent occupation; if they were married or civil partners, their partner's full name and occupation; their National Insurance number. Other questions will be asked about date of birth of the surviving spouse/partner and information about the state pensions and allowances that the person was receiving, including war pensions.

Once the death is registered the registrar will give you two documents: a certificate of registration of death for social security purposes and the certificate for burial or cremation, which should be given to the funeral director. You may also need several copies of the death certificate perhaps for the will and for settling any pension claims, insurance policies and investments. You will have to pay for any extra copies so ask the

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BEREAVEMENT

registrar for guidance on how many you will need.

You will then be able to arrange the funeral according to the deceased's wishes. The funeral director will be able to offer more advice and guidance through the next stage.

Funeral Payments

You may be able to get a payment towards funeral costs if you have good reason for taking responsibility for the expenses and you or your partner are receiving Pension Credit, Income Support, certain Tax Credits, income-based Jobseeker's Allowance, Housing Benefit or Council Tax Benefit. Do not make any arrangements until you have checked to see whether you can get help. Contact your local Jobcentre Plus for more information.

For more information on all of the above, the following publications are available free of charge:

Fact Sheet 27 "Planning for a Funeral" - available from Age Concern Berkshire, tel: 0118 9594242, website: acb@acberk.org.

"Bereavement" - Coping with a death - available from Help The Aged; tel: 0800 800 6565, website: www.helptheaged.org.uk. This booklet not only deals with all the practical help available after a death, but also summarizes all the emotions - physically and mentally - which may be experienced by the person who has been bereaved.

"What to do after a death in England and Wales" DWP1027 (previously D49) issued by the Department of Work and Pensions and available from your local JobCentre Plus. This publication will also be given to you by the registrar.

The following is a list of Registry Offices in Berkshire:

Bracknell: Easthampstead House, Town Square, Bracknell: 01344 352 052
Maidenhead: Town Hall, St. Ives Road,



Maidenhead: 01628 796 422.

Newbury: Peake House, 112 Newtown Road, Newbury: 01635 48133

Reading: Yeomanry House, Castle Hill, Reading: 0118 901 5120

Slough: The Centre, Farnham Road, Slough: 01753 787 600

Windsor: Town Hall, St. Ives Road, Maidenhead: 01628 796 422

Wokingham: The Old School, Reading Road, Wokingham: 0118 978 2514

EMOTIONAL SUPPORT

The death of someone who matters to us is a devastating experience. The Help the Aged "Bereavement" guide explains all the feeling of grief which will be experienced over the coming months. If more support is required counselling can be provided by CRUSE. They can offer a Bereavement Worker who can visit you in your own home or, if preferred, arrange a meeting place of mutual convenience. The bereavement workers are carefully selected and trained to a very high standard. If you feel you need this support they can be contacted on the following telephone numbers:

Bracknell, Maidenhead, Reading, Slough, Windsor, Wokingham - 0844 736 9441
West Berkshire - 01635 523 573

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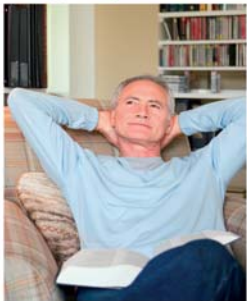


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plus

FINANCIAL

It is important to ensure your wishes will be carried out after your death. You can either make your own will or instruct a solicitor to do it for you. If you decide to make your own will, you must make sure it is valid.





Pensions

The age at which you can draw your state pension is currently 65 for men and 60 for women. It will be gradually raised to 65 for women born on or after 6 April 1950. About four months before you reach retirement age you should receive a retirement pack from the Pension Service. This will include a pension forecast and an "invitation to claim". If you wish to claim your pension at retirement age, complete and return the forms as soon as possible. You can choose to put off claiming your state pension until a later date. If you do you may be entitled to a lump sum or an enhanced pension when you eventually claim. Contact Age Concern Berkshire for a free copy of their Factsheet

"The State Pension" for more information. Further information about state pensions, including forecasts and how to obtain your pension can be obtained from the Pension Service: 0845 606 0265, website: www.thepensionerservice.gov.uk.

Making a will

It is important to make a will to ensure your wishes will be carried out after your death. You can either make your own will or instruct a solicitor to do it for you. If you decide to make your own will, you must make sure it is valid. Age Concern has a Factsheet "making your will" which explains this in more detail. Except in the simplest cases, it is generally advisable to use a solicitor to make a will. If you are aged 70 or over, or if you are disabled, you may be able to get free help with writing a will from a solicitor under the legal help scheme. If you want to find a solicitor who can provide advice under this scheme, contact the Community Legal Service (CLS) Direct: 0845 345 4345. Contact Age Concern Berkshire for a copy of their Factsheet and details on making a living will if required.

Funeral Plans

With a funeral plan you can choose and pay for the funeral that you want in advance. Considerable savings can be made in this way and take away the worry of the cost of your own funeral. Most funeral directors can

give advice on this subject. Age Concern has its own funeral plan, contact Age Concern Berkshire for more details.

Arranging for others to look after your finances

You might want someone to look after your financial affairs even if you are still mentally able to do so yourself. This could be because you are going abroad for a while, or going into hospital, or even because you just want some help in keeping this in order. If this is the case you can choose to set up either an Ordinary Power of Attorney or a Lasting Power of Attorney. Contact Age Concern Berkshire for a free copy of the Factsheet "Arranging for others to make decisions about your finances or welfare" which explains the options in more detail.

Dealing with debt

There are numerous reasons for people to get into debt. It is essential to seek advice as soon as there is a problem before getting further into debt.

Age Concern has produced a very useful Information Sheet on this subject, which also includes a list of professional organisations who can help. In addition, the Citizens Advice Bureau offers debt counselling. Contact Age Concern Berkshire for a copy of the information sheet. See page 49 for your nearest Citizens Advice Bureau. The National Debtline offers advice on debt problems and can provide free booklets and factsheets on dealing with debt.

Tel: 0800 808 4000, website: www.nationaldebtline.co.uk.

Raising Income or capital from your home

Equity release is a term which refers to various ways in which older homeowners can use their homes to generate income or lump sums, either with a mortgage repayable on death, or by selling the property (or part of the property) but continuing to live in it during their lifetime. It is essential to seek



independent legal and financial advice and a good idea to talk the matter over with family members before making a commitment. Contact Age Concern Berkshire for a copy of the Age Concern factsheet "raising income or capital from your home", which gives more information about the options available, and advice on how to find a suitable solicitor or financial advisor.

Investments

You will probably need professional finance advice if you have substantial money to invest, planning for your retirement, would like to have a better return on your savings or you wish to buy an insurance plan. There are several organisations that offer this advice including, banks, building societies, solicitors and financial advisors. Anybody giving advice must be authorised by the Financial Services Authority so always check your advisor is authorised. Age Concern has produced an Information Sheet giving advice on using a financial advisor, types of advisor and how to obtain useful publications. Contact Age Concern Berkshire 0118 959 4242 for a copy of the information sheet. Contact IFA Promotion, 0800 085 3250, website: www.unbiased.co.uk for a list of financial advisors in your area.

EQUITY RELEASE Find out how you could be living in retirement

For information and expert advice on releasing the equity in your home see our advertisement on page 3

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BENEFITS

50 plus

The benefits referred to in this section are mainly for older people together with brief information for people in their 50s. The figures quoted are those current in the year 2008-9.



BENEFITS ADVICE

Despite attempts over the years to simplify it the benefits system remains complex, making it often hard for everyone to understand. Getting the right benefits advice is therefore important.

If you are over the age of 60, you are entitled to receive a free benefits check from the Pensions Service. Contact Age Concern Berkshire for more details.

The following organisations can offer benefits advice:

Reading Community Welfare Rights
0118 9551070

Welfare Rights Unit (Slough Borough Council)
01753 476805

Citizens Advice Bureau – for telephone numbers see ‘Useful Telephone numbers’ section on page 49.

HELP FOR PEOPLE WITH A LOW INCOME**Pension Credit**

Pension credit has two parts – the guarantee credit and the savings credit (which provides extra cash to people of 65 and over who have income over a set level because they have saved and/or have other pensions apart from the state pension).

The guaranteed levels for single people are £124.05 and £189.35 for couples (the person who applies must be over 60 but their partner can be younger). These amounts can be higher for certain severely disabled people, for carers entitled to Carer’s Allowance and for homeowners with housing costs such as mortgage interest.

The savings credit part of Pension Credit can be claimed by people of 65 and over and, for couples, only one person must have reached 65. The amount claimed can be up to £19.71 for a single person and £26.13 for a couple. The rules for claiming the savings credit can be complicated. For more information see Age Concern’s Factsheet

48, or contact the Pension Credit helpline on 0800 99 1234.

Housing Benefit and Council Tax Benefit

If you receive the guaranteed part of the Pension Credit, you should get full help with your rent and council tax and there is no upper savings limit. For all other people, savings over £6,000 will affect the amount of housing and/or council tax benefit you receive and there is a £16,000 upper savings limit.

For more information see Age Concern’s Factsheet 17 or contact your local council.

Income Support

Income Support is a means tested benefit. It can be paid on its own if you have no other income, or it can top up other benefits or part-time earnings. If you have a low income, have no more than £16,000 savings, work less than 16 hours a week and (if applicable) your partner works less than 24 hours per week you may well qualify to receive this benefit.

To claim, contact your local Jobcentre Plus.

Jobseeker’s allowance for people under pension age

This is a taxable benefit for people who are unemployed. To qualify you must be under pension age, and unemployed or working for less than 16 hours a week, capable of and available for work and actively seeking work. The rate for people aged 25 and over is £60.50.

For more information, contact your local Jobcentre Plus.

Working Tax Credit

Working tax credit can be claimed by single people or couples whether they are employed or self-employed. There is no upper age limit.

For more information contact your local Jobcentre Plus or ring the Tax Credits helpline on 0845 300 3900 or claim online at: www.hmrc.gov/taxcredits.

Community Care Grants

Community Care Grants are available to people getting Pension Credit, Income Support or income-based Jobseeker’s Allowance. These grants do not have to be repaid. Savings over £1,000 (£500 for people under 60) will be deducted from any grant.

Contact your local Jobcentre Plus for more information.

Budgeting loans

Budgeting loans are available for people who have been on Pension Credit, Income Support or income based Jobseeker’s Allowance for at least 26 weeks and who need things that they can’t afford at the time they need them.

The loans are from £100 to £1,500 depending on your need and your ability to repay the loan. Savings you have over £2,000 (£1,000 for people under 60) will be deducted from the loan.

Contact your local Jobcentre Plus for more information.

Crisis loans

Crisis loans are available to anyone, you don’t have to be getting any benefits. You may get a loan if you have emergency needs or are involved in a disaster (eg fire or flood) and the loan is necessary to prevent serious damage or risk to your health and safety. These have to be repaid and any income and savings available are taken into account.

Contact your local Jobcentre Plus for more information.

Help with repairs and adaptations to your home

If you get Pension Credit, you may be able to get a Community Care Grant or budgeting loan. Your local authority may be able to help with adaptations or improvement of living conditions by giving a grant or loan. There are also local authority Disabled



Facilities Grants to improve and adapt homes if you have a disability. These grants are means tested.

Contact your local authority for more details.

Help with heating

Cold weather payments of £8.50 are paid in weeks when the weather is especially cold to people over 60 getting Pension Credit and some younger people getting Income Support or income based Jobseekers Allowance and responsible for a child under 5 or a disabled child.

Winter fuel payments are paid to most people aged 60 and over. Payments are normally £200 for each eligible household and £300 when someone in the household is 80 or over. For this winter only (2008-2009) an extra one-off payment of £50 to over 60s households and an extra £100 where someone is over 80.

Call the winter fuel payment helpline on 08459 15 15 15 to claim.

BENEFITS FOR SICK OR DISABLED AND CARERS**Statutory Sick Pay (SSP)**

If you are in employment and earning at least £90 per week, you will probably be entitled to SSP if you are off sick for at least 4 days in a row. This can continue for 28 weeks. The weekly rate is £75.40. You may be entitled to incapacity benefit if you are self-employed or unemployed.

Contact your local Jobcentre plus for details.

50
plus

BENEFITS

Incapacity benefit

Incapacity Benefit is paid to people who are unable to work because they are sick or disabled. The Government is replacing Incapacity Benefit with a new benefit called Employment and Support Allowance which will have a means-tested part and a contributory part. This will apply to new claimants and is expected to be introduced in Autumn 2008.

Contact your local Jobcentre plus for details

Attendance Allowance

This is a benefit for people who are physically or mentally ill or disabled and need help with personal care or need supervision from someone else. This allowance is paid to people over the age of 65 and is not means-tested. There are two weekly rates; a lower rate of £44.85 if you need help in the day or night and a higher rate of £67 if you need help both day and night.

Contact the Benefit Enquiry line on 0800 88 22 00 for an application form, or contact Age Concern Berkshire for help to complete the form.

Disability Living Allowance

This is for people who become disabled and make a claim before the age of 65. It has a care and mobility part and is not means tested. The care part is paid to people who need personal care and has three rates: £67.00, £44.85 or £17.75 per week. The mobility part is for people who cannot walk or who have great difficulty in walking and has two rates: £46.75 or £17.75 per week. Contact the Benefit Enquiry line on 0800 88 22 00 for an application form, or contact Age Concern Berkshire for help to complete the form.

Payments for Independent Living

The Independent Living (2006) Fund can make cash payments to severely disabled people aged 16 to 65 who need to pay for



care or household tasks in order to remain living at home.

For more details about the Independent Living Fund contact your local Social Services department.

Carer's Allowance

This allowance is paid to people who are caring for someone who receives the top or middle rate of Disability Living Allowance or any rate of Attendance Allowance. The weekly rate is £50.55 and you must be caring for the person for at least 35 hours a week and not earning more than £95 per week. If you are getting another benefit or pension, you may not be able to claim Carer's Allowance. As the rules are complicated, seek advice before you make a claim.

A wonderful new way of living on the South Coast

Spending time with your family and friends is precious, so when you get those special times together you want to make the most of them. Owning a holiday home gives you the freedom to holiday together as often as you desire. Whether you're looking for a relaxing weekend retreat in tranquil surroundings, short breaks away, or longer holidays with friends and family, you will certainly find what you are looking for at Bunn Leisure.

Our three Parks, all 4 and 5 Star awarded, are situated on the beautiful coast of Selsey, West Sussex, with unspoilt views across the Solent and toward the South Downs. All of the Parks are centred around your needs where you can enjoy the extensive facilities and activities. Everything you need is right here, with restaurants, bars and cafés, shopping, tennis courts, swimming and leisure pools, Nordic sauna, steamroom, beauty treatments, health suite and not forgetting an incredible mile of beach. And in the evening, sit back, relax and watch top named evening entertainment. Or, venture into the heart of Sussex and Hampshire, with some of the best local attractions in the country, you'll be amazed at how much there is to see and do.

Visit one of our Holiday Parks and see our exciting range of homes. Prices start from just £13,995 including site fee's for the first year. Call: 01243 607776 or visit www.bunnleisureales.co.uk/50plus

Call today an book a no obligation viewing or request a copy of our complimentary brochure.



"We love it here at Bunn Leisure. We're holiday home owners and we wouldn't dream of going anywhere else. There's so much for us to do and a lovely community that we feel part of, where we have met some of our very best friends. Infact, our family loved it so much they bought a home here too."

Joe and Irene - Owners



Age Concern Berkshire covers the whole county and nine other branches serve local populations. The services each branch provides varies and are often funded by the Local Authorities. Listed below are the Local Authorities and the Age Concern branches that operate in each area.

Bracknell Forest: Age Concern Bracknell

Reading: Age Concern Reading

Slough: Age Concern Slough & Berkshire East, Age Concern Wraysbury & Horton

West Berkshire: Age Concern Mortimer, Age Concern Newbury, Age Concern Thatcham.

Windsor & Maidenhead: Age Concern Windsor, Age Concern Slough and Berkshire East

Wokingham: Age Concern Twyford, Age Concern Woodley.

Below is a brief description of each service offered by Age Concern and a note in which Local Authority area they are provided.

50++ Forums

Local meetings, where older people can express their views and influence the delivery of local services. Set up by the Local Authority and supported by Age Concern. *Reading, Wokingham.*

Active Retirement Clubs

An opportunity to engage in mild physical exercise and enjoy social occasions. *Reading, Wokingham.*

Advocacy

Supporting older people to assert their rights when decisions need to be made that affect their lives. Provides independent advocates to help local older people speak up for themselves. *Slough*

Back to Work

Confidential advice and guidance service, complemented by dedicated job-hunting for people aged 50 and over who are looking to find employment, gain new vocational skills, or return to learning. *Slough.*

Befriending/Home Visiting Service

Aims to improve the quality of life for older people by providing friendship and practical support. *Reading, Slough, West Berkshire, Wokingham.*

Computing (Silver Surfers)

Free, friendly and flexible computer sessions, offering the opportunity for older people to learn computing at their own pace, often with 1:1 tuition. *All areas*

Counselling

The service provides impartial support on personal and other issues through a trained volunteer. *Bracknell, Reading, Wokingham.*

Day Centres

Day care for older people, which usually includes transport to the Centre, and lunch. The day can include a variety of activities designed to offer social stimulation and interest. *All areas.*

Dementia Services

A variety of day care, befriending, social contact and respite services for older people with dementia, and their carers. *Reading, West Berkshire, Wokingham.*

Exercises

Gentle physical exercises for older people (see also Tai Chi). *All areas.*

Financial Advocacy

A service whereby Age Concern Berkshire manages the financial affairs and befriends people who have no friends or relatives to support them. *All areas*

Gardening

A limited gardening service is being run by Age Concern Berkshire. *West Berkshire.*

Handyperson Scheme

Minor household repairs are undertaken for older people on limited incomes. *Bracknell, Slough, West Berkshire, Wokingham.*

Health Activist at Home

Offers very gentle physical exercise for those who are housebound or find it difficult to get out. *Slough.*

Home from Hospital

Offers short-term support to older people on discharge from hospital, helping them overcome the practical, social and emotional problems they face on returning home. *Reading, Slough, West Berkshire, Wokingham.*

Information & Advice

Providing confidential information and advice on a wide range of subjects affecting older people. *All areas.*

Insurance Services

Age Concern Enterprises Limited is authorised and regulated by the Financial Services Authority for general insurance. *All areas.*

Luncheon Clubs

Offer friendship, recreation and support built around an opportunity to enjoy lunch. *All areas.*

Shopping Service

A limited shopping service is being run by Age Concern Berkshire in *West Berkshire.*

Tai Chi

Tai Chi is a popular and proven method for improving balance, body strength and confidence which is especially important for older people who have experienced falls. *Reading, Slough, West Berkshire, Wokingham.*

Toe-nail cutting

This service is for older people who are unable to cut their own toe-nails and have no-one else to do it for them. *Bracknell, Reading, Slough.*

Buses

People aged 60 and over and many disabled people are entitled to a free bus pass to enable them to travel off peak free of charge in every area of the country whether using the bus locally, or when visiting other parts of the country. For further information contact your local authority.

Coach

If you are aged 60 and over, or you have a local authority concessionary travel pass because of disability, you can get coach fares at half price. Participation in the scheme is voluntary but the major coach provider is National Express. For National

Express bookings and information telephone 0870 5808080. website: www.nationalexpress.com. Disabled persons travel helpline: 0121 423 8479.

Rail

The Senior Railcard is available to anyone aged 60 or over and costs £20 for one year. You can save up to one third of the cost of most rail fares to almost anywhere in Great Britain, including certain fares on various rail/sea journeys.

The leaflet "Senior Railcard" available from railway stations describes the card in detail and includes an application form. To apply, take the completed form to your nearest

staffed railway station or rail appointed travel agent, together with proof of your age. A passport, driving licence or birth certificate are recognised proof of age. You can also purchase them by telephone on 08457 484950 using a credit or debit card or online; website: www.railcard.co.uk or www.senior-railcard.co.uk.

The Disabled Persons Railcard costs £18 and offers similar discount rates to the Senior Railcard, but with the option of taking a companion with you at the same reduced rate. The leaflet and application form are available from most staffed railway stations, or from the headquarters of the train operating companies, or by post from the



Disabled Persons Railcard Office, PO Box 163, Newcastle-upon-Tyne, NE12 8WX, telephone: 0191 218 8103, website: www.railcard.co.uk.

Door-to-Door Transport

If you are disabled and cannot use ordinary public transport, and do not have access to a car, there are a number of door-to-door transport schemes that you may be able to use. The following is a list of local organisations who can help:

Ascot Volunteer Bureau	01344 625520
Bracknell Age Concern	01344 428074
Bracknell Volunteer Centre	
	01344 426320/453912
Burghfield and Mortimer Volunteer Bureau	
Handybus	0118 9832229
Car Scheme	0118 9836611
Carebus Volunteer Group	0118 9304837
Caversham Good Neighbours	
	0118 9483466

Chapel Row Community Service Group	
	0118 9713334
Cookham Voluntary Services	
	01628 523839
Crowthorne Community Bus	01344 775584
Crowthorne Good Neighbours	
	01344 761001
Downland Volunteer Group	
Handybus	01635 202519
Car scheme	01635 578394
Earley Bus	0118 9757320
Earley Volunteer Care Bureau	0118 9666234
Eton Cars	01753 831083
Forest Line Community Transport Ltd	
	01344 411800
Hughes & Son	0181 8310770
Hungerford Chain	
Car Scheme	01488 683727
Handybus	01488 682045 or 682747
Keep Mobile	0118 9793778
Kintbury Volunteer Group	01488 657119
Lambourn Volunteer Group	01488 71536

Maidenhead Care	01628 434567
Maidenhead Volunteer Bureau	
	01628 673937
Newbury Volunteer Bureau	
Handybus	01635 37111
Car Scheme	01635 49004
Pangbourne and District Volunteer Centre	
	0118 9844586
People to Places	01628 433091/2
Readibus	0118 9310000
Red Cross	0844 412 2750
Slough Community Transport	
	01753 691131
Standby Volunteer Group	0118 9744972
Thatcham Volunteer Bureau	
Car scheme	01635 862306
Handybus	01635 874666
Twyford/Wargrave and District Volunteer Centre	
	0118 9343010
West Berkshire Readibus	0118 9310000
Wokingham Readibus	0118 9310000
Wokingham Volunteer Centre	
	0118 9782446
Woodley Volunteer Centre	0118 9698849

The Oracle/Central Reading Park & Ride

M4 Junc 11 Madejski Stadium
M4 Junc 10 Loddon Bridge
Mon - Sat every 7-15 minutes

Free Parking

More info 0118 939 9948
www.reading-travelinfo.co.uk

People over 50 trust Age Concern products & services

Home Insurance

Car Insurance & Breakdown

Travel Insurance

Funeral Planning

Gas & Electricity Supplies

For more information, visit us at:
Age Concern Berkshire
Huntley House, 119 London Street
Reading, RG1 4QA
Tel: 01189 594242

AGE
Concern

0800 085 3741
Please quote ref: ALL700

Age Concern products shown are representative only. AGE/ACF/BERK/18/11/17

**Twyford & District**

The Lady Elizabeth Centre, Polehampton
Close, Twyford, RG10 9RP

Co-ordinator: Ms. Linda Buddell

Tel: 0118 9344040

Email: Linda@lubbuddell.orangehome.co.uk

Windsor

The Spencer Denney Centre, Park Corner, off
Clew Hill Road, Windsor, SL4 4EB

Manager: Ms. Catherine McLinden

Tel: 01753 860685

Email: info@ageconcernwindsor.org.uk

Website: www.ageconcernwindsor.org.uk

Woodley: The Day Centre,
Southlake Crescent, Woodley, Reading,
RG5 3QW Centre Manager: Mr. Les Green
Tel: 0118 9691471

Email: woodleydaycentre@btconnect.com

Waysbury & Horton

Secretary: Mrs. I. Elderfield

Tel: 01784 482864 Fax: 01784 488547

AGE CONCERN ORGANISATIONS**BERKSHIRE**

Huntley House, 119 London Street, Reading,
RG1 4QA

Director: Mr. Richard Stowell

Tel: 0118 9594242 Fax: 0118 9569403

Email: acb@acberk.org

Website: www.ageconcernberkshire.org.uk

Slough and Berkshire East

The Old Library, William Street, Slough, SL1
1XX

Chief Executive: Ms. Tracey Morgan

Tel: 01753 822890 Fax: 01753 571054

Email: tracey@ageconcernsabe.org.uk

Website:

www.ageconcernsloughandberkshireeast.org.uk

**AGE CONCERN
INFORMATION LINE**

0800 009966

AGE CONCERN GROUPS

Berkshire 0118 9594242

Bracknell 01344 428074

Mortimer 0118 9832408

Newbury 01635 41294

Reading 0118 9011702

Slough 01753 822890

Thatcham 01635 869395

Twyford & District

0118 9344040

Windsor 01753 860685

Woodley 0118 969 1471

Waysbury & Horton

01784 482864

CITIZENS ADVICE

BUREAUX

Bracknell 0845 050 5161

Maidenhead

01628 621006

Newbury 01635 552050

Reading 0845 0716379

Slough 0845 1203712

Wokingham 0845 1203774

Woodley 0844 4994126

COMMUNITY SUPPORT**OFFICERS**

0845 8505505

COUNCILS

Bracknell 01344 424642

Maidenhead & Windsor

01628 798888

Newbury 01635 42400

Reading 0118 9399090

Slough 01753 475111

Wokingham 0118 9746000

CONSUMER DIRECT

0845 4040506

CARERS

Carers UK (carers line)

0800 808 7777

Care Direct 0800 444 000

Counsel and Care

0845 300 7585

Princess Royal Trust**Carers Service**

Maidenhead

016288 777217

Newbury 01635 49109

Reading 0118 9505177

Wokingham - ARC

0118 977 6710

CROSSROADS

Bracknell 01344 860677

Maidenhead & Windsor

01753 833788

Newbury 01635 30008

Reading 0118 9454209

Slough 01753 524612

Wokingham 0118 9795324

CRUSE

0844 736 0441

EMERGENCY ALARMS

Age Concern Aid Call

0800 77 22 66

Careline (Slough Borough

Council only)

01753 875446/522871

Forestcare 01344 785500

Help the Aged Senior Link

0845 6034576

Lifeline (Maidenhead &

Windsor only)

01628 545000

Sovereign Housing

01635 552801

ENERGY ADVICE CENTRE

0800 512012

FIRE SAFETY CHECK

0800 587 6679

FLOOD WARNING

0845 9881188

FURNITURE - donations

Bracknell:

Paul Bevan Hospice

01344 301333

British Heart Foundation

0844 499 4180

Maidenhead: British Heart

Foundation 0844 499 4169

Newbury: Community

Furniture Project

01635 43933

Reading: Christian

Community Action

0870 240 2187

Slough:

British Heart Foundation

0844 499 4169

Slough Furniture Project

01753 692355

GAY AND LESBIAN**SUPPORT**

Lesbian and Gay

Switchboard

020 7837 7324

Stonewall 020 7881 9440

RNID 0808 808 0123

HEARING

HOSPITALS

Duchess of Kent, Reading

0118 9588952

Heatherwood, Ascot

01344 623333

King Edward VII, Windsor

01753 850441

Prospect Park, Reading

0118 9605000

Royal Berks, Reading

0118 3225111

St. Marks, Maidenhead

01628 632012

Upton, Slough

01753 821441

West Berkshire Community

Hospital, 01635 273300

Thatcham

Wexham Park, Slough

01753 633000

Wokingham 0118 9495000

JOBCENTRE PLUS

Bracknell 01344 744800

Maidenhead

01628 844900

Newbury 01635 848500

Reading 0118 9808200

Slough 01753 615000

MAILING PREFERENCE**SERVICE**

0845 7034599

for unwanted mail

NHS DIRECT

0845 4647

PATIENT ADVICE & LIAISON

SERVICE (PALS)

Berkshire Health Care Trust

(Prospect Hospital)

0118 96050237

Bracknell 01344 823262

Heatherwood & Wexham

Park Hospitals

01753 633365

Newbury 01635 439333

Reading 0118 9822829

Royal Berks Hospital

0118 9878359

Slough 01753 635699

Windsor & Maidenhead

01753 636112

Wokingham

0118 9495185

PRIMARY CARE TRUSTS

Bracknell 01753 860441

Reading 0118 9803094

Slough 01753 860441

West Berkshire

Windsor & Maidenhead

0118 9503094

Wokingham 0118 9495000

RED CROSS

Medical Loans

0844 412 2770

Transport 0844 412 2750

SECURITY CHECK

Help the Aged HandyVan

01255 473999

SIGHT

Berkshire County Blind

Society 0118 9872803

Reading Association for the

Blind 0118 9572960

RNIB 0845 766 999

SOCIAL SERVICES

Bracknell 01344 424642

Maidenhead

01628 683744

Newbury 01635 42400

Reading 0118 9553600

Slough 01753 690400

Theale New clients

0845 601 4726

Existing clients

0118 9302777

Whitley 0118 93212277

Windsor 01628 683744

Wokingham 0118 9746800

TELEPHONE PREFERENCE**SERVICE**

0845 07 007 07

to register for unwanted

mail

VOLUNTEER BUREAU

Bracknell CVS

01344 304040

Chain Hungerford

01488 683727

Cookham Voluntary Service

01628 523839

Lambour Voluntary Group

01488 71536

Newbury Voluntary Bureau

01635 49004

Pangbourne and District

Volunteer Centre

0118 9844586

Reading Voluntary Action

0118 9574123

Slough Council for

Voluntary Service

01753 691266

Thatcham Volunteer Bureau

01635 874666

West Berkshire CVS

01635 523861

Windsor & Maidenhead

Voluntary Action

01753 622433

Wokingham Volunteer

Centre 0118 9770749

AGE CONCERN GROUPS

Age Concern has produced numerous Fact Sheets and Information Sheets on a range of subjects, some of which are listed below:

Benefits

- 17 Housing Benefit and Council Tax Benefit
- 18 A brief guide to money benefits
- 34 Attendance Allowance and Disability Living Allowance
- 49 The Social Fund and other sources of financial help
- IS15 Carer's allowance
- IS20 Help with health costs

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- 7 Making your will
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- 22 Arranging for others to make decisions about your finances or welfare

- IS4 How to get information and advice about your investments
- IS23 Dealing with debt

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- 5 Dental care
- 23 Help with continence
- 45 Staying healthy in later life

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- 2 Buying retirement housing
- 6 Finding help at home
- 8 Looking for rented housing
- 13 Older home owners: financial help with repairs and adaptations
- 20 NHS continuing healthcare, NHS-funded nursing care and intermediate care
- 29 Finding care home accommodation



80% of people think about helping out in their local community...
We can show you how, with information on 150 local volunteer roles, confidential one-to-one advice sessions & volunteer matching service.

Need transport or want to volunteer as a driver?
Our Community Transport Scheme helps residents who cannot use public transport to get to essential appointments.

Need help to get around the town?
Join Wokingham Town Mobility and hire out an electric scooter.

Volunteer Centre Wokingham
Phone: 0118 977 0749 Email: wok-vol@btconnect.com
Open weekdays, 9.30am to 2.30pm Registered charity no. 275933

- 38 Treatment of former home as capital for people in care homes
- 39 Paying for care in a care home if you have a partner
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- IS26 Moving home checklist

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- 11 Help with looking for work or starting your own business
- 30 Leisure and learning
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Bereavement

- 14 Dealing with someone's estate
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- IS18 Instructions for my next-of-kin and executors on my death

Information guides are also available in addition to the above covering a more diverse range of subjects.

For further information, or to request a free copy of a Fact Sheet, Information Sheet or Information Guide, contact Age Concern Berkshire, 0118 9594242, Email: acb@acberk.org or Age Concern Slough & Berkshire East, 01753 822890, Email: tracey@ageconcernsabe.org.uk.

Help the Aged offers advice leaflets and has a range of leaflets on the following subjects:

Financial advice – these publications help you to manage your money, understand pensions and find out about the different benefits you could be entitled to and how to claim them.
Health advice – this section covers

common health conditions as well as general wellbeing issues like staying warm in winter and healthy eating. It also offers advice on dealing with the NHS and on getting extra help at home.
Housing and home safety advice – these leaflets help you to ensure your housing meets your needs in terms of safety and comfort, focusing on solutions like sheltered housing, care homes, or getting help to stay in your own home.
Leisure and technology advice – this section looks at how you can make the most of your retirement by enjoying a range of leisure activities from gardening to computer games.
For more information contact the Help the Aged Senior Line: 0800 800 6565, website: www.helptheaged.org.uk.

Domestic, Commercial & Industrial

New Builds

PAT Testing

Door Entry Systems

Full or Part Re-wires

Tests & Inspections

Shop & Office Installations

No Job Too Small!!

126 Fairford Road, Tilehurst
Reading, Berkshire, RG31 6QP
Tel: 01189 424 354
Mob: 07881 474 736
Email: delectrics@btinternet.co.uk

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