

October 2021 Notice Board

Welcome to the **October 2021** edition of the Notice Board Newsletter with some great news. We have had our first meeting in our new location, The Gilliat Hall in Andover, and the first since Lockdown! How good it was to be meeting again and see so many old familiar faces and some new ones too.

For those of you who could not make it, here is how it went.....

The hall had tables and chairs laid out and the tables had plates of delicious cakes on them. There was a screen with some general information and a picture-show playing as people entered. Jenny, our Chair, opened proceedings by welcoming everyone and explaining that there was no formal agenda but the occasion was a day for us to meet, enjoy each other's company and enjoy the refreshments set out in front of each table. She then introduced the Executive Committee Members.

Wendy, the Secretary, started discussions regarding what AOPF had been doing during Lockdown; our website which was gaining interest and the Notice Board. The Notice Board was well received but some members who received it by email were not sure they always noticed it among their emails, others commented they didn't find it easy to read on their screen, some printed it off to make it easier to read but many did not have a printer. As a result of these comments if any of you on email would prefer to have a written copy through the post could you please contact us to confirm your name and postal address, thanks. Mollie, the Event's Organiser, then spoke about our future plans and offered various options. Over cups of tea (and those cakes) members discussed the options among themselves when and the meeting reconvened the propositions were put forward. It was decided that the next official meeting would be in January and Health and Care would be on the Agenda, the AGM would be in April and the Full of Life Event would be a special Spring event in May taking an Intergenerational Solidarity theme.



BUT first it was decided we could not wait until next year for another get-together so a **Christmas Party** was agreed. The date is to be **Tuesday 14 December** at the Gilliat Hall. Lots of exciting suggestions for the party were made so lots of work but lots of fun. Put the date in your diary now.

INTERGENERATIONAL SOLIDARITY

This is our theme for the Full of Life event. During Lockdown it was heartening to see the younger people helping their older neighbours with shopping, prescriptions and many other things that proved difficult for the older generation. When possible the older generation have proved invaluable with childminding and other important issues. We have seen volunteers of all ages – old and young – helping and the clinics administering the vaccines working together. But apart from this, how else do the generations support each other?



We know of a nursery in London that works with a Care Home. It has proven to be of huge benefit to both. Schools have been known to bring Older People in to talk about their lives as it was 60, 70 or more years before they were born; a living history lesson! Older teenage students have been giving us Oldies IT lessons; all going forward together for the benefit of each other.

This is what our **Full of Life** event is going to be about ... A Celebration of Intergeneration togetherness.

And here is where *you* can help. If you have any experiences of being helped or you helping a different generation or if you know of any initiatives that are ongoing or planned where generations are working together; please can you let us know. Email or write to the addresses below or those of you who know Mollie can contact her direct.

What is the Triple Lock?



AOPF Member's Notice Board Newsletter ... October 2021

A triple lock was introduced to the UK state pension in 2010. It was a guarantee that the state pension would not lose value in real terms, and that it would increase at least in line with inflation. To make the guarantee even more secure, it included three separate measures of inflation (hence 'triple lock').

The three-way guarantee was that each year, the state pension would increase by the greatest of the following three measures:

- Average earnings
- Prices, as measured by the Consumer Prices Index (CPI)
- 2.5 per cent

In other words, if average earnings were to increase by 3 per cent, the state pension would also increase by 3 per cent. But if neither average earnings nor the CPI increase by more than 2.5 per cent, the state pension still rises by 2.5 per cent.

Thus if wage growth and price growth remain low, the state pension increases actually beat inflation – which has happened several times in the years since the triple lock was put in place.

However even with the triple-lock and the 2.5% guarantee, the Basic State Pension has still not recovered the losses suffered as a result of the breaking of the link with earnings in 1980.

As a result of that break with earnings the UK State Pension and other pensioner entitlement remains the lowest and the least adequate in the economically developed world according to the Organisation for Economic Co-operation and Development (OECD).

The Government pledged to keep the triple-lock in its manifesto but has recently announced, due to the effect of Covid on wages to suspend it for a year. With large rises in heating bills and increasing food costs and other benefits withdrawn such as the TV licence, it could be a difficult year for many Pensioners.

We must campaign to ensure the one year suspension of the triple lock does not become extended and is reinstated as soon as possible.



Hampshire Constabulary Issues Warning To Local Residents After Increase In Complex Phone and Online Scams

New phone service being piloted to combat increasing levels of fraud

A new service has been developed and is currently being piloted by a range of banks and telephone companies across the UK in order to combat the increasing levels of fraud in the UK.

The service, which includes the likes of Barclays, Lloyds (inc. Halifax and Bank of Scotland), NatWest (incl. Royal Bank of Scotland and Ulster Bank) as well as Santander and Starling Bank, allows people to contact their participating bank directly if they think they are being scammed.

The number is **159** and it works very much in the same way as 101 does with the police and 111 for the NHS – it ensures that you are protected against possible fraudsters attempting to gain access to personal information or financial information such as bank details.

When should you call 159?

Call 159 if:

- Someone contacts you saying they're from your bank even if they are not suspicious
- You receive a call asking you to transfer money or make a payment – even if it seems genuine

• You receive a call about a financial matter and it seems suspicious

Remember, 159 will <u>never</u> call you.

P PayPal

Warning to those using PayPal as an alternative payment method for online shopping....

Recently many of us may have found ourselves spending more time online – whether that be socialising or purchasing items via online auctions and social media platforms such as Facebook Marketplace and Gumtree.

On some occasions, unsuspecting buyers are purchasing items online and sending money to who they perceive are genuine sellers via PayPal, but then do not receive the products they've purchased.

Over the two weeks of 23 September - 5 October there were 14 reports across Hampshire relating to PayPal issues, whereby money has been obtained fraudulently, resulting in losses of over £3,800.

If you are purchasing items from someone unknown to you and they request payment via PayPal, then please be aware that there is an option to select 'paying for goods or services'. This essentially means that the seller has to pay a nominal fee to receive the money. In doing so, this is likely to result in ensuring that the seller is genuine, and is also covered by PayPal's protection policy – meaning you may be liable to a refund if it has deemed that fraudulent activity has occurred.

As always, if you believe that you have been a victim of crime, including fraud, please report this to the Hampshire Police by calling 101. If a crime is in progress, please dial 999 immediately.





The Scottish & Southern Electricity Networks are the people who look after the wires and cables that bring electricity to communities throughout the north of Scotland and central southern England. They are not the company who sends your electricity bills. They are the people who maintain and repair the actual electricity networks and fix the power cuts as quickly as possible.

Knowing how worrying a power cut can be and with winter approaching they are inviting people to register for Priority Services.

If you:

- are deaf or hard of hearing
- have disability
- live with children under five
- are blind or partially sighted
- have a chronic illness
- use medical equipment/aids reliant on electricity
- are over 60

Then you can register by calling 0800 294 3259. Once registered Scottish and Southern will know your needs and be able to offer extra support in times of perturbation. It is completely free so if you haven't already registered do please consider doing so now.



AGE CONCERN HAMPSHIRE are offering a Helpat-Home service. Their Home Helpers are able to assist with Housework, Laundry, light meal preparation, shopping and a range of things, even dog walking. There is a cost of £16 per month for administration and the cost of your Helper who you pay Direct at a fee of £12 per hour. You can contact Age Concern Hampshire 01962 892 446 or email them helpathome@ageconcernhampshire.org.uk

End of the Harvest



Autumn is truly here with dark nights and the cold weather creeping in. There are still lots of work for the gardeners out there. The leaves, having made a riot of colour, are falling thick and fast, the hedges which seem to have made more growth than in other years are being cut back and trees have their winter pruning. The flowering plants that have given us so much pleasure over summer have to be brought in and protected from the winter frosts. Many of us at this time of year and particularly those without a garden, get a lot of joy from house plants. The various Christmas Cacti can be quite spectacular and of course there are the orchids. Both these plants are easier to keep than many people believe, just do not overwater! You do not have to have green fingers.



If you are lucky enough to still have apples hanging around, here is a tried and tested recipe

for a Spiced Apple Chutney. It has a tangy, sweet flavour, delicious with cheese, fantastic with cold pork, or pork pie – with anything really, so it's worth a try.

Ingredients

225g/8oz onions, chopped 900g/2lb apples, cored and chopped 110g/4oz sultanas, raisins, or chopped dates 15g/½oz ground coriander 15g/½oz paprika 15g/½oz mixed spice 15g/½ salt 340g/12oz granulated sugar 425ml/¾ pints malt vinegar

Method

- Put all the ingredients into a preserving pan. Slowly bring to the boil until the sugar has dissolved.
- Simmer for 1½-2 hours, stirring from time to time to stop the chutney sticking to the bottom of the pan
- 3. When it is very thick and you can draw a wooden spoon across the base of the pan so that it leaves a channel behind it that does not immediately fill with liquid, the chutney is ready.
- 4. Turn into sterilised jars, seal and cool.
- 5. Store in a cool, dark cupboard for two to three months before eating.

this time, you may not get the chance to say 'Yes, please' another time."

"You don't get a second chance to make a first impression."

And we love this one from Dr Maurice A Silver on "Perfection".

"There was this man who spent his life looking for the ideal woman; and he found her. Unfortunately, she was looking for the ideal man."

MEMBER'S NOTICE BOARD

The AOPF Members Notice Board is for all of us to enjoy, read and stay connected with each other with news, activities, ideas and campaigns which affect those of us over the age of 55. Please feel free to share your thoughts and ideas with us to keep this Notice Board interesting.

Please send your thoughts to us at andover.opf@gmail.com or by mail to:

> Wendy Rayner AOPF Secretary 22 The Dell Vernham Dean Andover SP11 0LF

Take care, stay safe and we look forward to better and safer times ahead.

With very best wishes from your **AOPF Executive Committee**



Wise Words...



Here are some quotes from Winston S Churchill on "Opportunity" you might like.

"If you are a person who lives alone, don't say 'No, thank you' to invitations. If you say 'No'