

Age UK North Craven Newsletter

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Older people still need access to cash!

Age UK's new 'Behind the Headlines' report brings together the experiences of older people during the pandemic to highlight why access to cash remains vital.

Cash use and its acceptance by businesses and public services has been in decline for years, with these trends accelerated by the arrival of the COVID-19 pandemic. But cash remains critically important to older people

Age UK has heard many times over the past 15 months about the issues people have faced in managing their money. We've heard about the impact of the pandemic on accessing cash and face-to-face banking services.



Our new Behind the Headlines report has brought together older people's experiences since the start of the pandemic, using these stories to show the need to protect the cash system. Further loss of cash in our communities will likely drive more people online, further undermining high streets, villages and town centres trying to recover after a year of lockdowns.

Using cash during the pandemic

The following is an anonymised message from the Age UK Advice Line:

"Rural areas will have problems getting money during the crisis, as our bank is more than 10 miles

away and if we cannot use public transport, we cannot get there. I also won't be able to get out if the chiroprapist can't call on me. The Government [doesn't] need to worry about me getting out, as I will not be able to walk with my condition – I have a chronic foot condition and struggle to walk. We have a daughter who lives with us and I transferred cash for her to shop on our behalf – but others have no one. Please help those who cannot help themselves."

While cash use has declined, a YouGov survey in January found more than half – equivalent to nearly 6.3 million – of older people (65+) in Great Britain had used cash within the last week, despite the UK being in a national lockdown and with many older people shielding at home.

Meanwhile, nearly three-quarters – equivalent to around 8.8 million – of people aged 65+ and almost two-thirds – equivalent to around 25 million – of adults under 65 in Great Britain had used cash at some point in the past month.

Cash use has been falling for many years, which is one of the reasons why it is becoming harder to get hold of. Between 2017-2020, the number of free-to-use cash machines across the UK fell by almost a quarter. People need free access to cash where they live and shop as those with limited mobility or who lack transport will struggle with travelling greater distances.

Speaking to older people

Many older people still rely heavily on cash, with some being completely dependent. Being cut off from cash and banking services is therefore tantamount to being excluded from society, so maintaining access is vital.

Age UK runs a Policy Sounding Board, an engagement forum for older people to speak about issues that matter to them. Members of the board discussed issues around cash and saw the pound as part of their identity, a constant symbol of a shared history. Despite this, protecting access to cash was not considered an issue of nostalgia but about retaining choice and independence over how they spent their money.

Comments from Age UK's Policy Sounding Board

"[We're part of a] generation where counting your cash and divvying it up for different things is very much how many still manage their money."

"[My] weekly wage used to be paid in a pay packet, I leave things to my wife [now] – she does online banking, but I know nothing about it."

"People that are more vulnerable lose confidence if they cannot stay in control. Need to do all we can to help people manage their money either electronically or physically."

The vast majority of older people are perfectly happy and able to manage their money, they just

need help with accessing it in the way that is most convenient. Being forced to rely on others, if that is a safe option for them at all, could make someone more vulnerable and dependent when all they needed was support with accessing their money in the method they have used throughout their lives. The solutions

The Government is committed to 'levelling up' communities and 'building back better' after the pandemic. Age UK believes that this must include ensuring everyone has access to cash in the same way we can all expect universal access to water, electricity, post, and broadband services – a recognition of how essential all are to our daily lives.

The Government has also announced that they will open a consultation this summer on new legislation that will "protect people's ability to access the notes and coins they need for their daily lives... setting out proposals for establishing requirements that ensure people and businesses can access cash withdrawal and depositing facilities, over time, within reasonable travel distances."

Age UK is committed to working with the Government, the banking industry, and consumer groups to take the necessary action to protect access and acceptance of cash. We will be working with key decision-makers over the next six months as part of the Access to Cash Action Group and continue to fight for the older people who rely on cash and need us the most.

So what are The Post Office doing?

Post Office enables people to deposit and withdraw cash from their existing accounts, from small amounts to the penny for some of the most vulnerable people in society to larger cash deposits up to £20,000 for vibrant local businesses in our communities.

While the agreement that enables Post Office to provide this vital service for people is hugely positive, it is also fragile because it depends entirely on a commercial agreement between the banks and Post Office to support it.

Each bank has a choice about the services to offer via this agreement and everyone wants to see that continue. Whether it is through the Post Office or some other channel, we think you should be able to withdraw and deposit your cash somewhere close to you.

That is why The Post Office are campaigning for Government to place an obligation on banks to provide nationwide free-to-use cash services for both consumers and businesses who rely on cash day-to-day.

Online Favourites

Get up close and personal with amazing wildlife via the internet through one of the many wonderful live webcams. My favourites at the moment are Curlew Cam (www.curlewcountry.org/curlew-cam/), where you can watch a curlew on the nest, PuffinCam (www.shetlandwebcams.com/puffincam/) to watch the puffins arriving for the breeding season on the cliffs of Sumburgh Head in Shetland and I can even watch elephants having dust baths and visiting a watering hole at www.explore.org/livecams/africam/tembe-elephant-park/!

Playlist for Life is an initiative to help people with (or without!) memory loss **build a playlist of meaningful music**. There are interactive online or printable tools, guides and prompts to help someone build their playlist, or build one for yourself. www.playlistforlife.org.uk/resources/.

The Virtual Village Hall – A wide range of themed online activities designed to enjoy at home, from Arts and Crafts, Music and Dance to Cooking, Baking and Gardening, there is something for everyone. And it's all free, with most activities needing very little space or equipment! Great for **Keeping busy and active if you can't get out and about**. Go to www.virtualvillagehall.royalvoluntaryservice.org.uk

Ebay helps raise money for the local area

From clocks to shoes and toys to clothing - our Age UK North Craven Ebay shop is constantly being restocked with your fantastic donations. We try and list a bit of everything each week to keep things varied but at the moment we are mainly selling high quality summer clothing (a lot of this is brand new) along with vintage toys and games.

We recently sold a watch for £150 and a collection of dolls for £87. We cannot thank you enough for your generous donations.

Do you sell things on Ebay?

Did you know you can donate a percentage of your profit to Age UK NC? To do this just make @ageuk_nc a favourite charity on Ebay. You choose when and how much and the money goes into our local community.

To start searching for Age UK North Craven on Ebay use the shop name: **ageuk_nc**





Second Time Around shop front

Welcome to **Second Time Around** Age UK home of preloved furniture, electrical items, haberdashery, antiques, vinyl and much more!

We are situated at **8 The High Street, Settle** and have been open since October 2018. Second Time Around works alongside our Age UK Cheapside shop and accepts donations of preloved furniture and other items, which we then sell in our shop. All stock is donated and all proceeds from sales remain in the local community and are used for services provided by Age UK.

We have a fantastic team of volunteers and without all their devotion and hard work we would not be here. So, a huge thank you to all our volunteers.

Do you have free time to spare and would like to be part of our team? Then we want to hear from you.

Come into Second Time Around and have a chat with **Clare** or alternatively get in touch with our **volunteer co-ordinator Barbara Harrison** on **01729 823066** or email bharrison@ageuknorthcraven.org



NEW DONATION COLLECTION SERVICE:

Second Time Around is rolling out a brand-new collection scheme where on the **third Saturday of every month** we will be visiting the surrounding areas and collecting donations.

- **Furniture including:** suites, (must have full fire safety certificate) drawers, wardrobes, and dining sets etc
- **Electrical items including:** lamps, kitchen appliances, DVD players (*Sorry no white goods on the day please*)
- Cushions, curtains, and other soft furnishings (*Sorry no duvets or pillows*)
- Bric a brac/ other please in bags or boxes.
-

Our collections points and dates are as follows:

- September 18th
- October 23rd
- November 20th
- December 18th

Long Preston	9.30am-10.30am
Stainforth	11.00am-12.00am
Austwick	1.30am-2.30am
Clapham	3.00pm-4.00pm

To donate any furniture you please **email** in any **images** so that we can make sure we have room in the van on that day.

We can also book collections in person for other days, just come and meet us at any of the locations for a chat.

So, bring along your smaller items and meet our team and manager Clare.

secondtimearound@ageuknorthcraven.org

Tel: 01729 824009

Kindness is as kindness does



Stacey and Gaynor Vaughn own and run Wellingtons Caribbean restaurant in Greetland, Halifax.

Second Time Around It is a family run business where Gaynor is the chef and Stacey and their two children Pippa and Aaron run front of house. Both Stacey and Gaynor visited Settle recently and fell in love and purchased a vintage winged back couch from Second Time Around.

They told us that “ they were impressed with the service they had received and that we had really taken the time and care to help them with their purchase.”.



Gaynor & Stacey Vaughn standing proudly for a photo in their restaurant 'Wellingtons'

Along with their purchase from Second Time Around Gaynor purchased several Hawaiian shirts from our Age UK North Craven charity shop on Cheapside. The shirts were reportedly “perfect for work!”.

Stacey and Gaynor presented Second Time Around staff with a bouquet of flowers with thanks and have decided to help raise funds for Age UK North Craven on a permanent basis.

With every sale of a carrier bag in their café and Bistro the funds are collected in a donation tub on their counter every few weeks.

Currently as it stands their donations have raised over £50 by the Vaugh family to Age UK North Craven.

We thank you for all your continued support and look forward to seeing you soon. Your contributions make a difference in the services that Age UK North Craven provide in the community.



TV License Concessions

Following changes to TV Licensing if you're 75 or older and claim Pension Credit, you can get a free TV licence. If you're visually impaired, you may be able to get a discount.

Why do I need a TV licence and how do I pay for it?

You need a valid TV licence to watch or record live TV programmes on any channel (including the BBC), or if you download or watch any BBC programmes using BBC iPlayer – whether that's live on iPlayer, or watching downloaded content on a viewing device (such as a TV, computer, tablet or mobile phone).

You can spread the cost by making monthly or quarterly payments. If you were previously getting the free licence for over 75s you will be sent information about different payment options.

Some people will be eligible for a discount or an exemption. There's more information about this on this page.

Can I claim a discount on my TV licence?

- **If you're at least 75 years old and receive Pension Credit** you can claim a free TV licence. The free TV licence will cover you and anyone else you live with, no matter what age they are.
- **If you're blind or have a severe sight-impairment** you can claim a 50% discount on your licence. If you live with someone else, the licence will need to be in the name of the person who is blind or sight-impaired to get the discount.
- **If you're living in a care home or sheltered housing**, you may be eligible for an

Accommodation for Residential Care (ARC) licence which costs £7.50. You will only need this if you watch TV in your own separate accommodation, not if you only watch TV in common areas such as a residents lounge. Speak to your warden or administrator to find out if your accommodation qualifies for this concession. If you are eligible they will apply for an ARC licence for you.

- For more information about this concession see TV Licensing (<https://www.tvlicensing.co.uk/check-if-you-need-one/for-your-home/care-home-residents-aud4>)

How do I claim my TV licence discount?

If you're 75 years old and receive Pension Credit, you need to apply for a free TV licence as it's not given out automatically.

For an **application form** you can call **TV licensing on 0300 790 6117**.

What should I do next?

Talk to TV Licensing.

You can visit the TV Licensing website for more info at <https://www.tvlicensing.co.uk/>

or by phone : **0300 790 6112**

Find out more about pension credit

Pension Credit is an income-related benefit to give you some extra money in retirement. It can also help you claim other benefits and concessions.

To find out more about pension credit contact **Age UK North Craven** on **01729 823066** and we will be happy to talk you through it.

Meet up at The Place

Come and join Age UK North Craven's 'Meet up At The Place' gatherings at **The Place**.

Our Coffee and chat sessions are proving popular for those wanting to get out and get back to socialising like they did before.

Great for all who wish to meet up with friends, make new friends and over all have a great time in a welcoming and friendly atmosphere. Hot drinks and nibbles are on offer. A range of activities are available from quizzes to board games. We encourage attendees to bring along their own entertainment that may provide laughter and joy for others as well.



The meet up in full swing!

The 'Meet up at The Place' runs on **Wednesday Mornings** at **The Place, Settle**.



Refreshments and drinks are available for £2.00.

If you wish for more information on how to join in please contact **Caroline Wilson** on **01729 823066**.



Settle District U3A

Settle District U3A is a charity with around 400 members. People join on an annual basis. A committee of trustees elected at the AGM administers the charity.

The U3A hold meetings on the **second Thursday of each month**, during which outside speakers talk on a wide variety of subjects.

Usually these are held at a local venue in Settle where members can meet over tea and coffee from 10.00am. However these are currently taking place using Zoom until they can safely meet in person again.

- In addition they have over 30 cultural, physical and fun interest groups from walking to dancing and singing to geology.
- All groups are "self-help" and their number, variety and content depend on the members..

How to join?

The annual subscription for new members will remain at £15 for a single person or £29 for joint membership.

Members who pay tax may gift aid their payment

as this gives us an extra 20% for each subscription.

When meetings take place in a venue members are charged £1 for each monthly meeting and 50p for each group meeting with exceptional extra charges. The membership year runs from 1 July.

For all group activities and calendar events please visit:

[www.http://settledistrictu3a.org/](http://settledistrictu3a.org/)

To join the U3A or register interest please contact:

Mrs Chris Chandler, Keswick, Station Road, Giggleswick, Settle, North Yorkshire BD24 0AB

Tel No. 01729 822147

Or email at:

sdu3a.membership@gmail.com



Walking Rugby

Walking Rugby has quickly become one of **Age UK North Craven's** most sought after outdoor activities!

Sessions take place every Friday at North Ribblesdale RUFC, Grove Park Gardens in Settle and are £3.00 per session.

Everyone is welcome to join whether you have played before or have never picked up a rugby ball at all! With a professional coach to break down the game and give one to one help and a group full of cheery and friendly members you'll be playing in no time!

Spectators are welcome and there are opportunities for refreshments and socialising after the main event itself.

So why not come along, challenge yourself and have fun and get fit at the same time? Socialising and exercise never looked so good!

For more information please contact [Caroline Wilson](#) on **01729 823066**

Look out next for 'Walking Football'!



Shopping Shuttle Service

The shopping shuttles (including door to door pick up and drop off).

Shuttles to be available are as follows:

- **Settle**– Running Tuesday and Friday mornings, door to door local pick ups for about an hours shopping. **Starting 7th September.**

(Booking up fast, with only 4 spaces available!)

- **Kirkby Lonsdale**– This twice monthly shopping shuttle arranges door to door pick ups from Austwick through to Kirkby Lonsdale (Booths or market place). About an hour of shopping time to pick up your essentials followed by door to door drop offs afterwards.

(Booking up fast with only 3 spaces available!)



To book or enquire about more information please contact **Sandra**, our Transport Manager, on **01729 823066** .



**Additional Opening Hours
at Age UK North Craven
Charity shop on
Cheapside**



Age UK North Craven Charity shop on Cheapside, is now open on Wednesday afternoons.

This means more chance to shop til' you drop and to donate items.

We are open:

- 10-4pm every weekday and Saturdays
- 12-4pm on Sundays

Pop in and see what you can find!



SETTLE VICTORIA HALL

Miss Victoria's Refreshment Garden is a tranquil outdoor cafe and performance space in the heart of Settle, directly behind Victoria Hall.

Miss Victoria's Refreshment Gardens are open Tuesday-Sunday, 10am-4pm Until 12th September.

Settle Victoria Hall's box office is open 10am-2pm, Monday-Friday. Come what may, outside or inside, they have a fantastic summer programme of music, cinema, theatre, community events, and more.

Their upcoming shows are listed on their website:

<https://www.settlevictoriahall.org.uk/eventsandshows>

Shows vary from live music performance, Film showings, live broadcast screenings and more. Shows book up fast so visit their website to view what's on offer and to book tickets fast!

Age UK North Craven recommends- 'Relaxed Films' Relaxed family films are suitable for all, including those who may prefer a more relaxed atmosphere. Subtitles can be switched on if requested. There are great selections of classic films that appeal to all tastes!

Relaxed Films show once a month on a Wednesday. Look in the box office or online to book your showing and see what's on offer.



SETTLE AREA SWIMMING POOL

The care of their staff and customers remains their number one priority and they will continue to take their safety extremely seriously as well as maintain users enjoyment of the pool.

COVID procedures will still be in place which will include encouraging customers to wear a facemask while in the building, sanitising before and after each session and regular cleaning throughout our opening hours.

Please keep an eye on their website and social media pages for the latest news, activities and covid advice - *<https://www.settleswimmingpool.co.uk/>

BOOKING INFORMATION

The pool uses the **NHS Test & Trace app** before entering the building, download the **NHS COVID - 19 APP** and scan our **QR Code** to check in.

To book a slot and complete a **Health Survey** please visit Settle Pool's website* on the booking section.

or

by Telephone - **01729 823626** (between 10am and 12 noon on Mondays, Tuesdays and Wednesdays)

They will be running limited sessions so as you browse the Price List and individual session pages.

Email contact: info@settleswimmingpool.co.uk



Care and Support for Life

info@dementiaforward.org.uk

01765 601224

Dementia Forward, Registered Head Office, Community House, Allhallowgate Ripon, HG4 1LE

Dementia Forward are an experienced and established charity supporting people with dementia and those who care for them through a range of services. They can support you whether you have a diagnosis, are worried about memory problems or care for someone affected by dementia. call their helpline **03300 578592** (Monday to Friday, 9am to 4pm) for support, advice and a listening ear from a member of their team.

There's some thing exciting happening in Settle

Dementia Forward recently appointed a new Dementia Support Adviser for the North Craven Area as well as two Activities Coordinators to develop Day Services at Limestone View in Settle.

Hub Club

The Hub Club will take place on **Thursdays** and **Fridays** from **10am until 3pm** and is an opportunity for people living with dementia to come together and enjoy social and fun activities in a safe and stimulating environment. The sessions will be run by fully trained dementia support workers and volunteers from the local area. Activities will include music, gentle exercise, tabletop games and provide an opportunity to engage and reconnect with others in a social setting.

The Hub Club will open on **Thursday 26th August**

Be settled in Settle

In addition to the **Hub Club** and the **Café**, Dementia Forward is working with **The Place in Settle, Age UK North Craven and Friends of Settle-Carlisle Line (FoSCL)** on a new project working with and for the local community to promote Settle as a safe, accessible, dementia-friendly environment for all who live here, work here and come to visit.

You can find out more about this exciting project at the following awareness events:

Settle Market: Tuesday 21 September from 10am; learn more about the project and register your interest.

Dementia Awareness Session: St John's Methodist Church 7pm – 9pm. A free dementia awareness session aimed at businesses, community groups and individuals, delivered by Dementia Forward.

Time Together Tuesday

Dementia Forward is also opening a new wellbeing café on Tuesday **5th October at St John's Methodist Church in Settle**. Time Together Tuesday will run **every Tuesday afternoon from 2pm – 3.30pm**.

The wellbeing cafes are sociable occasions where people with dementia and their carers can enjoy good company and games and activities over a cup of tea and a piece of cake.

Time Together Tuesday will be run by the new Dementia Support Advisor.

If you are interested in getting involved as a volunteer or would like more information on attending either the Hub Club or the Time Together Tuesday Café, please contact the **Dementia Forward Helpline on 03300 578592**.

Help with Dementia

PIONEER PROJECTS

Making Connections

For People Living with Dementia

Pioneer Projects offer regular groups in Bentham, Settle and Skipton for people who are living with dementia. We provide a friendly and comfortable environment where participants can enjoy a range of creative activities, lively conversation and cups of tea! The groups are run by trained and experienced facilitators, artists and volunteers.

Making Connections is for everyone, not just people who have done art in the past. In fact, we often find that people really surprise themselves with what they can make and do. We will give you all the resources you need and guide you through the activity each session. All the activities we do are designed so that you can't go wrong and can really enjoy the experience!

Starting from 20th September 2021

Bentham: Pioneer Projects, Looking Well Studio

Mondays 10.30 to 12.30

With monthly Carers Group, run by Carer's Resource, every first Monday of the month

Settle: The Place

Tuesdays 10.30 to 12.30

Currently Available online

Other Dementia friendly groups :

- **Singing Group** (Online Wednesdays 10.30-12pm)
- **Gentle Movement Group** (Online, Thursdays 10.30-11.30)

To find out more please phone or email: **Pioneer Projects** on 015242 62672
office@pioneerprojects.org.uk

From Age UK North Craven

Sunflower Group

For people living with memory loss.



You are invited to come along to our informal coffee and chat sessions which will be held at **The Place** in Settle on the **3rd Wednesday in the month, 1:30 until 3pm.**

The aim of the sessions is to provide a space for people living with dementia (and partners/loved ones) to meet up in a warm friendly atmosphere to chat and get to know each other.

For more information please contact **Julie** on **01729 823066** or jdavies@ageuknorthcraven.org or just turn up.

Wolftracks Wanderers

Age UK North Craven are working in conjunction with Jo Wulf to offer a range of walking opportunities, including Nordic walking.

Lost your fitness? Wish you were getting out a bit more? You're not alone! Come and join in for an easy going guided walk.

Easy pace, easy paths around Settle and Giggleswick. Great for physical and mental health.

Lead by Jo Wulf– Mountain Leader, Nordic Walking Coach and Outdoor First Aider

£5.00 per person

For information and bookings contact Jo Wulf on **07966981985** or email to jowulf@wolftracks.co.uk



Guided Walks & Navigation courses



Supporting Food in Craven

Age UK North Craven are delighted to be working as part of the newly formed Craven Food Partnership.

The **Craven Food Partnership** is a group of community based organisations in Craven, who are working to enable people and their communities (of all age groups) to improve their health and wellbeing through access to food, education and support.



The partnership was established in the winter of 2020, partly as an emergency response to the difficulties experienced by some people with shopping at the beginning of the Covid 19 pandemic. But as the months have gone by the partners have started to work on other food related projects, which support people learning to cook and grow, as well as ensuring there is emergency food provision when and where needed.

In the coming weeks the partners will be asking people about their experiences with food, shopping and other related issues across the district and this will help guide the future work of the group and ensure that meaningful and accessible projects can be developed across the district of Craven.

You can help by completing a questionnaire, paper copies are available from Age UK North Craven or on line at <https://forms.office.com/r/gxmi7wgcxa>

If you wish to hear more about the Partnership please do not hesitate to get in touch- info@cravenfoodpartnership.org.uk



New Community Fridge at the Little Hub



Settle Community Business Hub and Age UK North Craven are proud to announce the opening of a new Settle Community Fridge.

If you go down to the Little Hub in Commercial Courtyard next to Craven Home let you will find our very own Community Fridge. To start with it will be open Mondays and Thursdays 2.30-4.15pm and we hope to add more sessions soon.

Community Fridges were featured recently on The One Show on BBC and we have teamed up with [Hubbub](#) and the Co-op who are promoting the idea. A Community Fridge is a space where everyone can share surplus food, including donations from local food businesses, producers, households and gardens.

As well as reducing food waste and swapping food there is also the opportunity to volunteer or get involved with other food related events at Settle Quakers, St John's-Settle, other food pantries or help at the Community allotments.

We would like to encourage anyone who has any surplus fruit or veg or other foods available in their shop, kitchen, allotment garden, to bring it down and swap it for some thing they could make use of. You may have some pears nearing their best, you may have a glut of courgettes, a tree laden with more plums than you have jam jars, you may have some thyme growing that needs picking or you may be nearing the end of your weekly fruit and veg supply at home and are wondering what to do with two carrots and a potato! You could just be going away and have some unopened cheese and tubs of yoghurt that you won't use before you go. If you find yourself in any of the above situations then please just come along with what you have and donate or swap it. There are some rules on what we can and can't put in the fridge (for health and safety reasons) and we have posters of what we can accept in the window so make sure to check in advance before you visit.



If you would like to donate food but can't make it when The Community Fridge is open on Mondays and Thursdays between 2.30 and 4.15pm you can deliver to us at Settle Quakers on Monday or Thursdays as we are always there in the small meeting room and kitchen between 10am– and 2pm. We may be able to collect if you can't get to us.

For more information regarding food enquiries within Settle contact **Emma Timbers** on settlehubfood@gmail.com or call her on **07421369778**

For North Craven food enquiries contact **Carol Taylor** on **01729 823066** or ctaylor@ageuknorthcraven.org



The Place in Settle

Come and see Settle's newest community venue!

Find out what is on offer here and have your say on what YOU want from it!

The Place

11 Commercial Courtyard,

Off Duke St,

Settle,

BD24 NRH



Come and join us on

The Welcome Mat



A new meeting point in the community for social gathering with friendly faces, good Hellifield company, activities and a cuppa.

From Monday 6th September

And every 1st and 3rd Monday of each month at the Wesley Centre on Haw Grove. £2.50.

Covid guidelines, so best to book or contact Pauline on 850802

Join us at 2.30-4pm

You're sure of a warm welcome!

Independance & Advice

Age UK North Craven's Information & Advice Service is a free, independent, impartial and confidential service for older people in North Craven.

What our service offers:

- We can check your income and entitlement to extra benefits.
- We can help you complete complicated application forms.
- We can help you keep yourself and your home warm in winter.
- We offer advice on issues about housing and property.
- We answer and guide you if you are thinking about care choices and how to access more help. If we are not able to help, we will always try to signpost you to someone who can.

Topics we can help you with:

- Housing and property issues
 - Health
 - Leisure and social activities
 - Your rights and local services
- If we are not able to help, we will always try to signpost you to someone who can.

How do I access the service?

We want our information and advice service to be convenient and easy to access. Sometimes queries are straight-forward and can be answered by us providing a leaflet or telephone number. Others are more complex and can take several home visits and phone calls.

By phone: We can provide quick answers by phone on **01729 823066**

If there's anything we cannot help with we will do our best to signpost you to some one who can.



There is also the Age UK National Information and Advice line:

Growing older doesn't come with a manual, so if you need information or advice on anything from health to housing, call our free national information line on 0800 678 1602.

(It's open 365 days a year from 8am to 7pm. In 2015/16, Age UK National responded to over 259,000 enquiries)



Think Attendance Allowance

Attendance Allowance is available to everyone who needs it and is not means tested. It provides help if you have disabilities that means that should you need someone to help look after you or your home inside or out.

Many people really should have some help but soldier on and cope. Often people adapt so that they can cope and have got used to their situation.

It does not matter if you actually get extra help, it just matters that you can show you need it. It's paid at to different rates and how much you get depends on the level of support you would need.

The money is yours to chose how to spend and doesn't need to be spent on help.

You could get £60.00 or £89.60 a week to help. For more details contact [Age UK North Craven](#) on **01729 823066**



James Coney

For the sake of your loved ones, plan for your death...

My wife's mother died unexpectedly last month; her funeral was on Thursday. No one was ready. Everyone— her four children and nine grandchildren— wished they had one more chance to say goodbye.

Yet even though she was only 73, my mother-in-law had planned thoroughly. Her will had been easy to find, her finances were straightforward and her instructions about what kind of send-off she wanted were clear, even down to what she wanted placed in her coffin.

It was a last, unselfish gesture from a woman who had single-handedly brought up a family while working full time. I'd like it to be an example to all of us. Some people don't like to talk about death because they think the very idea of it will hasten their demise, but your legacy can be shaped by how you leave your financial affairs as much as by how you lived.

If you're not clear about how you want your money to be split up, particularly if you were planning on distributing it unevenly or have remarried and have step children, then chaos and acrimony can ensue.

Every week I hear from readers and colleagues whose families have been split because of rows over money when a loved one died. The disputes last years.

If you have changed your will recently or written one yourself, then please get a solicitor involved so that they at least are clear about your intentions. On top of this, write down all your online accounts and passwords in a little book and hide it away. Not just your bank accounts and credit cards, but Amazon, the milkman, Tesco, or whatever else you have, so that all your details can easily be cancelled.

If you have taken equity release, then tell your family about this too. You may think it's none of anyone's business, but discovering that someone has taken money from the family home is a frequent source of distress for families.

And it's not just your finances. Think about exactly what kind of farewell you would like. There will be thousands of decisions your family has to make after you're gone. Dozens of phone calls to make in which they will have to utter "I'm calling because Dad has died", so the more you can do to ease the heartbreak the better.

I can promise you that there is no detail that is too small because if you don't think of it, your relatives will have to. What exactly do you want to wear? Who do you want to come to your funeral, wake or burial? If you don't want cousin Gerald there then say so. And where would you like it to be held; do you want a booze-up or an afternoon tea?

The family heirloom, who gets that? What do you want on your headstone: James, Jim or JC?

You are never too young to make these decisions. If you have dependants, then you should also seriously consider taking life insurance or critical illness-cover - policies that will pay a set amount if you die.

I've just moved house and just taking life insurance for the duration of our mortgage was top of my priority list. Rewriting my will is next. You don't want your family to be unexpectedly faced with losing their home as well as you.

It may be that you're a grumpy old sod who would like to stick two fingers up to certain relatives when you're gone. Fine, then leave your affairs in a mess. If you aren't then do something now.

My mother-in-law adored her children and grandchildren and relished every second of their company. Her last gesture of love, was to have her affairs in order. Please try to do the same for our loved ones.

Age UK North Craven Classified Ads

- **Lunch Club Volunteers**—To help in the kitchen and front of house, helping members to settle in.
- **Bus Drivers & Couriers**—Looking for help with volunteering for our scheduled bus trips with drivers and couriers. Ideally both a drivers and couriers for the following: Thursday Shopping Shuttle to Kirkby Lonsdale (1st & 3rd Thursdays of the month), Day trips and holiday cover.
- **Cheapside– Shop volunteer** Most days for the shop and sorting (There is a need for Saturday mornings on the Till to help with customers and process sales).
- **Digital Drop in volunteer** Mondays 2-5pm at Friends Meeting House, Settle. Other locations around North Craven depending on need and volunteer availability. Any knowledge you have is welcome, enthusiasm to learn and help others is a must!.
- **Valuer** We are looking for some one with spare time who is interested in valuing antiques and has good knowledge of dating and pricing pieces. The volunteering space is able to be fit around your spare time, and would be more an 'as and when' schedule.
- **Philatelist** Do you have an interest in stamps? Would you be able to value and organise our donated collections from over the years? Age UK North Craven is looking for some one who would be happy to help with our vast stamp collection on a 'as and when' voluntary basis.

For more information on any of the volunteer roles above please call **Age UK North Craven** and ask to speak to **Barbara Harrison** our **volunteer coordinator**:

Tel: 01729 823066

Email: bharrison@ageuknorthcraven.org

If you wish to volunteer in any other areas of **Age UK North Craven**, please feel free to get in touch and enquire about how you might be able to help today!

Allotment Corner

So we are in September and it is certainly feeling Autumnal, at our Allotment in Settle we are still harvesting lots and preparing for the colder seasons approaching. We will still be working on the Allotment and everyone is welcome to come and visit, have a brew and even get your finger nails dirty if you want.

We thought that we'd list some of the gardening jobs that are coming up:

- Dividing our herbaceous perennials
- Picking our last raspberries
- Collecting and sowing seed from perennials and hardy annuals
- Digging up our remaining potatoes before the slugs get to them all.
- Dividing our Rhubarb
- Cutting back our perennials
- Cleaning out our cold frames and polytunnel so that they are ready for the autumn
- Covering our leafy vegetables with netting
- Planting spring flowering bulbs.



We are planning to try and bring our Allotment and growing to people's homes, particularly where they cannot get out, we are collecting planters and will be making available, bulbs, flowers, vegetables, and herbs in pots over the coming year.

Contact the **Allotment**, or e-mail info@ageuknorthcraven.org or call **01729 823066** if you would like some containers.

Recipe Corner

Courgette and lime cake

- 250g courgettes (weighed before grating)
- 2 large eggs
- 150g caster sugar
- 125ml light rapeseed oil (usually labelled vegetable oil)
- 225g self-raising flour
- Half a teaspoon each of bicarbonate of soda and baking powder
- Grated zest of one lime

Icing

- 50g of softened butter
- 100g sifted icing sugar
- 1-2 tablespoons lime juice (about half a lime)

Lemon and Lime Curd

- 30g butter
- 60g sugar
- 1 egg beaten
- Juice of half a lemon & half a lime



Pre-heat oven to 180C.

Grate courgettes and put them in a sieve to drain. Put eggs, oil and sugar in a bowl and beat until creamy, sieve in the flour, bicarb and baking powder and continue to beat until well combined. Stir in grated lime zest and courgette.

Pour mixture into 2 lined tins and bake for about 30 mins until lightly browned and firm to touch. After baking you can drizzle a little lime juice, heated with sugar to taste onto the 2 cakes if you want a strong lime flavour and this gives a moist texture to the cakes.

Make lemon and lime curd– in a bowl over a pan of simmering water – melt butter, add sugar, beaten egg and juice of lemon and lime. Stir continuously until curd thickens sufficiently to coat back of spoon, don't overheat or it may separate.

When the cakes are cool sandwich together using cooled curd.

Make the butter cream, beating until light and fluffy and cover the top of the cake. Add any other decoration, grated lime zest or grated chocolate is good.

The cake improves if kept for 1 day before eating (if you can resist).

AUK NC Staff tested and approved!

Useful

Numbers

NHS Helpline

NHS ring 111

Townhead Surgery

01729 822611

Ingleton Surgery

015242 61202

Benefits Agency

0345 606 0265

Airedale Hospital

01535 652511

Skipton General

01756 792233

North Yorkshire CC

01609 780780

Age UK advice

0800 678 1602

Craven D Council

01756 700600

Citizens Advice

0344 411 1444

Get in touch: Age UK North Craven, Cheapside, Settle, BD24 9EW.

t :01729 823066 e info@ageuknorthcraven.org

Facebook: @Age UK North Craven

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