

Welcome ...

This booklet specifically for Gwynedd Older People is full of information about what is available in the County.

Following consultations with older people over the past year in group meetings such as Gwynedd Older People's Council, it has become obvious that there is a need for a booklet of this kind. It can be used to refer people towards where it's possible to receive further information. This is made easier by providing contact details on the bottom of every page.

This is a Partnership between several agencies and we would like to thank everyone who have been involved; including Gwynedd Council officers, the National Public Health Service, third sector organisations, Marred Jones, Gwynedd Older People's Council and the Reading Panel. Thanks also to Age Concern Cymru for supplying the pictures for the booklet.

Let's take this opportunity to celebrate that you are over 50 years old and that you are fortunate that you can age well in the beautiful county of Gwynedd.

Before finishing, as an Older People's Champion and Older People's Council Chairman we would like to take this opportunity to talk of our roles as Gwynedd Older People Champion and Gwynedd Older People's Council Chairman. My role means that I will:

- Listen to Older People,
- Be a voice for Older People,
- Work to promote the well-being of Older People.

You are welcome to contact us:

- To talk about your experiences when receiving services,
- To tell us about any matter that you feel is important to you as an older person in Gwynedd.

If you have any further comments please contact the Gwynedd Older People's Strategy staff by phoning 01286 679731 or by email: LowriHafEvans@gwynedd.gov.uk

Regards,

Councillor John Wyn Williams
Gwynedd Older People's Champion
Chairman

Canon Martin Riley
Gwynedd Older People's Council

The contents ...

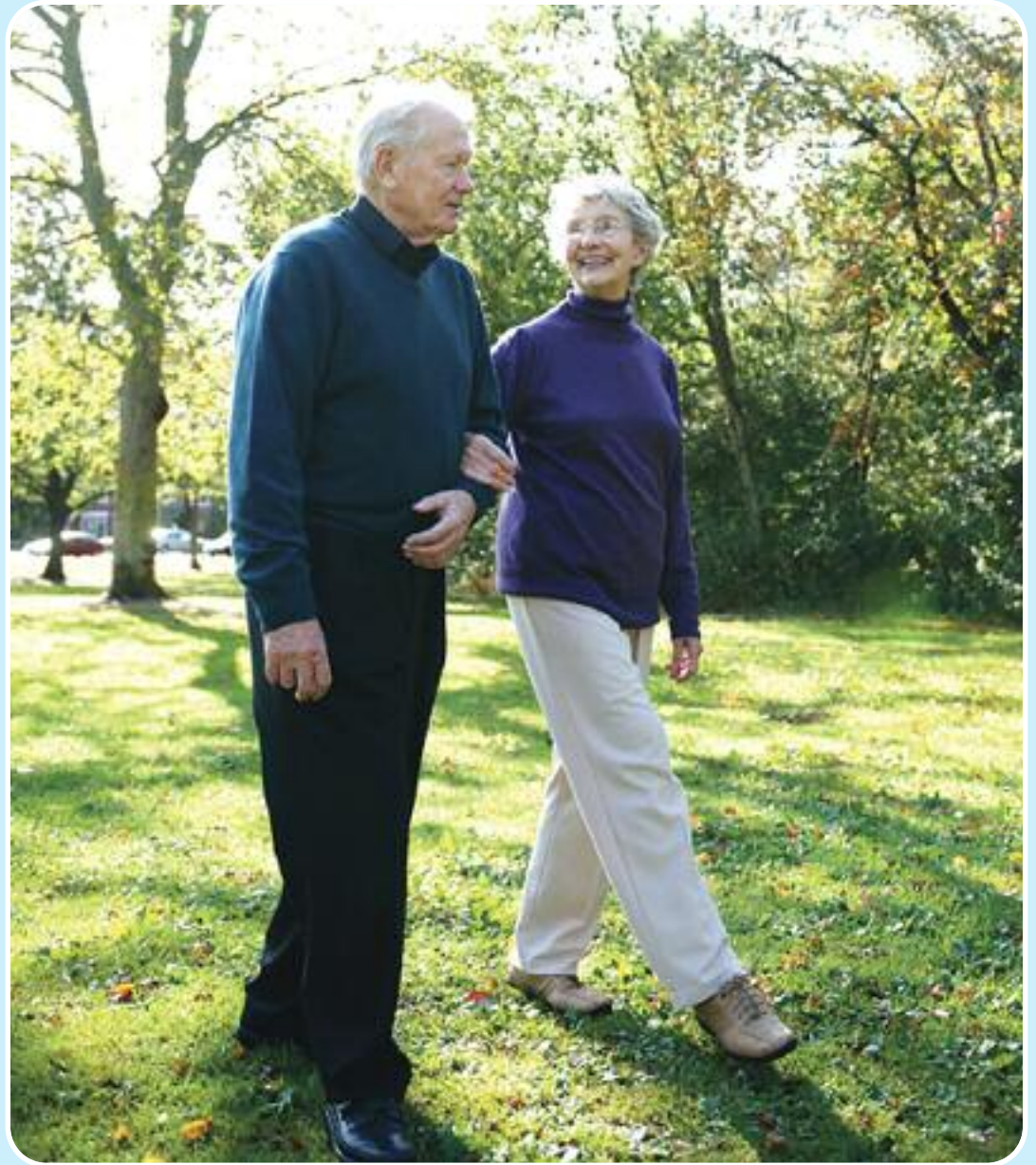
Positive Attitude	3
Clubs and Activities	4
Leisure	6
Transport	7
Carers	8

Health	10
Alcohol	11
Preventing Falls	12
Mental Well-being	13
Healthy Eating	14

Remaining Independent	16
Social services	17
Telecare	18
Moving House	19
Supporting Independence	20
Safety	21

Finance	23
Retiring or not retiring	24
Volunteering	25
Benefit Payments	26
Making a Will	27

Positive Attitude



In this chapter:

Clubs and Activities

Leisure

Transport

Carers

Clubs and Activities

Going to clubs and participating in activities is a good way of keeping healthy and fit. Are you aware of the clubs and the activities in your area?

50+ clubs and Luncheon Clubs

There are a variety of clubs for people over the age of 50 across Gwynedd which offer people the opportunity to socialise, to enjoy a meal and to participate in activities.

Informal clubs are also popular within the county with many Lunch Clubs with no links to any organisation coming together. If you are interested in setting up a Lunch Club, contact Age Concern or Gwynedd Council who could assist and support you.

Bangor's Age Concern Drop in Centre

The café, Hafan, in Bangor is a place for the city residents to meet each other and have a cuppa. It's run by trained carers and has a community feel. It's open from Monday to Friday. There are a number of other cafes across Gwynedd which do this in an informal way and people in many communities use them in order to meet their friends.

Be Positive

With positive thinking, you can make the most of what's available, including local parks, gardens, beaches and local libraries. Visit your local library and Tourist Information Centre for information and leaflets about places of interest. You can even join a local hobby group in order to further develop your hobbies, for example drama, salsa and crafts.

CADW concessions

There are several CADW sites in Gwynedd. Concessions are available to people over 60. These sites are located across the county, they offer special scenery and are full of interesting history and heritage.

For more details regarding CADW sites and the available concessions, visit their website www.cadw.wales.gov.uk

History, Literature and Craft Clubs

Remember that there are clubs in Gwynedd which are available to people of all ages. Clubs such as historical, literature, craft clubs teaching skills and gardening clubs are available in locations within the county. Ask locally to find out what's on in your area.

Libraries

Gwynedd has a network of libraries in every corner of the county. After you've registered, it's possible to borrow books for free. If there isn't a library near you, the library van visits many rural areas and the choice of books is changed regularly.

Keeping ourselves mentally active!

It's just as important to keep your mind active as it is to exercise your body. Keeping your mind active is important, so take a look at what's available.

Age doesn't have to be an obstacle to you continuing to contribute to the local economy, learning new skills or starting new hobbies. Are you making the most of the facilities?

You don't have to conquer Snowdon to see the scenery as it's possible for you to see the best that Gwynedd has to offer from your own doorstep, and of course being outdoors is the best medicine to improve anyone's health!

Walking Clubs

A number of Walking Clubs exist across Gwynedd. Many of them are free of charge. The usual arrangement is for people to travel on a public service bus (which is free for everyone over 60 if you have the relevant bus pass) to a particular location. Then, everyone will walk from that location and usually stop to eat at a café or a pub once the walk is completed.

If you're interested in setting up a Walking Club in your area, contact either Mantell Gwynedd or the Gwynedd Older People's Strategy officers for details.

Further Education

There is plenty of choice of activities that you might choose to make time for. You could join a class, a local volunteer group, or a social group. All you need to consider are your budget, time, interests and skills; and then contact one of the Gwynedd Lifelong Learning Education providers to find out what's available.

Computer Skills

There are a lot of advantages from learning computer skills. Many people nowadays have families who live at the other end of the world and keep in touch via the internet. The latest technology enables you to see and hear people on the other side of the world! Also, if you live in a rural area where there are no shops nearby, it's possible for you to shop online and many companies would be prepared to deliver it to your home for a reasonable charge. By doing this you can remain independent and stay in your home and you won't have to carry all those heavy bags!

To find out where your nearest Clubs, Libraries and Leisure Centres are located, visit the Health Challenge Wales website: www.healthchallengegwynedd.org.uk or www.gwynedd.gov.uk

Remember to contact Age Concern for information on their clubs on 01286 677711 or call into one of Gwynedd's libraries for more information on activities.

Siop Gwynedd also has information on activities in the area or call Galw Gwynedd on 01766 771000.

Coleg Menai: 01248 370125
Meirion Dwyfor: 01341 422827

Deudraeth Cyf: 01766 771795
Bangor University: 01248 351151

Leisure

Participating in physical activity can enrich your life and strengthen your body. Are you aware of the benefits of keeping healthy?

The advantages of being fit:

- Helps you to keep your heart strong and to reduce the risk of heart attack or stroke,
- Helps you to feel good mentally and physically,
- Helps you to relax, to cope with stress and to sleep at night,
- Gives you more energy, improves your strength and your muscles,
- Helps you to lose weight and to improve your body shape.

5 x 30

30 minutes of moderate activity, five times a week = a positive impact on your health.

Nordic Walking

Nordic Walking is the fastest growing energetic activity in Europe. You walk whilst using a pair of sticks which have been specially designed to offer additional support and to increase the efficiency of the exercise which is ideal for older people.

No matter what age you are or your physical condition, Nordic Walking offers many benefits:

- It exercises 90% of your muscles,
- It burns 20% more calories than walking normally at the same speed.

Studies have proven that Nordic Walking is less tiring than normal walking, but offers greater exercise.

Swimming

If you aren't interested in walking and being outdoors, in Gwynedd everyone over the age of 60 can have free access to swimming pools. Evidence has proven that exercise, especially swimming, benefits people greatly. A number of different muscles are used when swimming.

Cycling

There are a number of routes in Gwynedd that are part of the national cycling network. A number of these paths are without traffic on them and cycling is an excellent way of keeping fit without having to spend a lot. There are a number of shops where you can hire or buy a bike, call into your local shop for help!

If you aren't sure where your nearest Leisure Centre with a swimming pool is, visit www.healthchallengegwynedd.org.uk or on the Council website www.gwynedd.gov.uk and follow the link.

Transport

A good transport system can enable people of all ages to participate in activities or socialise. Are you claiming your free bus pass?

Buses and Trains

Since April 2002, the Welsh Assembly Government offers free bus transport for everyone over 60 in Wales. Younger people who receive certain benefit payments or have a specific disability can also apply for a bus pass.

You can apply for a bus pass by visiting the Gwynedd Finance Offices or the Treasury Department at Gwynedd Council, and remember to bring your birth certificate with you. If your application is successful, your bus pass will be valid for life. Remember you can also receive discount on trains with your bus pass. You can find more information on the Council website.

You can use your bus pass whenever you wish, anywhere in Wales (there are some schemes available on the border between Wales and England, but be careful, as you may be expected to pay). Remember that you can use your pass to take advantage of a half price service on National Express buses.

Community Transport

Community transport schemes are available in some areas in Gwynedd. These initiatives are for people who are unable to use their own vehicles or public transport.

These schemes are always looking for volunteers. If you have time to spare and are looking for a scheme to be involved with in your area, contact Mantell Gwynedd.

Remember that the Ambulance Service also provides transport to take people to hospital. You can contact them on 0845 6076181.

If you need assistance to fill in the form to apply for a bus pass, you are welcome to contact the Council's Public Transport Team on 01766 771000.

Traveline: 0870 608 2 608

Urban Walks: 0870 242 7507

Tourist Information: 01286 672225

Bws Barbara: 01766 522756

Community Transport Schemes:

O Ddrws i Ddrws: 01758 721777

C.Y.M.R.O.D: 01758 614311

Red Cross, Caernarfon: 01248 351103

Red Cross, Machynlleth: 01654 700136

CIL: 01766 514249

Carers

Carers undertake valuable work and offer their partner, child, relative, friend or neighbour support that they could not do without. If you are a carer, are you aware of the support that is available?

Wales is now recognised as a nation of unofficial carers. Very often, a carer doesn't choose to be a carer, it's something that happens to them and people adapt their lives to the role. You are recognised as a carer if you look after a partner, child, relative, friend or neighbour who is unwell, with a disability or is elderly and frail, who would be unable to cope without your help.

The work of a carer is priceless - and unpaid! It's important for you to remember that you as a carer have a right to be acknowledged, and to receive assistance and support.

A Carer's Assessment assesses your needs as a carer and the possibility of providing services to assist you. Social Services have a legal obligation to offer support to all carers.

Financial assistance is available, such as the Carer's Allowance (for those younger than the pensionable age), or an additional pension credit. The CAB offers help free of charge for those under 60 and the Pensions Service assists people of pensionable age to ensure that they receive the money they are entitled to.

Remember to tell your GP that you are a carer. Most GPs try to offer carers a special service.

The voluntary sector offers carers information and support, including activities and the opportunity to talk to other carers.

Useful points of contact:

Adults Advisory and Assessment Social Services: 01286 682888

Gwynedd and South Anglesey CAB: 0845 450 3064 www.citizensadvice.org.uk

Pension Service: 0845 60 60 275

Carers' Outreach Service: 01248 370797

help@carersoutreachservice.freeserve.co.uk

Age Concern Gwynedd a Môn: 01286 677711 info@ageconcerngwynedd.co.uk

Alzheimer's Society: 01248 671125 northwestwales@alzheimers.org.uk

Stroke Society: 01745 589622 stasaph@stroke.org.uk

Hafal: 01766 513800 gwyneddarosfa@hafal.org

Positive Attitude

Be Aware ...

... that there are plenty of things to do after retirement and plenty of opportunities to learn new skills. Think of your future and what you will need and then plan around it.

Call at ...

... your local library and visit the websites below for more information and ideas.

Ask ...

... your friends and neighbours whether they are interested in joining a club or an activity with you.

Remember ...

... we all get older but by keeping fit and busy the process can be a happy and positive one.



Health



In this chapter:

Alcohol
Preventing Falls
Mental Well-Being
Healthy Eating

Alcohol

Alcohol misuse is usually linked with younger people, but it's an increasing problem amongst the older generation. Are you aware of how much you drink?

What are the risks of drinking too much?

Alcohol can damage nearly every part of the body:

- the stomach lining → ulcers or bleeding,
- the liver → cirrhosis and liver failure,
- heart muscle → heart failure produces a build-up of fluid in the lungs which makes you breathless,
- cancer → of the mouth, stomach and liver,
- malnutrition → alcohol has lots of calories for energy, but none of the protein, fats or vitamins you need to keep your body in good repair,
- sense of balance → falls and accidents,
- stroke,
- lack of sleep → day-time tiredness.

What's different about alcohol for older people?

As you get older, your body changes; this means that you may become more sensitive to the effects of alcohol. This can lead to slower reactions and a loss of balance which can lead to falls.

Not everyone who drinks too much will develop health problems but, the more you drink, the more likely you are to suffer such problems.

On average, a woman should not drink more than 2 – 3 units a day and a man 3 – 4 units a day, with two days off a week.

CAIS is the main voluntary sector provider of drug and alcohol services in Wales.

0845 06 121 12 www.cais.co.uk

Do you know how many units are in your drink?



Pint of Lager (4%)
= **2.3 Units**
Cider (6%)
= **3.4 Units**



Measure of Spirits
35ml
= **1.4 Uned**



Medium glass of
Wine (11%) 175ml
= **2 Units**



Alcopop (5%)
275ml
= **1.4 Units**

Preventing Falls

Falling, slipping or tripping are the most common forms of accidents at home. Why do people have falls?

Lack of Balance

The body reacts slower with age and some types of illnesses can also affect balance.

Muscle weakness

Diseases such as osteoarthritis or osteoporosis can make it difficult to move around and to have enough exercise and these cause the muscles to weaken.

Visual Impairment

Sight deteriorates with age, and conditions such as cataracts or macular degeneration can affect your vision and make it more likely that you will trip or fall over.

Medication

Some types of medication can make people feel light headed. You should always take the medication which has been prescribed for you, but insist to see your doctor if your new medication makes you feel light headed.

In order to avoid any falls, you should:

- Exercise regularly such as walking, light gardening, house work, dancing and keep fit classes. Tai-chi for example, can improve your balance
- Don't be too adventurous. Take time when getting up as a sudden fall can cause light headedness.
- Take care of yourself. Remember to eat healthily, wear appropriate clothing and be aware of changes in your health.
- Keep the house tidy and take advantage of the services and equipment which are available to make your home a safe one.

Remember

Wearing appropriate shoes and clothes can prevent you from falling.

Ensure that you illuminate your stairs with high powered bulbs in order to prevent you from falling.

If you have a fall, remember not to panic, take a moment to assess the situation.

Gwynedd Falls Prevention Pack

A Falls Prevention Pack is available to advise you on how to go about avoiding a fall. If you want to receive a pack, contact Gwynedd Older People's Strategy on 01766 771000.

Mental Well-Being

**Mental Health is as important as physical health.
What can you do to raise your spirits?**

Small Changes

Overall lifestyle changes such as taking more exercise, increasing social contact, improving diet, and spending more time outdoors will do a great deal to improve your mental well-being.

By meeting new friends and enjoying hobbies, you'll be able to keep your mind mentally active whilst nurturing a positive attitude towards life. By keeping yourself physically active, you keep your body and mind active and this relieves stress.

Recognise a problem

The first symptoms of a problem is when you feel that you've lost your appetite, loss of weight and you feel that all your energy has disappeared. We all feel like this on some days but when these symptoms persist and occur together, contact your GP to receive advice and support.

Tips for mental well being:

- Talk about your feelings with others,
- Keep active – exercise will release uplifting chemicals in your body,
- Eat well – maintain a balanced diet,
- Sleep well – aim for 8 hours every night,
- Drink sensibly – alcohol may affect sleep patterns and our physical health,
- Keep in touch with friends and loved ones – regular contact makes a big difference,
- Spend more time outdoors – research shows that green spaces are calming and lift mood,
- Change of scenery – moving to a different room can lift your mood,
- Set realistic goals – this is a way of moving forward and keeping spirits up,
- Improve coping skills – learn to relax, control breathing, combat negative thoughts, share worries,
- Keep an eye on personal stress and learn a few coping mechanisms,
- Listen to music which has the power to relax, stimulate and elevate mood,
- Ask for help – this is a sign of strength.

Healthy Eating

When you get older eating healthily is just as important.
Which foods are best?

Eating less?

As you get older, it's natural to start eating less because you will become less physically active and so your body will adapt and adjust your overall food intake accordingly.

You may find it difficult to tolerate the meals you used to eat. Try having smaller meals more frequently and with nutritious snacks in between. Also make sure you drink plenty of liquids.

It's important to eat regularly, at least three times a day. You might not always feel like cooking so you could increase your intake of tinned, chilled and frozen ready-prepared meals.

What is a portion of fruit and vegetables?



A glass of fruit juice without sugar, e.g. **orange, pineapple, apple juice**

i medium sized fruit,
e.e. **apple, orange, banana**



Two tablespoonfuls – raw, cooked, frozen or tinned, e.g. **peas, carrots, baked beans**

Which foods should you eat?

- Foods rich in starch and fibre, e.g. bread, rice, pasta, cereals and potatoes. The fibre from these helps to prevent constipation which reduces the risk of common disorders.
- Iron-rich foods: red meat, pulses, oily fish such as sardines, eggs, bread and green vegetables.
- Foods and drinks rich in vitamin C: fruit or vegetables or a glass of fruit juice with an iron-rich meal.
- Foods containing folic acid: good sources are green vegetables and brown rice.
- Calcium-rich foods: to reduce the risk of Osteoporosis. Good sources are dairy products such as milk, cheese and yoghurt. Calcium is also found in canned fish, such as sardines, (and in their bones). Other sources of calcium include green leafy vegetables.

FACT: Over 50% of Gwynedd residents fail to eat their 5 portions of fruit and vegetables a day.

For more details, visit:
www.eatwell.gov.uk/agesandstages/olderpeople

Health

Were you aware ...

... that 77% of adults are unaware of how many units a glass of wine contains.

Make sure ...

... that everything is safe within your home, make rugs secure and check their corners aren't uneven to prevent a fall.

Remember ...

... by having safe sex you can enjoy a sex life which protects your health and general well-being. If you've got any concerns about sexual health, contact your GP or call into your local clinic.

It's never ...

... too late to stop smoking.



Remaining Independent



In this chapter:

Social Services

Telecare

Moving House

Safety

Social Services

Social Services offer a variety of services which support vulnerable people and people in need. What exactly is available?

In order to find out what kind of help you could receive, you will receive a social care assessment; this will be done by a member of the social services team. This is your opportunity to inform the social services of what would make your day to day life easier.

Services can be provided to the following:

- Adults over the age of 18 who suffer from illness, physical disability, or learning disabilities,
- Older people who are vulnerable or ill,
- Carers (for example, relatives or friends who care for someone with a disability or illness),
- Can also be of assistance if there is concern about an individual's wellbeing / safety,
- People with mental health problems.

The new scheme Reablement promotes independence, and reduces the care needs in the long term. Some of the advantages of the service is that people rekindle their skills and confidence, that will in the end avoid hospital entry and gain more self control and independence. You will receive the service for a maximum of six weeks, free of charge.

It will be available through the Provision.

Social Services can enable you to better cope with living in your own home by adapting the home with suitable equipment such as switches, ramps, handrails, etc. The department can advise you, and it's possible that you might receive financial support to adapt your home.

The Home Care Service can help you with a variety of needs including dressing and cooking. Also, the Day Care Service can be available in order for you to be able to leave the house and meet new friends.

It's possible that you might need care such as Residential Care or Nursing Care. Before making any decision, you are advised to ask for appropriate advice on which home would be suitable for you and the choice that's available.

You're welcome to contact us yourself, or on behalf of someone else. If you are contacting us on behalf of someone else, it must be ensured that that person has given permission for you to share information with us. An attempt will be made to help everyone, but there are clear guidelines for deciding who is eligible for support.

For emergency assistance out of office hours contact: 01286 675502

Mental Health Services:

Arfon: 01248 370137 Dwyfor: 01758 614647 Meirionnydd: 01341 422122

Telecare

Older people generally prefer to live in their own homes for as long as possible. How can the telecare service assist you to do this?

- Have you had an accident at home?
- Are you afraid or alone in the house?
- Are you concerned for the safety of a friend or relative?

This is why so many people across Gwynedd are taking advantage of the pioneering Telecare technology to assist them to live safely within their homes and continue to be independent within the community.

The additional support of the Telecare sensors can lead to improving the quality of life of people who wish to remain in their homes. The system also provides peace of mind for the family.

According to those who have already taken advantage of Telecare, the system provides them freedom to enjoy living independently. Telecare offers a simple solution so that your fears don't prevent you from living a normal life.

Older people, in particular those who find it difficult living in the community and are currently being considered for other care options, can take advantage of the Telecare scheme.

What are the advantages of Telecare?

- Easy to install – wireless,
- Direct response to emergency by a calls operator,
- 24 hour monitoring service,
- Peace of mind for families and carers,
- Promotes Independence,
- Reduces risk.

For further information on receiving Telecare and Social Services in Gwynedd, contact Gwynedd Council's new Advice and Assessment Team:

01286 682888

Minicom: 01286 685618

Fax: 01286 682875

Don't allow your fears to prevent you from living an independent life

Moving Home

If you decide to remain in your present home, then help may be available to help you adapt your house to suit your needs. Have a look at some of the options?

Where we live affects the quality of our lives and it may be essential to examine the importance of where you live and what's important to you. Research shows that moving to a more suitable property can make a positive difference to the lives of some people, for example, by living in a more manageable property and by being in a more convenient location. However, the process of moving can take time and there are several emotional and practical obstacles to be faced.

We all require a safe, comfortable home and as we grow older our needs may change and our home may no longer be suitable.

Why move?

Many older people may wish to stay in their present home but find that the following are their main concerns:

- Repairs and improvements,
- Heating costs,
- Isolation – possibly living alone and not having family nearby,
- Home repair assistance.

Gofal a Thrwsio

Gofal a Thrwsio helps older people and those with disabilities who own their homes to continue to live in them, as independently as possible. This is possible through their expertise and the necessary finances to carry out the repairs, renovate and/or modify to ensure that older people can live independently in their own homes. They will provide advice and information, help with seeking grants when needed, and recommend trustworthy builders.

The work can vary from small items such as the tap dripping and installing hand railings or new lights, to bigger jobs such as building a bathroom or fixing a roof.

Sheltered Housing

Another option in Gwynedd is sheltered housing. It's possible for you to rent or to buy. Most of them offer:

- Wardens,
- 24 hours emergency system,
- Community gardens.

These plans are ideal for people that are less able to cope on their own, but do not need the level of care which is offered in a residential home.

Do you want to know more?

Extra Care Housing

It will provide you with the same safety and privacy you have in your own home, together with a variety of different facilities, with 24 hour care services available should you need them. This scheme is specifically for people who are 60 years old or over. All residents in Extra Care Housing will have the option of either owning or renting their own home.

The homes are unique because:

- The opportunity of living at home – not in a traditional residential home,
- Everyone will have their own front door,
- Couples and friends can stay together,
- A mixture of older people, some living independently, other less independently,
- Care services available 24 hours a day, seven days a week,
- Support to retain independence,
- An opportunity to join in social activities,
- Safety.

Have you thought about what you would like in your home?

- Is the new suitable accommodation within your budget?
- Is the home the right size for your requirements?
- Is it secure, in a good state of repair, and easy to keep warm?
- Are there amenities nearby? Shops, place of worship, social clubs?
- How does the area feel to you?
- Do you feel that you could enjoy living in the area?
- Will your friends and family be able to visit you easily? Will you be able to visit them?
- What's public transport like? This can be an important issue in a rural area.
- Are health and care services readily available?
- Will your new home be suitable for adapting should more care and support be required in the future?

For more details visit the website:
www.gwynedd.gov.uk/adeiladuirdyfodol

Gofal a Thrwsio Gwynedd:
01766 510160

Cymdeithas Tai Eryri:
01286 881588

North Wales Housing Association:
01492 572727

Safety

There are a number of older people who are concerned about their safety and are often worried about people calling at their home. Were you aware, however, that Gwynedd is one of the safest areas in the UK?

Older people sometimes believe that offences are more likely to be carried out against them, but the truth is that they are less likely to suffer an offence. Small simple steps can reduce the risk of an offence being carried out still further.

- Consider joining the community alarm scheme that is used if you trip or fall, or if you feel under threat in your home,
- Some companies operate a password scheme for older or vulnerable customers where representatives are expected to confirm the password to confirm that they are genuine,
- Don't keep large sums of money in your home – use your bank account instead,
- A number of areas have schemes that are specifically aimed at supporting older people with home safety and general upkeep. You should ask for advice from the police, local authority, or a voluntary group.
- Keep a list of useful phone numbers by your phone. These could include your family, local police station, local council, etc.

Bogus Callers

The majority of people who call at your home are genuine, but sometimes people will knock on your door, with the intention to gain access through fraud. If someone calls around:

- LOCK – Keep your front and back door locked, even if you're at home,
- WAIT – Before you answer, wait for a second and think if you are expecting someone. Check if you have locked the back door and have taken away the key. Look through the spy hole or window to see who is at the door.
- CHAIN – If you decide to open the door, place the chain or bar on, if you've got one. Keep the chain or bar in its place whilst you speak with the caller at the door.
- CONFIRM – Even if you've organized an appointment beforehand, look carefully at the caller's identity card. Close the door while you check. If you're still unsure, look in the phone book to confirm. Do not use the phone number on the identity card, as it could be a fake!

Remaining Independent

It's important ...

... that you make a will. This prevents any unfairness and ensures that you can have what you wish for.

But if you ...

... cannot cope on your own, remember that the Telecare service is available to assist people who wish to remain independent in their own homes.

Talk with ...

... your family before making any decisions. If you need further assistance, talk to a solicitor, but their fees could be high.

Remember ...

... that you've got a choice. It's possible for you to remain in your own home, to move to a smaller house or into residential care.



Finance



In this chapter:
Retiring or Not retiring
Volunteering
Benefits
Making a Will

Retirement or Non-retirement

**When reaching retirement age, you don't have to stop working.
Which is your preferred option?**

Currently, the majority of people retire between 60 and 65 years of age. The reality of a happy retirement means being ready both emotionally and financially. However, a number of options are now available and there are several different points to consider with regard to retirement. For example:

- Do you still have a mortgage? Do you wish to remain in your present home or are you considering selling your home?
- Have you made enquiries with regard to any entitlements for which you may be eligible?
- Have you a post-retirement budget which allows for any unforeseen expenses?
- Do you wish to work on a part-time basis to maintain your financial health after retirement?
- Have you thought about finding another job with fewer hours and responsibilities?

Emotional considerations could involve:

- If married or living with a partner, have you both considered how the lifestyle changes will impact upon your relationship?
- Socializing is important for happiness and mental wellbeing, so retirees need to make an effort to maintain contact with close family and friends,
- Have you a plan of action for retirement? It's important to remember that retirement is a significant life change and may cause some discord within a relationship.

Life after work provides time for new ventures, travelling locally and further afield, and also time for taking on different hobbies/activities.

Pre retirement courses can be a help, and a "phased retirement" scheme for those approaching retirement may assist in the decision making process. Voluntary work may also provide new opportunities and form an enjoyable part of your retirement years.

Volunteering

Volunteering plays an important part in the lives of all those people who so generously give of their time and talents. Are you looking for an interesting and exciting way to use your time?

Volunteering opens up opportunities for everyone to apply and develop new skills, widen horizons and contribute to community life, whilst doing something enjoyable and worthwhile with like-minded people.

There is a tremendous range of volunteering opportunities available, for example:

- Environment,
- Counselling,
- Driving,
- Office work,
- Fundraising.

By registering with the Volunteer Centre and by visiting www.volunteering-wales.net you can take advantage of the following services:

- Access to the information library,
- Be part of the 'Volunteer Organisers Network' to find out about the latest information regarding volunteering and to exchange experiences,
- Receive invitations to attend the activities organised by the Volunteer Centre, for example, activities surrounding 'Volunteer's Week' every year,
- Presentations – joining us on our travelling stall visiting Gwynedd's towns and villages with the aim of encouraging more people to come forward to volunteer.
- Take advantage of the free specialist training that's on offer to volunteers on a range of subjects such as First Aid, communication skills, assertiveness skills .

Where to look?

Call in and we can tell you what voluntary opportunities are available locally and put you in touch with local organisations. Pick up the phone for a chat with the Gwynedd Volunteering Centre – 01286 672626 or 01341 422575.

www.mantellgwynedd.com to find the most up to date volunteering opportunities.
www.volunteering-wales.net which is a Database of volunteering opportunities throughout Wales.

Benefits

**There are a number of benefits of which you can take advantage.
Are you claiming your entitlements?**

The Pension Service produce a Comprehensive guide to tell you about the help and advice that's available from the Government and Local Councils. For a copy call 0845 7 311 32 33 or contact The Pension Service.

What are Pension Credits?

You may be entitled to Pension Credit if you are over 60 and living in the UK. There are two parts to Pension Credit, both are tax free. The Guarantee Credit which can top up your weekly income to a Guaranteed level and The Savings Credit which is an extra amount for people aged 65 or over who have saved some money towards their retirement. Call The Pension Credit line to see if you are entitled. From the 6th April 2010 the State Pension age for women will start rising from the current 60 years old. The age for people to start claiming Pension Credit will also rise along with the State Pension age.

What is Attendance Allowance?

Attendance Allowance is tax-free cash if you are 65 or over to help with extra costs that you may have if you are ill or disabled and need help with personal care. Any savings or income you have will not affect your claim.

What is Disability Living Allowance?

Disability Living Allowance is tax-free cash if you are under 65 to help with extra costs you may have if you are very ill or disabled and you need help with personal care or you have difficulty walking. Any savings or income you have will not affect your claim.

Housing Benefits and Council Tax Benefits

Often rents can be hard to pay. People on low income can receive help to pay their rent. Also, people on low income can receive help to pay their Council Tax.

What Council Tax reduction are available?

Single Person discount is a 25% reduction where there is only one adult resident in a property. People under 18, or deemed as a Carer and some people with Mental health problems are not counted as an adult in the household. There are other reductions for properties where a disabled person resides and has to use a wheelchair indoors, has a second bathroom primarily for their use or has a specific room that is essential for their needs.

How can you make a claim for a discount?

You will need to fill in an application form, obtained by contacting your local Council.

Gwynedd Council: 01766 771000

Pension Service: English Line 0845 60 60 275, Welsh Line 0845 60 60 265

Text phone: 0845 60 60 285 www.direct.gov.uk/pensions

Pension Credit application line: 0800 99 1234

Making a Will

It's extremely important that you make a will. Why?

Maybe you don't think that you have much to pass on, even so, it's essential that you draw up a will. The family complexities which exist nowadays in many families mean that making a will is more important than ever. People's rights following a death are very complicated, and if you haven't made a will and wish to leave your home to your partner, for example, it's likely that it won't be possible for them to claim it and as a result your home could be divided between family members whom you don't wish to leave any of your estate to. If you are married, it doesn't mean that your husband/wife will get everything automatically. These processes are longwinded and it's important, therefore, that you make arrangements.

Legal Support in Writing a Will

You could be eligible to receive financial support towards your legal costs when making a will via the Legal Support Scheme. In order to be eligible for this scheme you must be over the age of 70, disabled or a single parent. Your income and capital will be assessed.

For more information on this scheme go to www.clsdirect.org.uk/ website or by calling your local Citizens Advice Bureau.

Making a Will and keeping it safe

It's possible for you to make a will for a time in your life when you might become ill. You can note in it what kind of treatment you wish to receive and which treatments you'd rather not receive. If you wish for this to happen, it's important that you write a will and that it has been witnessed.

It's a good idea to keep your will safe with other important documents. It's possible to ask the bank to keep them but you could be charged for this. If you draw up a will with a solicitor, they usually retain the original copy and provide you with a copy of the document.

Other Legal Issues

Call into your local Citizens Advice Bureau centre or into Gwynedd and Anglesey Age Concern for more information. Usually, people are advised to see a solicitor unless your will is very simple. Legal costs can vary, therefore make sure that you receive the full cost in writing before any work starts. Age Concern has a solicitor who visits the office regularly in Caernarfon. Therefore, if you'd like to have the opportunity to speak with someone face to face, call the Age Concern Officer in Caernarfon in order to arrange a convenient time, on **01286 677711**.

Disability Living Allowance and Attendance Allowance Helpline: 08457 12 34 56
Revenues and Customs: 0845 300 3900 www.hmrc.gov.uk

Finance

Make sure ...

... that you claim all benefits that you are eligible for. 56% of people over the age of 50 do not claim what is owed to them.

Visit ...

... a local charity or the Ysbyty Gwynedd Information Desk for more information on volunteering opportunities.

Talk to ...

... agencies in Gwynedd which offer assistance in completing benefit forms such as the Pensions Service, Age Concern and Gwynedd Council.

Remember ...

... you don't have to give up work when you are 65 years old. Some people choose to work far beyond the traditional retirement age. If you don't wish to stay in your present post, many businesses are looking for experienced people to work for them.

