

Brampton and District 50+ Forum

Report of the Annual General Meeting held on Tuesday 25 September 2007 in Brampton Community Centre.

Nearly 40 members were present for lunch and a similar number attended the meeting.

In the absence of Maureen Granville, Ann Oswin took the chair and welcomed the members.

Valerie Stevenson of Age Concern told members:

that she had information about movement-activated night lights;

that free testing of electric blankets was available in the community centre all day on Thursday 11 October;

and that she had a few energy saving light bulbs which members could take.

Other news and updates:

- Help the Aged is seeking the views of older people on driving as later this year the Government will be considering whether to change the licensing regime for older drivers. [A questionnaire 'Keeping on the Move' is available online.]
- Mobility plan for pedestrian access for Brampton. Jean Taylor, Jean Davidson and Ann Oswin attended a meeting and were listened to. Unfortunately, this plan has no funding attached to it.
- Help the Aged have a new collaborative programme, called *My Home Life*, aimed at improving the quality of life of those who are living, dying, visiting and working in care homes for older people. Information is available on their website: www.myhomelife.org.uk
- Reaction to poverty statistics. If all those eligible for basic benefits such as council tax benefits received them automatically rather than having to apply for them, 500000 pensioners would be removed from poverty and 500000 would be removed from deep poverty.
- Cumbria Primary Care Trust. A release to the public about the changes to local health provision had been expected on 19 September but this did not occur. However some general principles had emerged, namely:
 - the PCT will endeavour to make care closer to home;
 - there is a commitment to sustainable care;
 - 'rurality' is a key consideration;
 - there will be 130 - 170 beds in the community in Cumbria (Brampton hospital will be part of this);
 - community hospitals will be developed to include one or more of: minor injury unit, health and social care, respite care, podiatry.

There will be a 14-week public consultation beginning 27 September including 1000 telephone questionnaires and an action line. The director is willing to talk to the Forum as part of the consultation process - though it may not be possible to arrange this before our November Forum meeting. [However there will be a public meeting on Wednesday 24 October from 5-8 pm in the Brampton Community Centre.] [More information is now available on the website: www.closetohome.org.uk]

Ann introduced our guest speakers Steve Coyles and Alistair Richards, independent financial advisors, from Lock Fuller in Carlisle. Steve reminded us of the difference between independent and tied advice and picked up points from recent newspaper articles about money marooned in so-called zombie funds - money invested in companies that were once household names but are now not active. He stressed the importance of carrying out regular checks on your financial arrangements. On his last visit to the Forum Steve had explained the changes to enduring power of attorney which will be introduced at the beginning of October and on this visit outlined the new arrangements. Alistair then gave an overview of equity release. He explained that for those who have a high value property it is a useful method of converting some of this equity into money that can be spent and so reduce the chance of paying inheritance tax. He described some of the schemes available and, because there were pitfalls to be avoided, stressed the importance of seeking independent advice.

The meeting ended with tea and biscuits. **The next 50+ Forum meeting is on Tuesday 20 November.**