



## Andover & District Older People's Forum

AOPF's Notice Board & Newsletter - Summer 2023



Welcome to the summer edition of the Notice Board. So far it has been the proverbial “Flaming June”. What will July bring?

We don't know about the weather but the one thing that is certain is that we have our next meeting of the Andover & District Older People's Forum to look forward to. Mark it on your Calendar or in your Diary. It is on **Thursday 27 July at the Baptist Church, Charlton Road, Andover starting at 2.15pm.** Come early to make sure you get a seat, join in the Raffle (so do remember to bring cash with you for refreshments and for the Raffle) we will enjoy the great programme with refreshments in between.

Our Speaker will be **Ann Orr** and her subject will be, **“Are you Legally Prepared”**. She will tell us all about Wills, Lasting Powers of Attorney and other Legal Matters particularly affecting older people. Also Mollie will have an important update on the Full of Life Event in October, the theme being Diabetes..

**REMEMBER the date: Thursday 27<sup>th</sup> July**

July 2023						
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3	4	5	6	7	8	9
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17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

**Thursday 27th Jul 2023**

## Home Library Service



Hampshire Libraries



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MEMBERSHIP

LIBRARY SERVICES

WHAT'S ON

KIDS' ZONE

ABOUT US

### Home library service

If you can't get to the library due to ill-health, disability or caring responsibilities the library can come to you

Lois Lang is the Home Library Service Co-ordinator and here she tells us about this great service.

*The **Home Library Service** is a free service from Hampshire libraries available for customers who cannot get to the library due to ill-health, disability or caring responsibilities. Our friendly volunteers will deliver library items to you once a month.*

*As well as **fiction and non-fiction books** we can provide: **Quick Reads** (light in weight) which are great for those who find it difficult to hold a standard book, need clearer print or who find it difficult to concentrate; **Pictures to Share books** (for sharing with people living with Dementia) and items from our **Reminiscence Collection** including interactive items, jigsaws with chunky wooden pieces and even smell boxes. We also have **Reading Well** collection books chosen by health experts and people living with the conditions covered which include a Dementia collection*

and an assortment for people living with long term conditions. We have a section on the library website for supporting those living with Dementia.

**Audio books** are a great way for visually impaired customers to continue to access books and may also be beneficial for those who simply enjoy listening to the rhythm of a voice telling a story. We can provide audio books on CD, MP3 CD, Playaways, which are a preloaded MP3 player, and National Talking Newspapers and Magazines on a USB stick\* (\*USB stick to be provided by customer). We also have a small stock of cassettes tapes. For those who are able to access the internet, on the library website Hampshire Libraries ebooks, eaudio books and emagazines are available to borrow, you'll find links to these and other digital resources.

If you would like to apply for the Home Library Service, please contact your local library or ring 0300 555 1387. (If you receive your newsletter on-line just click the links above for more information).

Below are a few quotes from our customers who receive the service via our volunteers:

"It's my lifeline."

"Thank you so very, very much for generously sharing your time to bring books to me. They made a huge difference in my life when I couldn't go out to get books for myself .

"It was nice to have a chat with someone where the conversation is not about hospital visits and aches and pains!"

"He has been absolutely marvellous at picking out the books I like to read... I consider these volunteers and the Home Library Service you provide as an invaluable service to us "oldies"

and the people concerned in giving up their time to make it possible.

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## The Triple Lock



Since 2010 the State Pension has gone up by what's known as the 'Triple Lock', which means it goes up by whichever is the highest of the following three:

- Inflation in the year to September using the Consumer Price Index (CPI)
- Increase in average wages, or
- 2.5%

On 17 November 2022, Chancellor Jeremy Hunt confirmed in the Autumn Budget that the government would protect the pensions' triple lock. Consequently State Pensions rose by 10.1% in line with the CPI headline rate for September, as this would give a higher increase than either 2.5% or average wage increases.

## The Old and New State Pension

The UK state pension is a benefit which plays a key part of retirement income for UK Pensioners. The take-up is practically universal. Currently there are two systems running concurrently the old two tier system and for those retiring after 6 April 2016 the single tier system.

The cut-off date for the former state pension was 6 April 2016 for women born before 1953 and men 1951. The Basic State Pension pre 2016 was very complicated comprising of the basic state pension and additional pension. This was built up from national

insurance contributions and credits (from child benefit or other benefits) like the single tier system. It has the outdated concept of married women possibly building up a pension based on their husband's working life. Married women until 1977 could pay 'a married women's stamp' ie: reduced national insurance this meant they would have benefits based on husbands national insurance and assumed they would not be divorced or widowed which complicated benefits.

It was difficult to work out how much pension would ultimately be available on retirement for any individual. Contributions differed between those employed where there was a good occupational pension such as public service who paid reduced national insurance 'contracted out' of the State Earnings Related Pension Scheme (SERPS) or State 2<sup>nd</sup> Pension and those 'contracted in' and those who paid higher national insurance where they had no or poor occupational pensions. There was simply too much complexity.

The old pension was paid at age 60 for women and 65 for men and today, at the very lowest, can be £93pw but can be topped up by means tested pension credit.

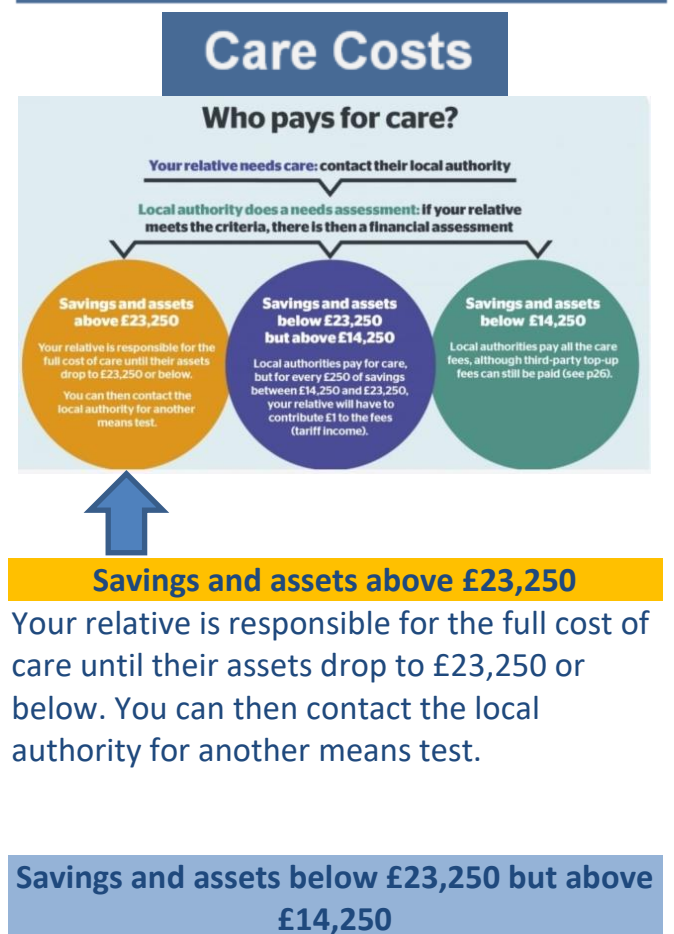


The newer single tier State Pension simplified this making it easier to work out how much pension an individual can claim. The full credit is 35 years of work or credits with 10 years minimum. It is based on the individual and there is no widow's/widower's pension. However, although it is simple and slightly more generous (£203pw) the age at which

it's payable is 66 years and will increase to 67 in April 2028.

The biggest problem with both the two tiers and post 2016 pension is that they simply aren't enough to live on. Women have been, and continue to be, badly let down by the pensions system and there is a large disparity between the income of women pensioners and that of men. This is due in part to breaks in employment for caring responsibilities and low paid jobs that may be below the National Insurance level.

The full list of benefits can be obtained from the Dept. of Works and Pensions Policy Paper "Benefit and pension rates 2023 to 2024".



Your relative is responsible for the full cost of care until their assets drop to £23,250 or below. You can then contact the local authority for another means test.

**Savings and assets below £23,250 but above £14,250**

Local authorities pay for care, but for every £250 of savings between £14,250 and £23,250 your relative will have to contribute £1 to the fees (tariff income).

## Savings and assets below £14,250

Local authorities pay all the care fees, although third-party top-up fees can still be paid.

At our previous meetings there have been many discussions regarding the Cost of Care both at home or in a nursing or care home. However our members have been making inquiries and there are publications which give a lot of information. The "Connect to Support Hampshire Care Guide 2022/23" is available from the Adult Care office located at Beech Hurst Council Offices. Whilst listing Home Care providers and Care homes and acting as a signpost to various help organisations, on page 108 under the heading "Money Matters" it gives a useful guide as to the costs of care, who pays and how it is paid.

## INTERGENERATIONAL LINKS



Our Schools Parents Children Community

Welcome to  
Balksbury Federation  
Infant and Junior Schools

Learning and Growing Together

Mrs Fran Farrell, Federated Deputy Head teacher of Balksbury Federation has given us an update on what they are doing. She tells us they have almost finished their sensory garden and purpose-built a large waist-height raised bed for older people to enjoy gardening. Mrs Farrell says, "We would love to share this with older people in our community - this could be alongside the children or just a bit of gardening therapy without the children.

Please share this Newsletter / Notice Board with anyone you think might be interested



We are sure there are lots of garden lovers out there who would certainly be interested so over to you if you need any encouragement, here is what Charles Dudley Warner has to say:

*"To own a bit of ground, to scratch it with a hoe, to plant seeds, and watch their renewal of life, - is the commonest delight of the race, the most satisfactory thing a person can do."* Mind you he goes on to say, "What a person needs in gardening is a cast-iron back, with a hinge in it".



Dorothy Frances Gurney sums it up well. She writes:

*The kiss of the sun for pardon,  
The song of the birds for mirth,  
One is nearer God's Heart in a garden,  
Than anywhere else on earth.*

## Summer Cooking

You don't want to spend too long in the kitchen? Want something fresh, quick, and easy? Why not try this delicious recipe? These ingredients will serve 2.



### Ingredients

- 200 g (7oz) new potatoes, cut into bite-sized pieces
- 2 tsp. sunflower oil
- 1 onion, sliced
- 1 small courgette, diced
- 1 red pepper, sliced
- 3 large eggs, beaten
- 25 g (1oz) extra-mature cheddar, grated

### Directions

**Step 1** Add the potatoes to a pan of boiling water and cook for 5-8 minutes or until almost tender. Drain and set aside. Heat the oil in an 18-20.5cm (7-8in) non-stick frying pan and cook the onion until soft - add a splash of water if needed. Add the courgette and pepper and fry gently for 5 minutes.

**Step 2** Preheat the grill. Add the potatoes and eggs to the pan and season. Cook for 2-3 minutes until cooked around the edges and slightly golden underneath.

**Step 3** Sprinkle the cheese on top, then put under the preheated grill for 1-2min until just set. Serve immediately with salad.

## 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](mailto: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 well and we hope you all have a very enjoyable mid-summer.

With very best wishes from your

**AOPF Executive Committee**