

Brampton and District 50+ Forum

Meeting held on Tuesday 27 March in Brampton Community Centre.

A group of about 30 members, including 4 new members, were present for the soup and sandwich lunch and about 40 members attended the meeting which had the theme 'Healthy Finances'.

The Chair, Ann Oswin, welcomed the members and then drew their attention to:

1. An outing , 'Daffodil Tour', visiting Keswick and Silloth on Thursday 12 April leaving 09:45 from Newtown, Irthington. 016977 2767 for details.
2. From 1 April 2007 the Stagecoach 'Now' card needs to be validated. This can be done on your first journey using the card after 1 April; the process takes about 20 seconds. Some cards cannot be validated – this will not affect your right to travel – and a new card should be obtained from the council offices.
3. The British Red Cross loan equipment service has moved to Unit 11, Clifford Court, Cooper Way, Parkhouse Business Park, CA3 0JG (near Asda).
4. 'Who's Helen'. The informal feedback from the performance and discussion which followed has been positive. Ann has information about 'Cruise', the bereavement care organization mentioned during the discussion.
5. As mentioned in the invitation to the Forum meeting, Julian Legat, County lead for user and carer participation for adults, older adults, and adults with physical disabilities, has invited members of the Forum to work with the directorate. If anyone is interested in being involved, please let Ann know.
6. The 'Hear Centre' based in Carlisle, provides a hard of hearing clinic – helping with battery changes, providing advice on equipment – on the first Friday of the month at Brampton Hospital.
7. Attempts are being made to close the path from Jockey Shield to Low Hynam. Forms to support the claim that there has been public access for at least 20 years were available for members to complete and submit.

The Chair then introduced the first speaker, Judith Wilkinson from the Pension Service. Though the 'local' centre is in Burnley, there are 25 staff in Cumbria whose job is to promote the take-up of benefits and allowances by those over the age of 60 who are entitled to them. Judith gave details of the state pension, pension credit, attendance allowance, disability living allowance and carers allowance and explained the circumstances under which benefits and allowances are given. She was keen to make clear that the Pension Service now actively encourages people to claim what they are entitled to and that it now works with partner groups to avoid the same personal information being collected several times.

The second speaker was Lesley Ann Walsh of the Citizens Advice Bureau. She gave a brief history of the CAB and explained how it operates. It has two aims: to help individuals to sort out problems; to report cases and lobby Parliament where the law seems to be wrong. It provides a free and confidential service; it is an independent charity, receiving some money from local authorities. The staff, mainly volunteers, try to empower people; after reviewing a client's situation they try to provide a range of options; the client then decides what they would like to do. The local CAB is based in Carlisle with centres in Botcherby, in the Cumberland Infirmary and at the Carlton Clinic. Lesley Ann is a debt worker; 40% of clients have debt. She outlined the changes in circumstance which might lead to debt problems and the debt process which she follows.

Steve Coyles, the final speaker, is an independent financial advisor. He explained that high street banks had high targets to meet and that this would influence the financial advice they gave. After making us aware that certain aspects of our financial affairs need to be monitored on a regular basis because of changing circumstances, he answered questions on a wide range of topics including enduring power of attorney (the regulations become more complex in a few weeks time), making a will, tenants in common, isa allowances, equity release, tax-free gifts.

After thanking the speakers, all of whom were willing to stay to answer individual questions, the Chair closed the meeting with an invitation to tea and coffee in the café area.

The next 50+ Forum meeting, the AGM, is on Tuesday 22 May 2007.