

Once again, many, many apologies to you all. This is an excessively long newsletter. However, we had two important talks in February, and I felt the need to write them up in detail. I hope you can find the stamina to read about them!

It's time to renew your membership again. We're maintaining the cost at £12 as we know that it is a difficult time. We are also maintaining the cost of the open meeting at £1.50. We can do this because we have a small cushion in the bank, however, it's probably fair to say that next year we may have to increase prices slightly. You can rejoin at an open meeting or online. Our membership secretary will be sending out reminders shortly, and this will tell you how to pay online if you wish to.

We're running a small photo competition for a new photo for the website front page. The prize is a £10 voucher for the shops on Crediton High Street. Please send your photos to any committee member.

Liz Ouldrige (Chair)

### Important dates

**March 15<sup>th</sup>** Open Meeting at the Boniface Centre, James Haskell "Mapping Broadband" Refreshments from 9:30am, announcements start at 10:00am. The talk starts at 10:15

**March 21<sup>st</sup>** Monthly coffee morning at 'The Hayloft' Mole Avon Country Store from 10:30am

**April 18<sup>th</sup>** Monthly coffee morning for all at 'The Hayloft' Mole Avon Country Store from 10:30am

**April 19<sup>th</sup>** Open Meeting at the Boniface Centre, Martin Pailthorpe 'In Search of Disney's Yeti'

### Open Meeting Talk, February: Accessing Health Services

In February, Richard Ward of Redlands Primary Care came to talk to us about accessing health services. Probably most of us at the meeting were registered with Redlands for our GP services and they serve more than 16,000 local residents. We have all seen their shiny new building, but you may not realise just how extensive their facility and services now are. With over 30 medical staff, including 11 doctors, 16 nurses, 3 paramedics, an occupational therapist and a physiotherapist they carry out over 100,000 consultations a year and give out 600 prescriptions a day. However, Richard was keen to point out that Redlands is just one part of the total picture in health care. He described how we can best use each 'service' to ensure our health care needs are met.

**Self-care, Family or Friend Care** – you may not have realised this, but most health care is carried out informally within the home. Who has not put a plaster on a cut or taken a Paracetamol for a headache? We also care for others around us in the same way. Not only that, but decisions about how we lead our lives also impacts our health. In fact, these decisions are a big factor in maintaining good health.

**The Local Pharmacist** – most people have used a pharmacy to buy plasters and Paracetamol. Many people have used pharmacies for 'flu' or Covid vaccinations. But they can do so much more; some pharmacies can carry out health checks and will also be able to give advice. Using your local pharmacy can be a quick and simple first step to getting help.

**Paid Carers** – your chiropodist, cleaner or gardener may not seem to provide a 'health service' but they are helping us lead safer and happier lives. Some of us use carers to help us dress and wash which is essential

but can be expensive. Both local government (<https://www.nhs.uk/conditions/social-care-and-support-guide>) and the national government (<https://www.gov.uk/carers-allowance>) may provide financial support.

**Voluntary and Community Groups** – Particularly if you have a long-term need, you may find that a voluntary or community-based group will provide the best support for your health needs. In fact, their essential role is recognised by government as many receive funding to help them carry out their role.

**Online Help** – More and more of us use the internet to help support our health care decisions. It's a really useful tool but you need to use trusted sources or the information you get may be conflicting or confusing. Richard recommended NHS Choices (<https://www.nhs.uk/>) and NHS 111 online (<https://111.nhs.uk/>) as places where you can find reliable information and advice.

**NHS111** – This is a telephone service which can provide expert advice or access to out-of-hours services. In many cases NHS111 clinicians and call advisors can give you the advice you need without using another service such as the GP or A&E. It can be very busy, so if you have a simple problem or a quick question, you may find NHS111 online easier to use.

**Your General Practice** – Redlands has several ways you can contact them. You can send an email and use their website (<https://www.redlandsprimarycare.nhs.uk/>) to ask questions about non-urgent problems, and even book appointments online. You can also telephone to make an appointment. Making a phone call can be a frustrating experience but please be patient. They routinely receive more than 500 calls a day. It really helps too if you are prepared to describe your problem to the person who answers the call as this will allow them to select the right person for you to see, it's not always a doctor! Routine consultations are allotted 15 minutes which is an increase from the 10-minute slots in previous years and allows time for the entire medical picture to be considered. It may take two weeks before an appointment is available, but once again, please be patient, Redlands is trying to catch up. Urgent appointments are available but beware, these are designed to focus on urgent issues quickly. You won't get the same in-depth consideration.

**Secondary Care** - Secondary care mostly means hospitals like the RD&E. You will probably be accessing this either by being referred by your GP or by going to A&E. Hospitals now specialise in the services they offer and, for example, you may find you need to travel to Plymouth for access to cardiac services.

Richard finished his talk by saying that these are challenging times for the NHS. The aging population, the lingering effects of the pandemic and the probability of fewer doctors being available as older doctors retire mean that services will be difficult to maintain. However, with more active patient participation, more accessible information and the use of multidisciplinary teams we could see better health outcomes for us all.

## **February Zoom Talk from Silvertime Legal about Estate Planning**

Most people have written a will, but that's not the end of all you need to do to make sure your possessions end up with the people you want after your death. This talk from Silvertime Legal covers some important issues you need to consider in estate planning.

### **Tips when writing your will**

- Make sure that the will is valid. You must sign and date in front of two witnesses and they must sign and date it at the same time, in the same place. The witnesses really must have seen you sign the document. Check little things like the correct dates are used.
- Choose really trustworthy people to be your executors and choose more than one, in case one of the executors pre-deceases you. Solicitors can be executors but they do charge. The executors can always employ a solicitor if things get complicated.
- If you are excluding someone from your will who might have reasonably expected to be mentioned, make sure you explain who and why in your will so that the will cannot be

contested. It would be a nice gesture to leave them a small amount.

- Have more than one copy of the will and store them in different secure places (and tell your relatives where they are). Solicitors can store your will for you and there are now digital places to store wills.
- If you wish to assign particular items to people, these can be mentioned in the will, or if there are a lot of items, you can write a separate letter of intention. It's best to get this letter signed and witnessed in the same way as the will. Store the letter with the will.
- If you have a funeral pre-payment plan or life assurance, mention these in the will, and store the details together with the will.

### **The importance of assigning Power of Attorney**

- It is important to assign Power of Attorney to someone so that your best interests can be looked after if you become unable to do it.
- You must do this while you still have 'mental capacity', so if you haven't already done it, do it now!
- As with the executors of the will, it's best to choose more than one. However, make sure they can act 'jointly and severally' so that they can act on their own for the little things.
- Choose people who you really trust to look after your best interests.
- Power of Attorney has changed. Before 2007, the system was called 'Enduring Power of Attorney'. If you arranged Power of Attorney before this date, it is still valid. Since 2007, the system is called 'Lasting Power of Attorney' and has more checks, and so is generally more secure.
- There are two types of 'Power of Attorney', health and welfare and property and financial affairs. You can make one or both.
- Once you have completed the documentation, it has to be registered with the Office of the Public Guardian.
- The 'Power of Attorney' can always be cancelled and if you or your relatives are concerned about the activities of one of your nominated attorneys, then contact the Office of the Public Guardian. They will investigate.
- Again, store the documents in secure places, and tell people where they are. You may be able to leave a copy with your bank.

Liz found this useful website: <https://www.gov.uk/power-of-attorney>

### **Preserving your assets and forming a Trust**

- A Trust is a legal arrangement in which you transfer the ownership of some of your assets to the Trust. Then the Trust is managed by trustees on behalf of the Trust's members (usually family members and/or the will beneficiaries).
- You will need legal advice to set one up. They are complicated!
- You can transfer many assets to your trust but you can't, for example, transfer ISAs and Premium Bonds as these can only be owned by one person.
- Once the asset is in the trust, you still have access to it but it will no longer be counted as your personal possession so it is not used, for example, when calculating your liability for care home fees.
- The trust also prevents sideways disinheritance. This is when one spouse dies and the other remarries. The assets in the trust cannot pass to the new partner after the death of the remaining spouse.
- People often put their home (if they own it) into a trust. If you have a partner, you will need to look at how you own the home. If you are 'joint tenants' you share ownership of all the value of the home, none of it exclusively belongs to one partner. This cannot be put into a trust and also means the entire value of the home is taken into account for

care home fees. If you are 'tenants in common', then you each own 50% of the value and this 50% can be put into a trust.

- Trusts cannot be set up specifically to avoid care home costs. You will need to set up the trust before you know you are likely to need care e.g. before a diagnosis of dementia.
- Trusts do not have to pay out on the death of the originator of the trust. Smaller amounts may be paid out. It may be appropriate to delay the pay-out to avoid the money being involved in divorce settlements or bankruptcy proceedings. It may be that one of the beneficiaries is a minor or on benefits or in care themselves.

Our thanks go to Phil O'Toole who gave this excellent presentation. If you want to take any of these things further, then you will need to seek advice. This can be provided by Silvertime Legal, who can be contacted through their own website. However, we would like again to emphasise that Crediton u3a **does not endorse** this or any other company offering such services.