



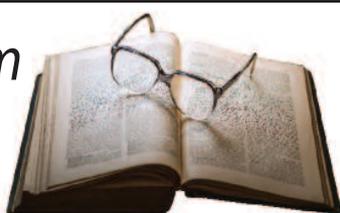
# EASTBOURNE SENIORS FORUM

THE OVER FIFTIES FORUM

[www.esf-online.org](http://www.esf-online.org)

## Summer Newsletter 2017 Issue 30

### Message from the Editor...



#### Dear Members

They say summer is here at last but it still feels jolly cold to me but perhaps by the time you get your newsletter it will have warmed up a bit. By then too we shall have had the County Council elections and be heading for the BIG one on June 8th. Whatever your persuasion **do make sure you vote**... we are so fortunate in this great country of ours to have the right to do so.

Changes in the town are moving along at a great pace now and I for am looking forward to the fantastic recreational area that will be the new Devonshire Park

We are so pleased to have been able to find an alternative venue for our Good Life Show at the International Lawn Tennis Centre and look forward to welcoming you there on Thursday September 28th.

This issue is a bit shortened as we have included our AGM papers on pages 6 and 7. Please try and make it to the AGM on June 15th when, after a short business meeting, we have an interesting speaker. As you will see we are looking for new committee members and officers, so if you can help please contact us.

*Enjoy the summer in the best seaside town in the UK!*

**Steve Thornett, Editor**

## ESF Membership Advantage Scheme

Thank you to members who replied with suggestions for the above.

We are still working on the scheme, which with our current culture of equality for all (i.e. all ages) is not as easy to set up as we had first hoped. Look out for more details in our August issue.

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**For Editorial content or queries, please contact Steve at:**

**1 Wellington Close, Eastbourne BN23 5AR.**

**Tel: 01323 479846 Email: [sthornett2@gmail.com](mailto:sthornett2@gmail.com)**



## Good Life Show 2017

The major changes and rebuilding at the Devonshire Park meant we were unsure whether we could even hold the popular **Good Life Show** again this year

However, after some discussions we are delighted to inform you that we have been able to secure the International Lawn Tennis Centre in Devonshire Park for our **Good Life Show** this year. This is a great venue, which we are sure will create a lot of interest both from exhibitors and attendees.

This year it will be on Thursday September 28th from 10am until 4pm, with the usual great mix of suppliers and organisations already applying to exhibit.

Please put the date in your diary and invite your friends.

### Postage Costs / Email

If you can accept newsletters online please email us at: [info@esf-online.org](mailto:info@esf-online.org) or for those of you not on computers, a contribution by cheque would be greatly appreciated.

## DEMENTIA AWARENESS

### 5 Things You Should Know about Dementia

'I used to get angry when people said silly and hurtful things to me. I now recognise this is due to people's lack of knowledge and understanding of dementia.'

Comment from Alex Preston who is living with dementia.

- 1 Dementia is not a natural part of ageing
- 2 Dementia is caused by diseases of the brain.
- 3 Its not just about losing your memory.
- 4 Its possible to live well with dementia
- 5 There's more to a person than dementia

More information from **Alzheimer's Society Leading the fight against dementia**

Call: **020 7423 3500** or go on-line to **[www.alzheimers.org.uk](http://www.alzheimers.org.uk)**

## Your Committee...

Throughout the year we attend numerous meetings on behalf of the forum, where we are able to put across the point of view of seniors that will help to influence decision makers.

*These meetings include:*

- **East Sussex County Council on health, adult social care and transport**
- **Eastbourne Borough Council on Equality and Diversity**
- **NHS and Clinical Commissioning Group on health matters and services.**
- **Trading Standards**
- **East Sussex Seniors Association on countywide issues**
- **Age UK and Age Concern serving seniors**

### Member Notes

With this issue you will find some adverts or flyers from organisations who we think will be of interest to you. These pay towards posting out our newsletters, if you use them please tell them you heard about them from ESF.

**If any members cannot access websites** shown in or at the end of articles, please contact us and we will be pleased to download the article and post it to you.

There will be a small charge for this service



## Wellness Tips from your Eastbourne Chiropractor

I'm James Revell the Clinic Director at Lushington Chiropractic Clinic in Eastbourne. I've had the opportunity to work with some excellent chiropractors, sports massage therapists and other practitioners over the years. Within the team we often share knowledge, ideas and research or techniques we've specialised in and I'd like to share those with you today.

Wellness Tips to look after yourself at home: from Doctor of Chiropractic Dr James Revell at Lushington Chiropractic:

- NEVER bend forward during the first hour of the day- it puts your back more at risk of injury.
- Find a way to de-stress. Fatigue and stress lowers our pain threshold, making any aches and pains feel worse. When this is the case we're less likely to do the things that are good for us like sit properly, drink water (not coffee) and do our stretches etc.
- Get sweaty and exercise for at least 20 mins a day 3 x a week. Find an activity or sport you enjoy; this helps to make it less of a chore and more for enjoyment. Regular exercise is great – find something you're going to stick with.
- Remember to evenly distribute bags when carrying them. Those large heavy bags with a long shoulder strap are the worst offenders. A back-pack with two straps is best.
- Take regular breaks from using the computer, this helps to rest your eyes, refocus your mind and de-stress.
- Make sure your computer chair provides good lumbar support, you can buy lumbar support rolls that attach to your chair. The cheapest and simplest option is to roll up a towel and put that behind your back around the area of your trouser waist line.
- Your computer screen needs to be at the same height as your eyes. You can simply use some big heavy books to rest it on. If your neck is in a straighter position you are more likely to use the muscles around your neck and shoulder girdle appropriately, so less likely to suffer with neck, shoulder pain and/ or headaches.

If you need expert advice, call the clinic on:

**01323 722499**

**www.chirocare.co.uk**

## Useful Telephone numbers

Age Concern Eastbourne	01323 638474
Age UK East Sussex Advice	01424 426162
Alzheimer's Helpline	0845 300 0336
Care Home Listing East Sussex	0800 389 2077
Congress Theatre Box Office	01323 412000
Cineworld - Crumbles	0871 200 2000
Citizens Advice	03444 111444
Conquest Hospital	01424 755255
District General Hospital	01323 417400
East Sussex County Council	01273 481000
Energy Caring Trust	0800 5112 012
Independent Living Service (STEPS)	01424 464890
Independent Providers Forum	01580 715660
National Talking Newspapers	01435 866102
Pension Service	0845 6060265
Post Office Services	0845 7223344
Silverline Helpline	0800 328 8888
Social Care Direct (SCD)	0345 6080191
Supermarket Trolley Collection	07930 662042
Sussex Police (non-urgent)	101
Trading Standards Consumer Advice	03454 040506



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# Residential Nil Rate Band

You may have heard that the threshold for Inheritance Tax (IHT) has now changed. The Government has introduced an additional tax free allowance for residential properties known as the “Residential Nil Rate Band” or RNRB for short. The aim of the new allowance is to make it easier for family homes to be passed to children and grandchildren without an IHT burden.

The RNRB is available for deaths after 6th April 2017. It is in addition to the tax free “Nil Rate Band” (NRB) which currently stands at £325,000. For 2017/18 the RNRB will start at £100,000 increasing by £25,000 each year until being capped at £175,000 in 2020/21. By 2021 the total combined NRB and RNRB will therefore be £500,000.

As with the NRB, any unused RNRB can be transferred between spouses and civil partners. In essence, if a person dies after 6th April 2017 and has survived one or more spouse or civil partners, there will be a potential £1m tax free allowance available to their estate compared to the previous maximum of £650,000 when only the NRB applied. Unfortunately, like the NRB, the RNRB is not transferrable for unmarried couples.

Anything above the tax free allowances (which does not pass to specific exempt beneficiaries or is not eligible for other tax reliefs) is still charged at 40%. Assets passing to a spouse or civil partner on the first death will remain exempt from IHT.

You will need to keep an eye on the value of your estate as the RNRB is reduced where the estate exceeds the taper threshold by £1 for every £2 over £2m. In practice, if your estate is worth over £2.2m in 2017/18 then you will not benefit from the RNRB and that figure rises to £2.35m in 20/2021. In that sense the legislation is not intended to benefit the super wealthy.

For your estate to take advantage of the new tax

free allowance you must own a residence and it must be closely inherited – so what does this mean in practice?

## Qualifying Residence

The RNRB is an allowance to be set against the value of a residence passing to qualifying beneficiaries. This means that the deceased must have had an interest in a property, which was their residence at some point during their ownership. It is not a necessity that the deceased was resident in the property at the date of their death, it merely must have been their residence at some point.

Where only one property is owned, that property will be deemed to be the qualifying residence. If the deceased owned more than one residence, it will be down to their Personal Representatives to nominate a property. As this is a new tax allowance there is not yet any case law and it is therefore likely that case law relating to Capital Gains Tax and Principal Private Residence Relief will be persuasive. If you are thinking of selling your main residence, it is good practice to keep all the paperwork and details of the transaction as your estate may still be able to benefit from the allowance under what has been termed “downsizing”. *To be continued in the Autumn issue...*

At **Stephen Rimmer LLP** we are specialists in all aspects of Private Client work, including the preparation of Wills, Trusts, Power of Attorneys and Estate Administration and we can guide you through the IHT changes to best protect your estate and family as they take effect.

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## Wisdom...

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*Nelson Mandela*

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### Travel

One of the things I like best in the world is familiarity; knowing what's round the corner, recognising people, understanding the geography of the place I'm in. So why do I love travelling so much?

Frankly, it was not my idea to go travelling. I was not keen on saying goodbye to the family for months at a time, and yet sometime during 1998 I agreed to spend eight months of 1999 on the other side of the world; a three month stint in the Adelaide hills, home for a couple of months, Melbourne for July and August, across to Perth for September and October, then a month in Thailand. To be honest it was not a one hundred percent success which makes it hard to understand this insatiable desire I have to see what's round the corner.

The dilemma: although being in England is lovely, I also long to travel, which means when I'm away I count the weeks until I can return home, but when I'm unable to travel I feel restless.

People have often told Peter and I that travel is risky and yet the people we meet are keen to look after us, warn of any dangers and go out of their way to ensure our safety. Of course the fact they find it necessary to do this does suggest travel is not entirely without danger! There are few people who are more nervous than the Brazilians who live in and around Rio. That Lisa and I managed our three month stay without a single threatening incident is likely to have been plain good luck.

Am I enticing anyone to travel? Do you believe there are enough adventurers sharing their experience on TV so you don't need to go? If so, what is it that makes you and I so different? What compels me to forsake England to stay in distant lands, live as close as I can to the locals, try the buses, the cuisine, join in with local music and try the local language? Could I really get all this from

watching TV and film? My answer is a resounding 'no.'

As I get older travel becomes more difficult and this year Peru was sometimes hard work. Lima is polluted; city traffic often comes to a standstill and the area from Lima to Nasca is hot and dry, with vast desert areas, massive sand dunes and rocky mountains conjuring up a hundred shades of brown from the darkest chocolate to the palest cream. Peru has a fascinating history; the enigmatic Nasca lines (2,000 years old); the ruined Inca cities; more recent history of the cruel slave trade and of course most recently the devastating 2007 earthquake, which is evident today.

So why that resounding 'no'? I have the answer; it is feeling that I crave. Knowing that hot relentless sun, seeing how the mountains fold to make those shades, smiling eyes which welcome me. At other times in other places, sheltering from a tropical rain storm in all its intensity, being close enough to touch orang-utans in their own habitat, lifting my feet over the steps of a Cambodian temple, being hugged and loved by favela kids, jumping back as a huge monitor lizard disappears into the jungle and wondering where I'll stay that night. This small, haphazard list, which popped into my mind, is just a few of the wonders I have found beyond these shores.

Finally I want to quote Patricia, a kindred spirit, who summed it up when she said 'feel the breeze of a humming bird's wings.' What a lovely thought. Hold on to it and whatever you do treasure the experiences that are different.

**Vera**

*If you would like to contact Vera to comment on her musings, please feel free to do so by emailing:*

***info@esf-online.org***  
*or by writing to our usual address.*

***Have you visited our website recently?***

*If not, please have a look and comment on its usefulness.*

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### Did You Know...

By 2045 (After our time!) a quarter of the population will be over 65, and the total UK population will pass the 70 million mark within a decade!



## EASTBOURNE SENIORS FORUM



Dear Member

We do hope you will be able to attend our AGM, details below. Copies of Minutes of last year's AGM, Chairman's Report and Treasurer's Report will be available on the day. We know this meeting will be a useful and informative one so please do make every effort to attend and bring your friends. Thank you for your support.

### **NOTICE OF EASTBOURNE SENIORS FORUM ANNUAL GENERAL MEETING**

Date: Thursday, 15th June 2017 2.00 pm

Venue: St Saviour's Church Hall, South Street, EASTBOURNE BN21 4PA  
(Please note: Only street parking is available)

### **Welcome**

### **AGM**

#### **AGENDA**

1. Apologies
2. Minutes of AGM held on 17th June 2016
3. Matters Arising
4. Chairman's Report
5. Treasurer's Report
6. Election of officers and committee members
7. Any other business

This will be followed by a talk by  
Angela Yphantides: Strategic Commissioner ESCC  
Adult Social Care. Presentation on Telecare and Technology  
Enabled Care Services (TECS)

# Please fill in this form, tear it off and post it to the secretary Vera Tyler by June 8th



## EASTBOURNE SENIORS FORUM



The following Members have agreed to stand for office:

<u>Name</u>	<u>/Position</u>	<u>Proposed by</u>	<u>Seconded by</u>
<b>Vacancy</b>	<b>Chair</b>		
Nadine Harris	<b>Vice Chair</b>		
Des Davis	<b>Treasurer</b>		
<b>Vacancy</b>	<b>Minute Secretary</b>		

<b>Colin Akers</b>	<b>Membership Secretary</b>	<b>Co-opted Member</b>
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The following Existing Committee Members have agreed to stand again for a further year

<b>Pauline Archer</b>	<b>Pamela Edwards</b>
<b>Robert Cooper</b>	<b>Steve Thornett</b>
<b>Beryl Newson</b>	<b>Vera Tyler</b>

If you wish to nominate a Member to the Committee please give details below. Please ensure that the person nominated has agreed to have their name put forward:-

<b>Nominee:</b>	
Position Nominated for:	
Address:	
Telephone number:	e-mail address:
Consented by:	
Signed: _____	Date: _____
Nominated by:	Please sign and print name
_____	_____

**Post to:** ESF Secretary, c/o 4 Lavender Grove, Polegate BN26 6FE.

