

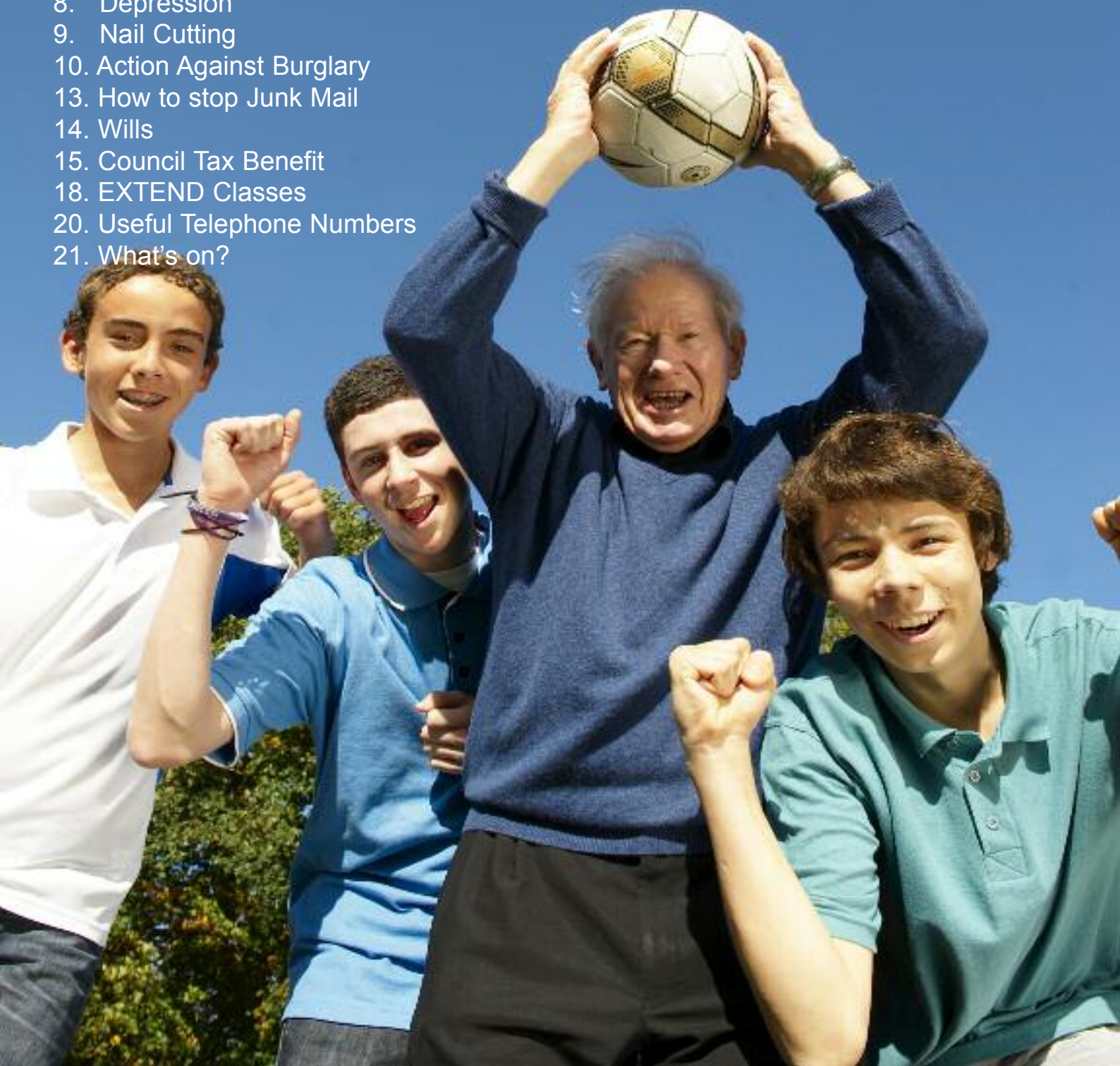
Life Times

AGEING WELL AND ENGAGEMENT PROGRAMME

February 2010

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Dear readers,

Hopefully you will be reading this issue of Life Times in early March 2010, I say hopefully because this is my first time as editor for the magazine (Karen is currently on maternity leave with her 2nd child) and I have found it harder than she makes it look.

This edition of Life Times is packed full of useful information, it includes an invite to two "Action Against Burglary" road shows, a health section containing diabetes information, a finance section providing information on the Disability Living allowance, and because you might be looking to maintain that New Years resolution to get fitter, details on the EXTEND classes that we are aware of. There is also a useful phone number sheet bringing together in one place a list of phone numbers that you might find helpful.

Something I would like to make you aware of is that this year's Eisteddfod for the 50 plus will be held on the 12th of May at Western Leisure Centre from 12.30pm till 4.00pm. We have moved the event from March to coincide with the Gwanwyn festival which is a month-long national festival held across Wales in May each year celebrating creativity in older age. (An application form for the Eisteddfod is included with this copy of Life Times.)

Gwanwyn, which means 'Spring' in Welsh, celebrates older age as a time of opportunity for renewal, growth and creativity. The aim of the Festival is to offer opportunities for greater participation by older people in the arts, whether visual arts, drama, storytelling, music, literature, photography, dance or film. Although the next Gwanwyn festival is a few months away, there are plenty of ways to explore the arts in Wales all year round. For more details please visit <http://www.gwanwyn.org.uk> or phone 029 2043 1555 and ask for the Gwanwyn coordinator.

I hope you find this edition of Life Times interesting and informative and please remember to send in your contributions and suggestions about topics you would like to read about.

Best wishes
Mathew Coffin

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Cardiff and the
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Editor's note

The Editor reserves the right to alter articles submitted for publication. The opinions contained in Life Times are not necessarily those of Age Concern Cardiff & the Vale of Glamorgan.

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Cardiff Older Persons Forum & Cardiff Minority Ethnic Elders

Why become involved in Forum: Have your say!

Forums identify the issues in which their members are most concerned and work to improve local services across the voluntary, statutory and private sectors. The Cardiff Older Persons Forum and the Cardiff Minority Ethnic Elders Forum is the main way for the Council and Partnerships to consult Older People, and take advice on the development of policies which affect the lives of Older People in Cardiff

Are you:

- Resident of Cardiff
- Over 50
- Able to represent the views of older people in your Community
- Committed to improving the lives of older people in your Community

Getting Involved:

- **Have your say:** Voice the views and concerns of the older population of Cardiff
- **Representation:** Attend meetings, steering groups, events and conferences
- **Consultation:** Make comments on local, regional and national policies and strategies that effect the lives of older people
- **Partnerships:** Working with a range of sectors to improve the lives of older people in Cardiff
- **Be kept up to date:** Receive minutes of meetings and agreed actions

For more information on how to become involved in a local Forum please contact John Gorwill on 02920 872647 or email opstrategy@cardiff.gov.uk or view www.cardiffopstrategy.co.uk

Age Concern needs your help!!

Age Concern Cardiff and the Vale of Glamorgan is strongly committed to the involvement of older people in the design, delivery and monitoring of its services and operations. This commitment is fundamental to improving the quality of life of older people and to promoting a positive view of ageing.

We want to ensure that our services are relevant, responsive and sensitive to the varied individual needs and expectations of local older people.

To achieve this we want to set up a panel of interested people who can get involved over a period of time in giving their views and ideas on the way that Age Concern works

If you are interested in helping us to achieve this then please contact Phil Vining on 029 20 527194 or at phil.vining@age-concern-cardiff.org.uk

Diabetes

Diabetes is a serious condition that becomes more common as we get older. Having diabetes makes strokes, heart disease, nerve, eye and kidney problems much more likely. However, in most cases, diabetes can be avoided. Even people with a genetic risk of developing it can take steps to minimise the risk.

'The only thing worse than finding out that you have diabetes is not finding out that you have diabetes' - Andrew Mandell, American health campaigner

What is diabetes?

Diabetes is a condition in which the amount of glucose in the blood is too high. This happens because the body cannot use the glucose properly. It's possible to have high levels of glucose for several years before noticing any symptoms, this can lead to serious damage to the heart and kidneys so make sure you know what the signs and symptoms are.

Glucose is a sugar; it is our prime source of energy and our brains can't function without it. Our digestive system turns the carbohydrates that we eat into glucose. This is then distributed throughout the body by the bloodstream (hence the term 'blood sugar'). Spare glucose is stored in the liver and in muscles and it is also stored as fat.

Keeping the correct level of glucose in the blood is vital. This is the job of insulin, which is a hormone produced in the pancreas. There are two main types of diabetes:

- Type 1 – when the pancreas produces no insulin.
- Type 2 – when the pancreas produces insufficient insulin or it produces enough, but it is not used properly by the body.

Type 1 diabetes is also known as insulin dependent diabetes. It is usually identified in childhood and is treated through diet, exercise and daily insulin injections.

Type 2 diabetes is also known as non insulin dependent diabetes or 'late onset' diabetes and it usually affects people over the age of 40. It can be treated through diet and exercise and also through tablets and occasionally insulin injections. The aim of treatment is to keep glucose levels and blood pressure at normal levels.

Over three quarters of people with diabetes have Type 2 diabetes. This used to be known as 'maturity' or 'late onset' diabetes because it usually appears in middle age. It is a mistake to think that Type 2 diabetes is a milder form of the condition because all diabetes can lead to serious health problems. Spotting it early makes this less likely.

Signs and symptoms

Here are the most common symptoms of diabetes however, the sneaky thing about diabetes is that you can develop it without having any of them.

- Going to the toilet often - particularly at night
- Often being thirsty or hungry
- Unexpectedly losing weight
- Lacking energy, feeling tired and drowsy

- Having blurred vision
- Tingling or numbness in legs, feet or fingers
- Recurring skin, gum and/or urinary tract infections
- Slow healing cuts and bruises
- Frequent itching of skin and/or genitals.



Don't put these symptoms down to "getting older"; most people have Type 2 diabetes for several years before being diagnosed. By the time they see their doctor, at least a third are already showing signs of damage to the eyes, kidneys, nerves and heart, which result from too much sugar in the bloodstream.

So don't ignore any of the symptoms, a simple blood test will reveal if you have diabetes. Diabetes can lead to a range of serious complications including: eye disease, coronary heart disease, strokes, foot problems and kidney disease.

Spotting diabetes early means that serious complications such as these are much less likely, so ask your GP for a test.

The people most at risk of Type 2 diabetes:

- Are white people aged over 40 years and people from African-Caribbean, Asian and minority ethnic groups aged over 25 who
 - Have a family history of diabetes
 - Are overweight
 - Have high blood pressure, heart disease or have had a heart attack
- Have had a borderline high blood glucose test
- Are women with polycystic ovary syndrome who are overweight
- Are women who have had high glucose levels during pregnancy.

Some things that do not cause diabetes:

- Eating sweets or sugar does not cause diabetes
- Stress does not cause diabetes although it may make the symptoms worse
- An accident or an illness will not cause diabetes but may reveal diabetes if it is already there.

Help yourself to stay healthy.

If you have diabetes, you may need to make some changes to your way of life. However by sticking to your management plan, monitoring your condition and following a healthy lifestyle you should be able to continue your normal, day to day life and take part in the activities you have always enjoyed.

Eat a healthy diet

There is no such thing as a 'special' diet for people with diabetes. The best general advice is to eat less salt, sugar and fat, have at least five portions of fruit and vegetables a day, and base meals on starchy foods, such as bread, potatoes, pasta and rice.

Most people with Type 2 diabetes are overweight, but losing weight makes it easier to control diabetes. As the weight comes off your resistance to insulin will improve making it easier to control blood glucose levels. When you are diagnosed with diabetes you should be referred to a registered dietician who will help you to understand what changes you might need to make to your eating habits.

Become more active

● Regular physical activity is an important part of diabetes management, even small changes in activity can help you lead a healthier lifestyle.

● Physical activity helps to:

- Regulate blood glucose levels
- Make insulin work more effectively
- Reduce weight
- Improve blood cholesterol and blood pressure
- Prevent coronary heart disease.

Check with your GP or diabetes nurse before taking up exercise, particularly if you are overweight.

Follow a treatment plan

You will probably see a range of different healthcare workers, including your GP, a consultant diabetologist, dietitian and diabetes specialist nurse. These people and others will make up your diabetes 'care team'. They should work with you to develop a programme of care that suits you. Your care team should set goals for you, with respect to managing your diabetes.

Stop smoking

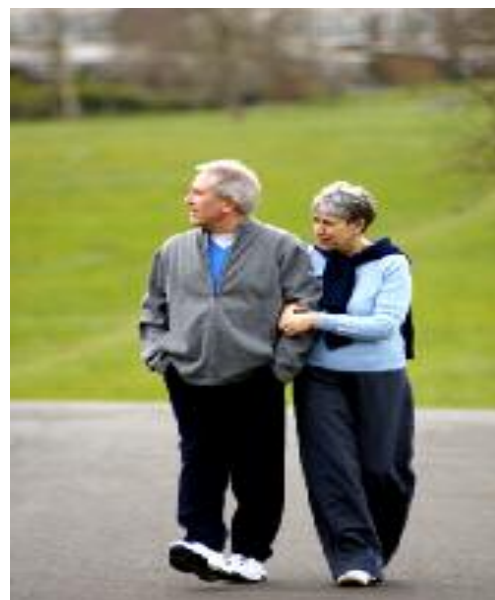
Smoking is particularly dangerous for people with diabetes, because among other things it:

- raises blood sugar levels
- hampers the body's ability to use insulin
- doubles the likelihood of having problems with healing.

If you have diabetes and continue to smoke you are much more likely to have a heart attack or stroke. The other serious complications that can result from diabetes are also much more likely if you smoke. For help visit the NHS Give Up Smoking site or call the helpline free on 0800 169 0 169.

For more detailed information about diabetes management and treatment, visit the Diabetes UK website or phone 02920 668276. They also have information about what diabetes care is available and what kind and level of care you should expect from the NHS.

Diabetes UK Cymru also has a voluntary support group in Cardiff that meet on the 1st Wednesday of each month at 7.30pm in the Bethal Community Hall in Whitchurch. For more details please contact Meriel Vodden on 02920 616539.



Snacking Allowed For Diabetics - Diabetic Snack Recipe

If you are like many of the adults in the world who were raised to believe that snacking is bad for your health, you may not realise the benefits that snacking can have. Snacks aren't all bad. In fact, snacking can be a very good thing to do to maintain a healthy lifestyle and good nutrition. Snacks allow us to get a little bit of energy when we start to wear out or lose our focus on what we're doing.

Diabetics have even more reasons to find snacking useful. Snacks are the antidote to low blood sugar because as the snack food is digested, our bodies release more sugar into our bloodstream. It is a smart idea to carry carbohydrate or sugar containing snacks in case of hypoglycemia (low blood sugar). If you begin to feel the symptoms of low blood sugar, such as shaking, weakness, or confusion, or if your routine blood glucose test shows that your blood sugar is lower than is healthy, you will probably need to immediately eat a snack immediately.

Use healthy snacks to your advantage to maintain good blood sugar levels throughout the day and as a back-up when your blood sugar falls to a low level. Why not try out this healthy snack recipe.

Chocolate and Raisin Cookies Makes 24

Ingredients

- 150g or 5½oz margarine
- 75g or 2¾oz soft light brown sugar
- 1 medium egg, beaten
- 1 teaspoon vanilla essence
- 75g or 2¾oz plain wholemeal flour
- 1 teaspoon mixed spice
- ½ teaspoon bicarbonate of soda
- 150g or 5½oz rolled oats
- 50g or 1¾oz raisins
- 50g or 1¾oz chocolate chips or chocolate cut into small pieces



Instructions

Preheat the oven to 180°C/350°F/gas mark 5.

Cream together the margarine & sugar. Beat in the egg, 2 tablespoons water and the vanilla essence.

Sift together the flour, spice and bicarbonate of soda, tipping any bran in the sieve into the bowl.

Stir through the oats, raisins and chocolate, and then stir into the egg mixture.

Line baking sheets with greaseproof paper or baking parchment.

Place walnut-sized pieces of the cookie mixture onto the baking sheets and flatten slightly with the back of a fork.

Bake for 10-15 minutes until golden.

Information guides

Are you looking for simple and expert information to help you make the right choices? Age Concern's information guides might have the answers. We have information guides and fact sheets on over 100 topics ranging from adapting your home to what to do when someone dies. To find out more either visit Age Concern's Website at www.ageconcern.org.uk or phone the information line on 0800 00 99 66. Printed guides can be posted to you at your request.

Ending the Stigma of Depression

Why is it that 75% of people with depression don't seek treatment?

For many sufferers depression brings on feelings of guilt and shame. Depression carries a terrible social stigma from family, from others and from ourselves.

Unless you are going through a divorce, bereavement or other trauma some people can't understand depression.

Emotional pain is seen as a personal weakness not a symptom of a physical disorder, chemical imbalance or nutrient deficiency.

People think that you can just:

- Snap out of it
- Decide for it to stop
- "will" it to go away



How can the stigma associated with depression be ended

The majority of people in our society experience psychological problems during their lives. Problems from childhood, stress at work, losing loved ones etc. Very few people go through life without experiencing mental trauma of some description. Indeed, depressive illnesses are as common as colds.

These are real illnesses. There is no stigma associated to diabetes, asthma, high blood pressure, heart disease etc. Just like the above illnesses, depression, anxiety and stress have specific causes that can be addressed.

No one chooses to have depression it can happen to people just like many illnesses do. As in other illnesses major advances in treating depression, stress and anxiety have been made and they're not incurable.

If your car breaks down you go to a garage. If you fall and break your arm you go to casualty, if you have a toothache you go to the dentist. Stress, depression and anxiety can also be fixed.

Many people believe that treating depression is a pointless exercise because once you have depression you have it for life. Depression has a root cause and this can be effectively treated.

The above points clearly demonstrate that the stigmas associated with depressive illnesses are completely false.

An effective treatment for many people experiencing depression, anxiety and stress is counselling. Counselling gives people the opportunity to talk in confidence about what is troubling them and to explore their feelings.

If you feel you could benefit from counselling you can contact Age Concern's Counselling Service on 029 2052 1125.

This free service for people aged 50+ is available in Cardiff only and can take place in your own home or if preferred in designated counselling rooms.

Problems cutting your own nails

Good foot care is crucial in helping older people to stay active and independent. But many older people struggle to care for their feet due to sight impairment or arthritis, or they simply can't reach their feet to cut their toenails.



Nearly 1 in 3 older people are unable to cut their own toenails

Age Concern Cardiff and the Vale of Glamorgan will be providing a simple nail-cutting service for older people who cannot cut their own nails. The service is provided by our nail-cutting assistants, who are trained to assist people in taking care of their nails and to provide basic advice on foot care.

Regular treatments will be given on appointment and there is a charge for this service which is **£10**.

Nail Cutting Surgeries

We will be providing regular surgeries on Thursdays in Ely and Canton between 10am and 4pm starting March 25th at

Ely, the Old Trelai Library, Bishopston Rd, Ely, Cardiff. CF5 5DX

Canton, Feet in Motion, Sanatorium Rd, Canton, Cardiff. CF11 8DG

This is a simple nail-cutting service. We are unable to provide:

- Help with foot care problems such as corns or bunions
- Nail-cutting for anyone with a medical condition such as kidney failure, blood circulation problems, a history of ulceration or being treated with steroids
- Have diabetes or taking warfarin unless they have been assessed by the GP practice as being low risk. (We have a letter for you to take to your doctor)

In these cases, we advise visiting a registered Chiropodist / Podiatrist.

If you are unsure whether you are eligible for our service, we will be happy to discuss it with you. For more information or to book an appointment please phone 02920 560952.

later this year we are hoping to expand the service to cover further areas of Cardiff and the Vale of Glamorgan.

Other organisations / individuals providing a simple nail cutting service.

Llandaff, Sian Thomas & Associates (registered Chiropodist), Llandaff Surgery, 19a High Street, Llandaff, Cardiff. CF5 2DY, Thursdays
Call 02920 576675 to book an appointment. Cost £12

Llanishen, Feet First (Lisa Rapps registered chiropodist), The Cedars 189 Fidas Road, Llanishen, Cardiff. CF14 5LZ, Wednesday mornings
Call 02920 689559 to book an appointment. Cost £12

Llantwit Major, Andrew James (registered chiropodist)
Ace Feet in Motion, Newport House, Commercial Street, Llantwit Major
Call 01446 790199 to book an appointment.

Keep Burglars Out

Many of us are anxious about crimes. The fact is that older people are less likely to be attacked or robbed than people in any other age group. A crime can often be avoided by taking a few simple precautions.

Security in the home

Most burglars are opportunists and they will look for unlocked doors or opened windows to get in.

- Always lock outside doors and close the windows even if you are just going out for a short time. But when you lock up while you are inside (for example at night), keep your keys nearby so that you can get out easily in case of an emergency;
- draw the curtains in the evening, when the room is lit;
- don't give keys to people you do not know well such as workmen - they can make copies - but keep a spare set with a person you trust;
- change the locks if you think somebody else might have another copy of your keys, for example a previous tenant;
- do not leave your spare keys in obvious places such as under a flower pot or doormat or hanging inside the letterbox;
- look through the 'spy hole' and put the door chain on before you open the door;
- only take the chain off and admit the caller if you are sure about their identity and purpose of their visit;
- do not keep the chain on all the time; it will prevent someone with a door key entering - for example a home help or the emergency services;
- keep your garden tools and ladders locked away;
- keep valuable items out of sight;
- if you think you have been broken into, do not go inside as the burglar might still be inside. Call the police.

Keeping your doors and windows secure

For the front door you are likely to need at least a five-lever mortice deadlock (with a kitemark BS 3621) sometimes called a 'Chubb' lock – (these locks can only be unlocked with a key even from the inside), an automatic rim latch lock sometimes called a 'Yale' lock - (these locks can usually be opened from the inside without a key but some have an inside handle which can also be locked with a key for extra security), door viewer (spy hole) and door chain.

Consider a letter box cage to prevent thieves from tampering with locks through the letter box.

Fit your back door with appropriate locks such as a five-lever mortice deadlock on a single door, a security mortice lock and mortice bolt on both French doors and get advice on fitting locks to patio doors.



Make sure the doors and frames are strong and in good condition and the door hinges are sturdy and secured with strong, long screws. For added security, fit hinge bolts. Glass panels on or around the door are vulnerable, consider replacing them with laminated glass.

Extra lighting at the front and rear of the property, such as a porch light at the front and a security light (such as dusk-to-dawn light that comes on only when it's dark) at the rear, are useful deterrents.

Windows, especially if they are on the ground floor or close to a flat roof or drainpipe on the upper floors, should be fitted with secure, key operated locks. Remember to remove the keys from locked windows and keep them safe, out of sight, but close to the window.

If you are buying uPVC or metal framed windows or doors, make sure they come with good built-in locks and that they comply with British Standards that relate to security.

If you need new locks fitted get a qualified locksmith, check if they are members of the Master Locksmiths Association

Age Cymru also has a project that can provide and fit locks if you are eligible.

The Handy Van service

Everyone is vulnerable to burglary, and Age Cymru's Handy Van service enables people to feel safer in their homes. Prevention is always the key to a safe, secure home and Handy Van fitters will work to help you ensure that your home is free from the risk of burglary, fitting security equipment such as door chains and viewers, window locks and installing safety features such as smoke alarms and carbon monoxide detectors.

A fleet of 35 Handy Vans are based in key areas around the UK (Cardiff is one of those areas) and deliver a free service to those who meet the criteria below:

- Applicants are 60 years of age or over.
- Applicants' disposable savings/assets do not exceed £20,000 (not including the value of their home).
- Handy Vans operate in their area.

If you would benefit from the HandyVan service, or you know someone who would, then please call the team on 01364 651643.

If you are not eligible for this service, Care and Repair Cardiff on 029 2047 3337 maintain a list of reputable contractors and locksmiths who will be able to do the work required.

You may also contact your local police station and ask to speak to a Crime Prevention Officer for advice on security.

There is more information on the Home Office website: www.crimereduction.gov.uk.

February was Scams Awareness Month.

Scams and cons can seem very convincing but they're all designed to do one thing - and that is to steal your money.

Scams and cons can take many different forms - from letters promising you a payout if you send a made-up company an 'administration fee' to release your winnings, to emails claiming to be from your bank threatening to close your account unless you send them your bank details.

You need to be able to spot scams and cons so that you can give them a wide berth.

This is why Age Concern Cymru and Help the Aged in Wales has drawn up a list of tips to help older people identify as and when they're under threat of being scammed.

Age Concern Cymru and Help the Aged in Wales 10 top tips to avoid being scammed:

1. If it seems too good to be true, it generally is too good to be true;
2. If you haven't entered a competition, you can't have won a large cash prize;
3. People who are genuine do not ask for money in advance;
4. If you are unsure, or if it doesn't feel right, don't respond - throw it away, hang up the phone and don't reply to texts or emails;
5. Nothing bad will happen if you don't send a so-called psychic any money. They send the same letter to thousands of people telling them the same thing;
6. Offers of large amounts of money from abroad are only made to get you to send them your bank and personal details so they can steal from your account;
7. Speak to a friend, relative, local Age Concern or Consumer Direct if you are concerned about mail you have received;
8. If you are being pressurised to buy on the telephone it is okay to say no and put the phone down;
9. Responding to one item of scam mail can and usually does result in up to a hundred items of this kind of mail being sent directly;
10. Reduce the scams you receive - join the Telephone Preference Service and the Mailing Preference Service (listed in your telephone directory and in this magazine);

Junk Mail

Old age knows where I live,
She calls on me more and
more;

I'm sure she sends me
presents in the junk mail
That's posted through the
door.

Well, I don't want her little
gifts,
So I've shut and locked the
door

And taped up the letter box,
To stop her sending any
more.

I've put a notice on the gate;
Saying 'No junk mail today.
Hawkers, pedlars, salesmen
And old age stay away.'
Perhaps now she'll give her
presents

To someone else instead;
Post them into other doors,
And leave me sleep easy in
my bed.

If I discover what old age
looks like

And see her in the street;
I'll beat her with my walking
stick

If and when we meet.
Then we'll see what she
thinks

Of the gifts she's given me;
All the aches and pains
And a bad back
And a weak bladder
And feeble legs
And brittle bones
And dim eyes
And deafness
And being beset
With what else, I forget
Ah yes forgetfulness.

Geoff Bennett

How to stop junk call and Junk Mail and Unsolicited Calls

Under government regulation it is illegal for UK companies to call any individual who has indicated they don't want the calls. To do this you simply join the Telephone Preference Service Register, it takes about 28 days after registering for all to be stopped. Phone: 0800 398 893.

The calls it won't stop

Sadly this won't stop all calls. If you are being plagued by competition calls sometimes these are just the product of random telephone number generators. These number generators can be a plague, they call lots of numbers in the hope that some calls get through. The best thing to do here is to write the number down and then submit a complaint to the regulator PhonePayPlus on 0800 500 212 to get it blocked.

If you're getting silent calls, which can be generated by automatic dialling equipment in call centres, you can register with the Silent Callguard Service on 0844 372 2325.

It's also possible you'll receive commercial calls from companies based outside the UK. There's very little that can be done to stop these and they can be annoying and frustrating. The best thing to do is not engage in a discussion.

Never pay to block these calls

There have been reports of companies setting themselves up with names similar to the "Telephone Preference Service" and then writing or calling offering to block marketing calls. This however always entails a fee. There is no need to pay, do it right and it is ALWAYS free. If you get a call from someone asking for personal details or payment to complete a registration, hang up and inform the Telephone Preference Service. Registering with the Telephone Preference Service yourself on 0800 398 893 is free.

How to stop unwanted junk mail

There are two different types of junk mail we tend to receive, and both can be stopped. The way to stop junk mail depends on whether the letters have your name and address on them or if they're just distributed by Royal Mail.

Addressed mail through the post

All members of the Direct Marketing Association agree to a Code of Practice not to send junk mail to any individual who has indicated they don't want to receive it. To stop the junk mail you simply join the Mail Preference Service Register, it takes up to 4 months for the service to have full effect although you should notice a reduction of the mail before that period. Phone: 0845 703 4599.

Unaddressed leaflets and mail

The other common types of junk mail are leaflets, flyers and other unaddressed post which is delivered by the Royal Mail. It's possible to opt out of this too, although it does affect all unaddressed items as Royal Mail is not able to know which items are wanted and which are not. It takes about 6 weeks for the items to stop being delivered.

If you wish to opt out send or email your name and address to the address below:

Freepost RRBT-ZBXB-TTTS, Royal Mail Door to Door Opt Outs, Kingsmead House, Oxpens Road, Oxford. OX11RX. Email: optout@royalmail.com

Why should I make a Will?

Making a Will is the only way to ensure that your wishes will be known and carried out with the minimum of trouble and expense. It ensures too that your possessions are left to the people of your choice - whether it is your spouse, children, grandchildren or others.

It is a common misconception that if an individual dies without having made a Will everything automatically passes to the surviving husband, wife or civil partner. This is not always the case. Also, where an unmarried couple has been living together, the surviving partner may have no entitlement at all to the estate (all the property and assets owned by the person who has died) of their partner unless they have been named in a Will.



Making a Will is also the only way to ensure that the person or people of your choice are appointed to deal with your estate (executors) and is the only way to benefit your favourite charity or charities on death or to pass a gift of money or of a treasured possession to a close friend.

Can I make my own Will?

Anyone can make their own Will, although there are a number of potential pitfalls in doing so. Unclear wording for example may cause problems for your family when attempting to understand your intentions. There are also very specific rules relating to the signing of wills. Failing to stick rigidly to these may render your Will invalid. For absolute peace of mind it is essential to seek advice from a solicitor who will be able to ensure that your Will adequately reflects and achieves your wishes. The cost of making a Will with the help of a solicitor is often less than people expect, and it could be that there are important matters you have not considered until prompted by your solicitor.

What should I consider when making a Will?

There are certain points to consider when making a Will

- Who do you wish to appoint as executors? That is, who do you wish to take charge of your affairs when you die? You may appoint family, friends or a solicitor for example.
- Do you wish to make specific gifts of money or personal possessions such as jewellery?
- To whom do you wish to leave the remainder of the estate and, if appropriate, how is it to be divided between the chosen beneficiaries?
- At what age do you wish any beneficiaries under the age of 18 to receive their gifts?
- Do you have any wishes in relation to your funeral?

Age Concern receives a number of enquires from people like you about making a Will. We want to ensure that you have the best possible advice about making your Will and so we have set up a Scheme with reliable local solicitors to provide you with what you need.

These solicitors are independent but have joined Age Concern to respond to the needs of older people. To find out more please read the Wills leaflet included with this issue or phone 02920 521052 to order one.

You can help Age Concern Cardiff & the Vale of Glamorgan

We would rather you help us while you are still here for us to thank you but you might also want to remember us in your will. If so, your kind donation will help us to continue with the services that we now offer and with your help we could expand these services throughout Cardiff & the Vale of Glamorgan.

The Will Writing leaflet included with this magazine can help you select a solicitor to set up a will at a reduced rate. Alternatively, it may be that you just need to add a codicil to your existing will via your own solicitor.

In addition to making a will, many people also take out a Funeral Plan. This allows you to freeze the cost of your funeral at today's prices – however far ahead in the future it may be. It also means that family and friends will not have to have the worry of financing and arranging a funeral at what is already a particularly distressing time.

Council Tax Benefit

Are you getting it? It is estimated that 1 in 3 people who could get a reduction on their Council Tax bill are missing out. If you are on a low income you may be entitled to help from the Council to pay your Council Tax bill.

Who can claim? People who receive Pension Credit Guarantee rate are entitled to full Council Tax Benefit; however, many other people on a low income are also entitled to claim. The amount of benefit received will depend on their income and savings levels. If you pay rent the same application form is used to claim Housing Benefit, so you can claim both at the same time.

Example

Mr. and Mrs. Smith are 70 years old live by themselves and have an income of £210 a week, from state Retirement Pensions and a small Occupational Pension. They have savings of £5500. Their council tax bill is £102.61 a month. They are entitled to £13.54 of it to be paid by Council Tax Benefit.

If you would like to see how much you could claim, contact Age Concern Cardiff and the Vale of Glamorgan's Welfare Rights service on 029 2056 7883 for a free benefits check. Or alternately have a look at Cardiff City Council's benefit calculator online at <http://apps.cardiff.gov.uk/benefits/wbcphpp1.htm>

Not entitled?

Even if you are not entitled to Council Tax benefit, you could still be eligible for a discount on your council tax if:

- You live on your own
- You are a wheelchair user
- You or a member of your household have a 'severe mental impairment' such as Alzheimer's or Parkinson's disease, or a severe mental health condition and claim either Attendance Allowance or Disability Living Allowance care component at middle or higher rate
- If you are sick, frail or disabled, and don't yet claim Attendance Allowance or Disability Living Allowance, seek advice from a welfare rights adviser. Claiming these benefits can make it possible for you to meet a means test, even if you have been told you have too much income to claim now.



Disability Living Allowance: Money to keep you Independent and Mobile

If you need help with personal care or have difficulty walking, you may be able to get Disability Living Allowance (DLA) but you must make a claim before you turn 65.

There are two components to DLA; care and mobility. You can qualify for both if you have care and mobility needs. It doesn't matter whether you receive a lot of help and support, or very little. You can use the money on whatever you need to keep you independent and mobile like household bills, help at home, equipment, petrol and taxis. You get paid at the highest rate that you meet the criteria for in each component.

The weekly rates are:

DLA care part: £70.35 if you need help both day and night, or

£47.10 if you need help in the day or night, or

£18.65 if you need help for some of the day or to cook a main meal for yourself.

DLA mobility part: £49.10 if you have difficulty walking short distances outside or £18.65 if you need help to mobilise out of doors.

Can I claim it?

- You must be under 65 when you make your claim. If you are over 65, you may have an entitlement to Attendance Allowance instead – seek advice.
- You have a physical or mental disability, or are terminally ill.
- You would benefit from personal care or supervision (care).
- You are unable to walk or have great difficulty walking (mobility).
- You must have needed this help for 3 months; however, if you are terminally ill, you can claim right away.

If you are awarded DLA, you keep it for as long as you meet the needs outlined above, even after you are 65 years old, but you must claim before you are 65. By claiming before you are 65 years old, you can claim sooner, and could receive more money.

You can get a claim form by phoning the Disability Benefits Enquiry Line on 0800 88 22 00 or by visiting the DirectGov website, www.direct.gov.uk, however, we recommend you get some help to complete your form to make sure you get your full entitlement.

Age Concern Cardiff and the Vale of Glamorgan can help and advise you. Call us today on 029 2056 7883.

What's the difference between Disability Living Allowance and Attendance Allowance?	
DLA	Attendance Allowance
For people who first claim while under 65	For people who first claim at 65 years and older
Two components: care and mobility	Equivalent to middle and higher rate of DLA care component only
For those sick or disabled for 3 months or longer (terminally ill people claim straight away)	For those sick or disabled for 6 months or longer (terminally ill people claim straight away)
* Main differences only, this list is not intended to be exhaustive.	

Age Concern Cardiff & The Vale of Glamorgan - Welfare Rights Team

Could you be missing out on money you are entitled to? In 2008/9 our local Welfare Rights team helped over 2,000 pensioners claim over £6* million pounds in benefit entitlements.

The friendly team takes telephone enquiries from older people directly, their families, carers, as well as social services and other health professionals. Quick questions can often be answered over the phone, and those identified as meeting criteria for benefit entitlement are visited at home or at the office in Fairwater. We complete benefit applications such as Council Tax Benefit, Housing Benefit, Attendance Allowance, Disability Living Allowance, Pension Credit, applications to the social fund, and other grants. We support people all the way through the process up to appeal, if needed.

About the team

This busy service started in November 2001 and has seen over 13,000 older people. The team consists of 7 paid staff and 14 valuable volunteers.



What will they ask me?

This will depend on the benefits you are interested in finding out about; for disability benefits such as Attendance Allowance and Disability Living Allowance, advisers will ask you questions about your health and how you manage with day-to-day life. For means-tested benefits such as Pension Credit, Council Tax Benefit and Housing Benefit, you will be asked about your income, and any savings you have. All the information you provide will be treated with the strictest of confidence.

How long does it take?

There is typically a waiting time of 2-3 weeks between requesting an appointment, and being visited at home. The service has been authorised by the Pension Service to allow the team to date claims from the date you asked us to help.

Are you missing out? If you want information on benefits for the over sixties please contact the team:

The Age Concern Welfare Rights Service on Tel: 029 2056 7883

Unit 14/15, Spectrwm Centre, Bwlch Road, Fairwater, Cardiff. CF5 3EF

Shop Volunteers Needed

Do you know of anyone who would like to help out in our shops and gain some retail experience?

Our charity shop at 13 Whitchurch Road, Cardiff, is a friendly and busy shop which is in desperate need of volunteers. The main tasks would be to serve our customers and to help to create our shop window displays, which we aim to change every week to attract new customers. Volunteers are also involved in putting out new stock and arranging shelf displays.

Shop volunteers need to be available 3-4 hours a week, on Mondays, Wednesdays or Thursdays, between 11.00am and 3.00pm. If you know of anyone who might be interested, please contact Susan Hodge on 029 20 616 765 or 029 20 620 992.

What's On in Llandaff

Insole Court is a hidden treasure in the heart of Llandaff. It is owned by the County Council, the gardens are open seven days a week; the house is open to the public on weekdays and for private functions at weekends.

It's the perfect place to relax, exercise or learn more about the heritage of the Insole family.

The house was re-opened after extensive renovations in Autumn 2008. The County Council manage the house as a community centre, offering educational classes and the Friends of Insole Court offer a range of lively social events. This includes a 50+ group that meet on a Wednesday morning.

Thanks to the help of Age Concern, the Heritage Lottery Fund and Cardiff Council, the Friends of Insole Court have a team of mature Welcome / Guide volunteers who are on duty most weekdays between two and four. They will help you explore the interesting heritage of the Insole family and their house.

You may also wish to visit and enjoy tea or coffee in the 'pantry' or outside on the south terrace when the weather is warm. The house is very busy but we are planning to offer a limited number of Heritage Tours to groups, by arrangement.

Insole Court has its main entrance on Fairwater Rd, Llandaff, opposite Rookwood Hospital. It is possible to park in the grounds; the house has disabled facilities. There are a number of buses that give reasonable access.

For more information see the Friends of Insole Court website at www.insolecourt.org.uk

For group bookings contact: Yvonne Apsitis at yvonneapsitis@btinternet.com



Looking for an Exercise Class?

But the Usual Active Class is not Suitable

Why not try EXTEND exercise training to music for the over sixties

We all get older; it does not have to be a problem. EXTEND teachers are especially trained to help you understand and overcome any difficulties that may arise.

You will learn to manage your own body, to maintain your independence whilst improving your general mobility, which will increase your strength and stamina.

You will have fun with coordination, and hopefully get back to enjoying some of your former activities.

Classes are welcoming - You learn at your own rate - the music is varied and often will bring back some happy memories.

EXTEND classes will always contain 20 minutes of seated exercise, but do not be discouraged as seated exercises can be very active. You will be very surprised at just how much active exercise can be performed whilst sitting in a chair.

Regular weekly classes are a great way of making new friends the sessions usually last for one hour with a small interval for tea/coffee and a chat. To find out more why not give the class in your area a ring and talk to the teacher or go along and visit the class

EXTEND

AREA:	CONTACT:	PHONE:	ADDRESS:	DAY:	TIME:
Barry	Health Shop	01446 732385	Hen Goleg, Barry	Thur	10.00 - 11.30 am
Canton	Chris Seaman	20624911	Methodist Church Hall, Conway Rd, Canton	Wed	1.30-2.30pm
Cathays	Judith Hornung	20461404	Maindy Swimming Pool, Crown Way, Cathays	Tues	10.45-11.45am
Dinas Powys	Gill Gapski	20530544	Dinas Powys Scout Hall, , Dinas Powys	Fri	10.00-11.00am
Ely	Wendy Joseph	20389758	Old Trelai Library, Bishopston Rd, Ely	Wed	1.30-2.30pm
Fairwater	Margaret Billing	20757302	Fairwater Cons Club, 61 Ely Rd, Fairwater	Mon	10.30-11.30am
Heath	Marie Lewis	20766374	Heathmead Centre, Heathmead Road, Heath	Tues	2.30-3.30pm
Lakeside	Diane Kendra	20 638703	Christ Church Scout Hut, Lake Road North, Lakeside	Fri	10.30 - 11.30am
Llandough	Diane Kendra	20638703	Llandough Community Hall, Llandough	Thur	2.30 - 3.30pm
Llanishen	Margaret Billing	20757302	Llanishen Baptist Church, Fidlas Rd, Llanishen	Tue	2.00-3.00pm
Llanrumney	Pat Davies	20735654	Eastern Leisure Centre, Llanrumney Avenue, Llanrumney	Fri	10.00-11.00am
Llanrumney	Chris Seaman	20624911	Eastern Leisure Centre, Llanrumney Ave, Llanrumney	Thur	11.00am-12.00pm
Llanrumney	Wendy Joseph	20389758	Eastern Leisure Centre, Llanrumney Avenue, Llanrumney	Tues	2.00pm
Llantwit major	Gill Gapski	20530544	Llantonian Hall, Llantwit major	Thur	10.30 am
Maindy	Chris Seaman	20624911	St Mark's Evangelical Hall, North Road, Maindy	Thur	2.00-3.00pm
Penarth	Margaret Billing	20757302	St. Augustines Church Hall, Albert Road, Penarth	Wed	2.30 - 3.30pm
Penarth	Gill Gapski	20530544	Brockhill Hall, Penarth	Wed	10.00-11.00am
Penylan	Judith Hornung	20461404	Penylan Library, Penylan Road, Penylan	Mon	10.30-11.30am
Radyr	Jill Smith	20618020	Radyr Guide Hall, Brynderwyn, Radyr	Tue	10.15 - 11.15am
Rhiwbina	Chris Moore	20799869	Rhiwbina Memorial Hall, Lon Isa, Rhiwbina	Thur	10.15-11.15 am
Rhiwbina	Chris Moore	20799869	Rhiwbina Memorial Hall, Lon Isa, Rhiwbina	Thur	11.30am-12.30pm
Roath	Mabel Gomez	20464408	Mackintosh Evangelical Church, Roath	Fri	10.30-11.30am
Splott	Diane Kendra	20638703	Star Leisure Centre, Splott Road, Splott	Wed	10 - 11am
Splott	Pat Davies	20735654	Star Leisure Centre, Splott Road, Splott	Tue	10.30-11.30am
Thornhill	Chris Seaman	20624911	Thornhill Church, Excalibur Drive, Thornhill	Mon	10.00-11.00am
Whitchurch	Chris Seaman	20624911	Ararat Baptist Church The Common, Whitchurch	Fri	10.30-11.30am
Whitchurch	Chris Seaman	20624911	Ararat Baptist Church The Common, Whitchurch	Fri	2.00-3.00pm

Age Concern

Advocacy Service	02920 683683	Hospital Discharge Service	02920 683693
Insurance Products	02920 527190	Counselling Service	02920 521125
Nail Cutting Service	02920 560952	Welfare Rights Service	02920 567883

Good Neighbours

Ely, Fairwater, Llandaff	02920 575775	Barry & District	01446 747654
Llanederyn, Roath, Cathays	02920 549478	Llantwit Major & Rural Vale	01446 795549
Canton, Riverside, Pontcanna	02920 683695	Radyr & Morganstown	02920 842404
Llanishen	02920 750751	Contact the Elderly	0800 716543
Dinas Powys Voluntary Concern			02920 513700
Rhiwbina, Whitchurch, Tongwynlais			02920 611285
Penarth & District Live at Home Scheme			02920 712516

Home

Age Cymru Handy Van	01255 473999	Care & Repair Cardiff	02920 473337
British Legion Handy Person	01480 478031	Care & Repair Vale	01446 704308
Gas Emergency	0800 111999	Electricity Emergency	0800 0520400
Cold Callers/Rogue Traders	02920 872059	Energy Advice Centre	08005 12012
Community Alarm Service	02920 614852	Housing Advice Unit	02920 871050
Home Energy Efficiency Scheme			0800 3162815
Fire Service - Free Home Safety Checks & Smoke Alarms			0800 3281830

Health

RNIB	02920 450440	RNID	02920 333034
Alzheimers Society	02920 480593	Dementia careline	02920 529848
Carer's Centre	02920 221439	Expert Patients Programme	02920 350620
Red Cross Equipment Loan	01443 844129	NHS Direct	0845 4647
Diabetes UK Cymru	02920 668276	NHS Equipment Collection	02920 712555

Cardiff Council

C2C Council Services	02920 872087	Emergency Duty Team	02920 448360
Cardiff Older People Scheme	02920 536222	Protection of Vulnerable Adults	02920 536436
Social services contact and Assessment Team			02920 536444

Financial

Benefits Enquiry Line	0800 882200	Pension Service	0845 6060265
Comsumer Credit Service	0800 1381111	National Debt Line	0808 8084000
Nursing Home Agency Fees	0800 998833	Housing Debt Helpline Wales	0800 1071340
Trading Standards	02920 872059	Consumer Direct	08454 040506

Transport

VEST Ring and Ride Service	02920 490325	Cardiff Bus Times	0871 2002233
St Johns Ambulance - Patient Transport Service			02920 449631

Advice

Cardiff Citizens Advice	0870 1264028	Vale Citizens Advice	01446 733924
Riverside Advice	02920 341577	Somali Advice Centre	02920 499916

A friendly and supportive monthly café for people with dementia and their carers.

Dementia Café is a place where individuals come to enjoy being out together and meet others who share similar circumstances. It is an ideal place to share stories, socialise and learn more about dementia and available services over light refreshments.

Dementia Café runs in two locations:

- The first Friday of each month from 10am until 12 noon at the Llanrumney Library on Countisbury Avenue, CF3 5NQ.
- The last Friday of each month from 1pm until 3pm at the Age Concern Café, Holton Road, Barry.

For further information please contact 02920 434960.

Alzheimer's Society Carer's Support Groups.

Carer support groups allow carers to meet on a regular basis to discuss their caring situations, socialise, share information and offer each other support. They are facilitated by Alzheimer's Society staff.

Current Carers Group: Held on the 2nd Tuesday of each month between 7pm and 9pm at Oldwell Court, Ty Gwyn Road, Penylan. Transport is available and they can offer care for your loved one at Sunrise while you attend the group, however please let them know in advance if you will be attending so they can organise the care.

Sons and Daughters: Specifically for children / grandchildren and is held at Oldwell Court, Ty Gwyn Road, Penylan on the last Thursday of each month between 7pm and 9pm.

Afternoon Tea Group: For carers currently in a caring role. Held at Sunrise Senior Living, Cyncoed Road between 1pm and 3pm on the 1st Thursday of each month. They can offer care for your loved one at Sunrise while you attend the group, however please let them know in advance if you will be attending so they can organise the care.

For more information please contact Kim Pena on 02920 434960.

Touch Trust "Keep Moving" - For health, happiness, relaxation and positive thinking.

You may not be 21 anymore but if you're keen to feel energised and healthy and to have some fun, then come and join our movement group which can be as gentle or as physical as you like.

Age and ability makes no difference and being over 50 is a bonus!

"...fulfilled my soul and gave me the best night's sleep I've had in months"

£5 per session. (No booking necessary)

2nd and 4th Thursday of every month, 4.30pm—5.30pm

Wales Millennium Centre, Bute Place, Cardiff Bay,. CF10 5AL 029 20 635660

Email: dave.morris@wmc.org.uk

Strictly Come Dancing (with cake) at Healthy Wealthy and Wise

Do you want to have fun, meet new people and keep fit without even realising it? If so why not come along to the Old Trelai Library Building on Bishopston Road in Ely and try your hand at either line dancing or modern sequence dancing. Both groups are very friendly, welcome singles and if you are a man you will be spoilt rotten.

Line Dancing, Friday Morning between 10.30am and 12.00
Cost £1.50

Sequence Dancing, Friday Afternoons between 2pm and 4pm
Cost £1

Tea & cakes are also available during the break.

Bring along your copy of Life Times and for new members your first class will be free. For more details please phone 02920 578368.



Craft for Life

In January 2010 docrafts teamed up with Cancer Research UK for the Craft for Life campaign. This new campaign calls on 'card crafters' – people with a passion for card-making – to support the charity by creating one-off card designs that will then be sold in Cancer Research UK's shops.

docrafts also hope to inspire a new audience of crafters through the Craft for Life campaign and hope that the unique, hand-made cards will raise more than £120,000 to support the life-saving work of Cancer Research UK.

docrafts have created a bespoke range of crafting products for Cancer Research UK, with a percentage from the sale of each product being donated to the charity.

How you can get involved in Craft for Life

Create your card. All cards must be A6 in size, they can be of any theme using products of your choice but the inside of the card must be left blank.

Pop your card in a specially designed 'card bag' which you can pick up from your local Cancer Research UK shop or Creativity! Store.

Donate your handmade card to your local Cancer Research UK Shop where they will be displayed and sold in store for £1.

Crafty Devils and Knitastic at Healthy Wealthy and Wise - Ely

For beginners and improvers come along on Monday mornings to the Old Trelai Library Building on Bishopston Road in Ely and develop your Tapestry, Crochet, Needlework, Craft and Decoupage.

Mondays 10am until 12 noon. Cost £1

Bring along your copy of Life Times and for new members your first class will be free. For more details please phone 02920 578368.



Good Neighbours Tea - Roath

Are you over 60 ? Would you like to meet some new people, have a chat and listen to interesting speakers? If so, why not go along to "Good Neighbours Tea" at the Mackintosh Evangelical Church in Roath (61-63 Mackintosh Place, Roath, Cardiff). They meet on the 1st Sunday of each month between 4.45pm and 6pm and serve a traditional tea. If you would like to know more please phone Jenny on 02920 495639.

Ely Whist Club at Healthy Wealthy and Wise

Whether you are a novice or an expert there is a place for you at Healthy Wealthy and Wise. Come along to the Old Trelai Library Building on Bishopston Road in Ely on Monday afternoons and join in our weekly whist drive.

Mondays 1.30 pm until 4pm Cost £1 Tea & biscuits included.

Bring along your copy of Life Times and for new members your first class will be free. For more details please phone 02920 578368.

Eisteddfod for the 50 Plus

Age Concern will be holding its Annual Eisteddfod for the 50 plus on Wednesday 12th May 2010 at the Western Leisure Centre, Ely. If you wish to compete, please see the entry form included with this magazine or phone 02920 578368 for more details. This free event will be open to the public for viewing from 12.30pm to 4pm.

Action Against Burglary Roadshows

Do you feel vulnerable in your own home? Do you worry about being a victim of burglary? Age Concern would like to invite you to attend an Action Against Burglary roadshow which will provide information and advice about home safety issues. There are two events planned:

Tuesday 16th March 10am The John Reynolds Centre, Shaw Close, Llanrumney

Wednesday 17th March 10am The Old Trelai Library, Bishopston Rd, Ely.

There will be a performance by Small World Theatre Company, refreshments will be provided and a free goody bag for the 1st 100 attendees.

Strictly Golden Oldies Tea Dance with Stan Stennett

Friday 9th April 1.30pm-4.30pm St David's Hall, The Hayes, Cardiff

Friday 7th May 1.30pm-4.30pm St David's Hall, The Hayes, Cardiff

Join everyone's favourite, Stan Stennett, for an afternoon of dancing and fun at his Strictly Golden Oldies Tea Dance. Enjoy more than two hours of dancing to both live and taped music, featuring artists and bands that you know and love, ideal for taking your partner on to the floor. Plenty of surprises along the way too!

The £5 admission will include a cup of tea and a Welsh cake; further refreshments will be available to purchase. Tickets are limited so book yours early, on 029 2087 8444.

Age Concern Guaranteed Funeral Plan

**Freeze
the cost
of your
funeral**



- Guarantees to meet cremation funeral costs in full
- Keeps your money secure
- payment options available

**For a FREE Age Concern Guaranteed
Funeral Plan Guide pop into:**

Age Concern Cardiff and the Vale of Glamorgan
91-93 Caerphilly Road, Birnghrove
Cardiff CF14 4AE

Or call us on:

Open Mon & Fri - 4.30pm

TAM Telephone: 029 2052 7190

AGE
Concern