

Senior Citizens Forum Newsletter February 2019

Message from the Chairperson, Celia Steventon

Hello again, I hope you are well and looking forward to some brighter warmer weather. Our two Christmas dinners were a huge success and we will be repeating them again in December 2019, so look out later in the year for details.

This time of year is for looking at where you are and where you want to be in the future and this is what the Management Committee is busy doing in relation to the Forum. We have set up a small group to look at increasing our newsletter distribution and would welcome ideas of where to deliver to, as well as volunteers willing to help us deliver them. See page 5 for more details.

Our next forum in April will be about Recycling, (see page 4). In February we heard about the new Healthy Hearts campaign. We are hoping to start a Health Action Group, (page 5), so if you feel this is something you would like to get involved with, let us know.

That's all for now, looking forward to meeting you at our events throughout the year.

Events

Our next event will be Monday 15th April 2019, 10.30am - 1.00pm, doors open at 10am at The Wakes, Oakengates, TF2 6EP

Event is open to all, members and non-members, free entry. Free light buffet lunch and refreshments.

Come and join us, everyone welcome!

Recycling & reducing plastics waste - Our guest speaker will be Ruth Jones, Communications & Engagement Officer, Veolia UK, who will explain the journey our recycling materials take after being collected from our homes.

Ruth will explain what and how we can recycle, and answer those questions such as, 'Do I have to remove the label from the bottle?'

We're also hoping to be updated on Veolia's latest initiatives to manage plastics waste.

Beware of Rogue Traders

Reports have been received from south Telford of two men knocking on people's doors claiming there is a hole in the roof that needs to be repaired. These people are not professional roofers and are intent on getting you to pay a large amount of money for work that isn't needed.

For work that you know needs doing at your property, the advice is to use tradespeople whom you have contacted yourself. Check Trading Standards Accredited website which lists honest and reliable businesses at www.tsaccredited.co.uk or tel 01952 381818.

If you think a rogue trader is working in your area, please report it immediately by calling one of the numbers below:

Citizens Advice Consumer Line 03454 04 05 06

Trading Standards on 01952 381999

Police 101 (non-emergency)

The Forum needs you!

Health Action Group

The Forum is hoping to set up a new Health and Social Care Action Group comprising a group of volunteers drawn from the membership. The group will meet every two months to discuss and understand the effectiveness of local health and social care for senior citizens in Telford & Wrekin, responding to members' concerns and experiences of aspects of the services where the needs of older people are not being adequately catered for.

It would maintain working relations with Healthwatch T&W, Age UK Shropshire, Telford & Wrekin, the local Alzheimer's Society as well as any other similar organisations. Some members of the group may at times represent the Forum at meetings, boards and working groups. If you would like to find out more and would be willing to attend an initial meeting, please get in touch. (see below)

Helping others to get connected?

We're looking for volunteers interested in helping older people learn to use a computer, laptop, tablet or smartphone. We're not after IT experts and we don't expect you to have all the answers, just to be reasonably confident using technology and able to spare two hours per week. Our pupils include absolute beginners, but also people wishing to gain more confidence, practice while getting support and learn to get more out of their device.

Help us spread the word.....and reach more people.

Are you able to spare a couple of hours every two months to help us distribute this magazine, leaving a number of copies in a few venues such as medical practices, dentists, community centres, churches, opticians, cafes etc? You will need to use your own car, but we will pay expenses to cover your petrol costs.

We are particularly keen for volunteers who either live in or close to the following areas, or are happy to travel there: Dawley, Coalbrookdale, Coalport, Ironbridge, Jackfield, Hollinswood, Randlay, Brookside, Lawley, Wellington, Priorslee, Oakengates and Much Wenlock.

If you think you can help or would like to find out more about any of the above, give us a call on 07932 828333 or 07552 975676, email enquiries@twseniors.org.uk

Environment & Transport Action Group by Dave Wright, Chair of ETAG

Resurfacing our Roads

There are two main types of resurfacing used within Telford & Wrekin. The first involves removing and replacing the existing surface and is referred to as “inlay” resurfacing. Within the borough, most of the resurfacing work carried out is inlay.

The second is “overlay” resurfacing where the contractor lays the new surface on top of the old one. Overlay can be used on all roads but can cost more due to the difficulty of raising kerbs and footways and adjusting drains or manhole covers. You therefore find most of the overlay resurfacing is carried out on rural roads where there is usually less adjustment required.

Both normally use a thick layer of material, from at least 30mm thick up to 100mm or more. Both methods replace an old tired worn out surface with a new flat one, thus restoring texture and grip, improving ride and safety and extending the life of the road.

Approximately 2 weeks before the council contractors start work on road surfacing, advance warning boards are placed on site. The council also delivers notices to all the properties which could be directly affected by the work a few days before it starts, depending on weather conditions and any advance patching and preparation being completed on schedule.

ETAG often gets asked by members if they will still be able to drive to their home during resurfacing work. The council has informed us that access for residents and for emergency vehicles should be maintained during the work being carried out. They do point out that some parking on the highway could be restricted during resurfacing work.

The other question we often get asked is about why the road markings are not put back straight away after resurfacing work. We’re told that there needs to be a bedding in period before road markings can be re-painted, on average one month after the work is completed. The contractors will put up road sign notices warning road users that there are no road markings.

The Blue Badge Parking procedure for Telford Town Centre car parks has changed

...to help make your shopping experience as stress free as possible.

All Blue Badge holders must now register to obtain a Blue Badge Parking Pass which can then be used at the car park pay machines without the need to visit the customer service desk.

Blue Badge holders must register at the Shopmobility unit, located on Red Oak car park. There will be a £5 administration fee for registering and you will be issued with a Telford Centre Blue Badge Parking Pass which can then be scanned at the car park machines to redeem 1hour free parking when you visit.

Winter Driving - take care

When snow falls most of us opt to stay indoors or only venture out on foot. But if you do need to drive in snow or icy conditions, follow this useful advice from the RAC. (www.rac.co.uk)

It is illegal to drive without full visibility, so clear all your windows, brush snow from the roof and bonnet too and check your wipers are free to move.

Check your tyres for adequate tread. If you live in a rural area it might be worth changing to winter tyres with deeper tread.

Use good quality screen wash and de-icer and have a lock de-icer or an oil-based lubricant to free a frozen lock.

Sunglasses can help to reduce the glare.

Carry a shovel in your car and a square of carpet that you can put under your wheels should you get stuck.

Have hat and gloves, torch, wellies and thick socks in case you have to leave your car, and for a longer journey ensure you have a blanket and some food and drink.

The most important thing is a charged mobile phone with the number of your breakdown service stored in it so you can always call for help.

Accelerate gently, use low revs, move off in second gear, keep speed down, gear changes and braking smooth and gentle and maintain safe stopping distances.

Quick money tips for 2019 and how to get help online

Looking the best for interest for your savings?

With interest rates at horrendous lows, it's not easy finding the best accounts. Martin Lewis' website www.moneysavingexpert.com/savings/savings-accounts-best-interest gives lots of useful advice and lists the best accounts currently available.

Is it a good time to go for fixed rate savings?

Interest rates have risen slightly over the past few months but further rate rises could be slow and Brexit could send them either way. If you do choose a fixed rate, it's best to do it for a short time, then you don't lose out for long if rates do go up during the fixed rate period.

Do over-50s' savings automatically mean better rates?

Some banks offer special accounts for over-50s or 60s, but sadly, these can often be beaten elsewhere.

Should I pay off debts before saving?

Debts usually cost more than savings earn, so it's best to pay them off first. Find more advice at www.moneysavingexpert.com/savings/pay-off-debts

Should I transfer old cash ISAs?

If you've been saving money in tax-free cash ISAs, you have a right to transfer them to attract better interest. However all savings are now paid tax-free and cash ISA's can no longer offer the best rates.

Can I reclaim a 'lost' account?

Billions of pounds lie unclaimed in old bank accounts, pensions, life assurance, premium bonds and investments. In fact there's so much lost cash, the Government set up a 'Big Society fund' for social and community causes using cash in accounts that have been dormant for more than 15 years. You can easily check online, don't pay anyone to do this for you. See www.moneysavingexpert.com/reclaim/reclaim-lost-assets-free

People claiming pension with younger partners

will only be able to make a new claim for pension credit when both partners are over the state pension age, under new rules set to come into effect on 15th May. If you already claim pension credit and your partner hasn't reached the qualifying age, you won't be affected by the change and will carry on receiving it for as long as you're eligible. You'll also carry on getting it if you apply to start receiving pension credit on or before 14 May 2019, even if you have a younger partner – so if you think you're eligible, make sure you apply as soon as possible. See www.moneysavingexpert.com/savings/pension-credit

There are many more websites offering money advice including:

www.moneyadvice.org.uk

www.citizensadvice.org.uk/debt-and-money

www.money.co.uk

Forum Computer drop in sessions (free)

Butter Cross Court, Stafford Street, Newport, TF10 7UD
Hartshorne Court, Burton Street, Dawley, TF4 2BY, Wed, 10am - 12noon
Oliver Court, Ladycroft, Wellington, TF1 3BU, Wed, 2pm - 4pm
The Hub on the Hill, Southgate, Sutton Hill, TF7 4HG, Mon, 2pm - 4pm

Call us on 07932 828333/07552 975676 for more details.

We offer help for all abilities, using our computers or your own, on laptops, tablets and smartphones. We provide the opportunity for you to practice, gain more confidence and chat to others. We also help with problem solving, online safety advice and computer clean up, email, video calling such as Skype, social media, searching online, shopping, photos and much more. No need to book, just turn up!

New seated exercise session gets off to a flying start!

Low impact gentle exercise, fun and a great way to get fitter and meet new friends. Exercise to 60s and 70s music. 45 minutes of exercises for the over 50's, all abilities welcome and exercises adapted where needed. Followed by tea & coffee.

Tuesdays 1pm - 2pm The Wakes, Oakengates, TF2 6EP

Exercise session led by Sarah Gamble-Warner

Also open to adults who cannot access mainstream activities because of a disability or health problem. If you have any queries regarding the session, please contact Sarah on 07821 739943.

Why not come along and have a go?

Everyone can enjoy their first session free, followed by a charge of £2.50 per session, to include a hot drink. Free parking available and close to Oakengates Bus Station.

Please note - there will be no class on February 26th

Senior Social @ The Wakes

Every Thursday at 1.30pm

A weekly session, with a varied programme which will include activities, films, talks and food. The group launched with a film afternoon on 31st January, showing 'Darkest Hour', a WW2 drama charting Winston Churchill's early years as Prime Minister. The second session on 7th February included a hot two course lunch.

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|----------|---------------------------------|-------|
| Feb 14th | Boccia/Curling | FREE |
| Feb 21st | Guest Singer | £2.50 |
| Feb 28th | Bingo & Cake | £2.50 |
| Mar 7th | Film & Cake (booking required)* | £4 |

All activities will come with complimentary tea & coffee *For film tickets visit The Wakes TF2 6EP or online at www.thewakes.org.uk

A joint initiative between the Forum and The Wakes

Are you drinking enough fluid?

Dehydration means your body loses more fluids than you take in. If it isn't treated it can get worse and become a serious problem. Older people are more at risk of dehydration.

Symptoms

- Feeling thirsty
- Dark, strong smelling urine
- Feeling tired
- Feeling dizzy or lightheaded
- Dry mouth, lips and eyes
- Urinating less than 4 times a day

Common risk factors for dehydration

- Older age
- Diabetes

Requiring assistance with foods and fluids
Incontinence
Cognitive impairment/confusion
Depression
Multiple medications, particularly diuretics
Drinking too much alcohol
Decreased thirst
Acute illness, diarrhoea and vomiting

Drink more fluids when you feel any dehydration symptoms. Water is best but if you don't like drinking water any fluid will do, but avoid caffeine, alcohol and sugary drinks.

Keep taking small sips and gradually drink more if you can, especially after exercise. You can also increase your intake of foods that contain a lot of fluid, such as fruit and vegetables, milk-based foods and soup.

Drink more if there is a higher risk of dehydrating, such as if you're on holiday in a warm climate or have a virus or infection. If you're vomiting, sweating or you have diarrhoea, you will be losing too much fluid, and need to put back the sugar, salts and minerals that your body has lost. Your pharmacist can recommend oral rehydration sachets.

Call 999 or go to A&E if you, or an elderly friend or relative

feels unusually tired
is confused and disorientated
feels dizzy when you stand up and it doesn't go away
hasn't urinated for 8 hours
has a weak or rapid pulse
is having have fits (seizures)

These can be signs of serious dehydration which need urgent treatment.

Call 111 if you're not sure or speak to your GP or pharmacist.

Fundraising Curry Night

Saturday 23rd February at 7.00pm, All Saints Parish Rooms, Wellington, TF1 3HA

Tickets £10 per person, you may bring your own alcohol.

All proceeds to Christians Against Poverty, CAP Debt Centre Telford

For tickets contact Rira Church, 01952 254194 or Bella Sohi, 07861 425952, or All Saints Parish Office 01952 248554 or St Johns Church, Muxton 01952 670033

The Disappearance of Eliza Grey

A performance of an inventive and entertaining show exploring the issues around dementia-friendly communities.

The play lasts for around 90 minutes with an interval with tea & cakes.

Sunday 19th May 2019, 4pm at St Andrews Church, Church Street, Shifnal, TF11 8AB. Book your free tickets at www.elizagreyschifnal.eventbrite.co.uk or tel Sarah on 07982 248949

Warm Welcome on Wednesdays

Music, chat, a cuppa and cake!

Inviting anyone living with dementia or memory problems.

Meets 1st Wednesday of the Month 1.30-3.30pm at Newport Parish Rooms, New Street TF10 7AX

Contact Hilary Griffin 01952 810892 for more information

Churches together in Newport

Welcome to Wellbeing Madeley Community Café

Wellbeing Café is a community café providing a safe environment for people to access a warm meal and drinks at low cost, information, advice and guidance on health and social care related questions, plus use of the internet with SKYPE facility, and assistive technology equipment to try before you buy.

Now open at 32 High Street, Madeley, Telford TF7 5AR

For more information please contact

debbie.stewart@tandwcvs.org.uk or 01952 916035

Age UK Afternoon of Entertainment 2019

Age UK Shropshire Telford & Wrekin is delighted to announce the theme for the Afternoon of Entertainment 2019 will be Sparkle & Glamour, so make a date in your diary and prepare to come dressed to impress.

Tues 14th May 2pm - 5pm, Oakengates Theatre, TF2 6EP

Tickets will go on sale from March.

tel 01952 201803, ext 002

email telford.enquiries@ageukstw.org.uk

www.ageukshropshireandtelford.org.uk

Coffee & Chat at Coalbrookdale Community Centre

Come along for a coffee, chat and cake, everyone welcome. Wednesdays 10am - 12noon, £1.00 contribution.

For more details please contact Pam on 01952 433632

Coalbrookdale Community Centre, 2 Wellington Road, Coalbrookdale TF8 7DX

Become a Scam Marshal!

A Scam Marshal is any resident in the UK who has been targeted by a scam and now wants to fight back and take a stand against scams. Scam Marshals do this by sharing their own experiences, helping others to report and recognise scams and sending any scam mail that they receive to the NTS Scams Team so that it can be utilised as evidence in future investigative and enforcement work. This work by Scam Marshals plays a huge role in helping to stop the scam mail altogether. To sign up visit www.friendsagainstscams/scammarshals

To move or not to move....? That is the very hard question!

Do you often think about moving home but find the idea and even just making the decision very overwhelming?

You may have been in your home for several years, raised your children there, and know the neighbours and the area very well. You will probably have collected a lot of possessions and wouldn't know where to start sorting it all out. Moving may seem very daunting, an emotional as well as a practical upheaval. However there may come a time when your current home is no longer suitable.

The layout of your home could cause problems in the future, too many stairs and too difficult to keep clean. If you choose to stay you could perhaps have some adaptations done, someone to come in to help with the housework and a personal alarm to call for help if you need urgent assistance.

On the other hand your home may be too big for you and costly to maintain. The garden may be bigger than you can now cope with and starting to look uncared for. When you have to give up driving, you may be a long way from the bus stop and local shops.

www.housingcare.org

is an independent website run by the EAC, Elderly Accommodation Council, and offers lots of advice about housing issues, including making your decision and searching for suitable accommodation. They have a handy interactive online tool, HOOP (Housing Options for Older People) to help you consider these issues. Find it at www.hoop.eac.org.uk/hoop/start.aspx

You could consider.....

Downsizing

Selling a larger home could release some equity which could provide you with some extra cash to top up your pension. It will be sad to say goodbye to the family home but once moved, you'll welcome the advantages of a smaller home which is easier to look after, cheaper to heat, and from where you can easily get to family and friends and places you go to frequently.

Renting

On the plus side renting means that you can move more easily in the future if, for instance, you need or choose to move into a housing scheme, and the landlord will be responsible for carrying out repairs.

Most rents run on a short-term contract, however many landlords prefer a tenant that wants to stay for a long term, although there's always a possibility that the landlord could end the tenancy after the contract term has expired.

Tenants have to pay a deposit and a month's rent in advance. Rents can increase and other conditions can change, but the landlord has to give you adequate notice.

Monthly rent has to be paid but after selling your home, you could invest the capital and draw off a little every month to pay the rent but have spare money to spend and help family members if you wished.

Moving into a housing scheme

There are several housing schemes available that offer a place to live for those who want the peace of mind of knowing that support is available. Residents can still live independently in their own homes and make new friends within a community setting. They can maintain a quality of life, but access care if and when it is needed.

If you're thinking of this option make sure you visit lots of schemes and ensure they tick the boxes for what you need, including making sure they allow pets if you have them, and whether they allow family and friends to stay overnight if that's important to you.

Housingcare.org website has lots of useful advice about moving into a housing scheme, plus a directory of schemes for you to search through.

In preparation for that future move...

Try decluttering bit by bit and be realistic about what you really need for the future. Then either sell items, offer them to family and friends, give to a charity shop or recycle. If you are moving soon, draw up a plan of your new home and decide what will fit in. Save boxes and bubble wrap and ask friends to save them for you too.

The winter months can play havoc with our health

At this time of year we tend to spend a lot of time focused on our physical health as colds, 'flu and other bugs seem to be everywhere. Most of us make an effort to take care of ourselves and reduce the risk of getting ill but do we ever stop and think about making the same effort with our emotional health?

You may be trying to cope with things such as arthritis, bone pain or lung conditions. How often have you planned to go out, but taken one look at the weather and decided you're better off indoors? Or tried to stick to your usual routine, but found the damp brings on your COPD symptoms, so have to cancel?

Then comes the inevitable slump in mood. "I hate the winter", we say, as we book another GP appointment, struggle to find motivation to do anything, or worry about our health. It's a vicious cycle: the worse we feel, the less we do, and the less we do, the worse we feel.

More and more research is becoming available that shows our mind and body are linked, and what affects us mentally also affects us physically. The stress of the season, the cold days and dark nights

can all contribute to us feeling run down, overwhelmed and low, but there are things we can do to take care of our minds, as well as our bodies.

Telford Wellbeing Service is a free NHS facility, aimed at improving emotional wellbeing. We're here to help you learn skills and techniques to reach your goals: whether that be finding more motivation for hobbies, lifting your mood or worrying less. Our aim is to help people learn techniques to break the cycle; by changing what we're doing and how we're thinking, we can change the way that we feel.

The link between our mind and body is particularly important if you have a long-term health condition. Telford Wellbeing Service run a specialist project for those with diabetes, respiratory conditions such as asthma and COPD, and muscular-skeletal conditions such as arthritis and chronic pain, focusing on helping people claim back their quality of life, as well as their physical health.

If any of this is sounding like it might be useful to you, ask yourself the following questions: Over the last 2 weeks have you.....

often been bothered by feeling down or hopeless?
lost interest in, or stopped enjoying things that you previously enjoyed?
been bothered by feeling nervous, anxious or on edge?
been unable to stop or control worry or other distressing thoughts?

If you answered "Yes" to any of the above, you may benefit from support from our service. We can also help with other areas, such as:

Changes in sleep or appetite.
Lack of self-care (e.g. not washing, eating properly, taking prescribed medication etc.)
Withdrawing from or pushing away family and friends.
Making excuses not to face situations that were previously ok.
Increased irritability, frustration or moodiness.
Snowballing patterns of negative or distressing thoughts.

To find out more about how we can help, give us a call on 01952 457415. A member of our admin team will take your details and offer you an assessment, usually conducted by telephone, where you discuss your concerns and goals with one of our wellbeing practitioners. We'll offer an assessment to anyone aged 16 or over, registered with a Telford and Wrekin GP.

Taking care of our health is vital, no matter what the time of year. But to be completely healthy, we must make sure we look after ourselves emotionally, not just physically. If you would like more information, please feel free to check out our website at telfordwellbeingsservice.sssft.nhs.uk. We look forward to hearing from you soon.

Help to save free TV for older people

The BBC is considering removing the right to free TV licences for the over 75s. For over a million of the oldest people in our country, television is their main form of company and now it's under threat.

Help support the campaign by signing the petition at:

www.ageuk.org.uk/our-impact/campaigning/save-free-tv-for-older-people

or write to your local MP at House of Commons, London SW1A 0AA

Seniors Gym Club Over 55's FITNESS AND RHYTHM

Looking for a friendly group, where you can meet new people and keep healthy at the same time?

Join us for our new low impact fitness and rhythm sessions

Wellington Civic Leisure Centre, TF1 1LX
Tuesdays and Fridays 2pm - 3pm

£3.00 per session (first session free) £12 annual membership

For more information please contact 01952 825239/595690

For the Record

Hosted by Forge @ The Wakes Oakengates TF2 6EP

Come as you are or start a conversation by bringing along a favourite album, cd, bootleg tape, gig tickets or memorabilia.

First Thursday of every month, drop in between 6pm and 9pm.
Free regular event, starting 7th February.
Café & Bar open. For more information contact
communications@forgeurbanrevival.co.uk or tel 07715 667975

FOLLOWING THE GREAT WAR – THE YEAR 1919

By Dave Wright

During the last 6 editions of the Forum we have looked at the different battles during the year 1918 and in our last edition we looked at women in work during the war years. In this edition we are moving on to the year 1919.

One of the major events in Italy was Benito Mussolini creating the Italian National Fascist Party (Partito Nazionale Fascista, PNF), formed in November 1919 but not ruling Italy until 1922 when the fascists took power. They then ruled until 1943 when the March on Rome took place and Mussolini was deposed by the Grand Council of Fascism.

The PNF was rooted in Italian Nationalism with the aim to restore and expand Italian territories. Extra territories were deemed necessary for a nation to assert its superiority and strength. The Fascist party wanted the world to believe that like ancient Rome, Italy once again would have its own empire, providing living space for Italian settlers and establishing control over the Mediterranean Sea.

A very important world event was the number of conferences that took place in the Palace of Versailles from January 1919 to January 1920, resulting in the Treaty of Versailles. The conferences involved 55 countries and one spin off from this was the formation of the League of Nations, the predecessor to the United Nations. During the break-up of territories resulting from the Treaty of Versailles, Britain and France took control of several of the Turkish Empire's territories including Palestine, Lebanon and Syria. The Treaty of Versailles was never ratified by the US Congress, so was therefore seen to be Eurocentric.

The first woman elected to the British Parliament was Constance Markiewicz, however she never took up her seat because of her Irish nationalist views, similar to Sinn Fein today. The first to take up her seat was Lady Astor, in fact an American by birth, born Nancy Witcher Langhorne in Danville, Virginia. She was the 8th of 11 children born to the railroad businessman/tobacco auctioneer Chiswell Dabney Langhorne and his wife Nancy Witcher Keene. Nancy moved to England when she was 26 and her second husband was Waldorf Astor who was given a peerage to the House of Lords.

In the next edition we will look at more events happening in 1919.

Lest We Forget

Join us today! Become a member of The Forum

To become a member of the Senior Citizens Forum, either phone 07932 828333/07552 975676 or email us at enquiries@twseniors.org.uk or follow the link 'Contact Us' on our website www.twseniors.org.uk

Membership is free and open to people resident in the area, in middle and later life, or anybody with a particular interest in older people's issues.

As a member you will, unless you notify us otherwise, receive our newsletter every two months by post or email.

How we handle your data

The Senior Citizens Forum is committed to ensuring that your privacy is protected by using your data fairly, lawfully, securely and solely for the purposes for which it is required.

We collect data to allow us to register you as a member of the Forum so that you may receive our newsletter every two months. If you choose to receive it by post, we pass your name and address to a mailing company. We sometimes use the data for statistical purposes. We will not sell, distribute or lease your personal information to third parties unless we have your permission or are required by law to do so.

If you believe that any information we are holding on you is incorrect or incomplete, or you wish to have your details removed from our records, or wish to stop receiving any correspondence from us, please contact us at the address above, or by calling 07932 828333, email enquiries@twseniors.org.uk.

The Senior Citizens Forum is a registered charity and has no regular income. Don't forget that you can help – if you get the opportunity to nominate a charity for funds please do think of us; or if you would like to make a donation, it would be much appreciated. Cheques, made payable to the Senior Citizens Forum, can be sent to our freepost address above.

The newsletter is entirely independent and is not tied to any political party. Information is, to the best of our knowledge, correct at the time of going to press but no liability will be accepted for any errors or omissions. The inclusion of an article does not necessarily imply a recommendation of its aims, policies or methods.

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