



# SENIOR FORUM

## Newsletter – April 2010

For people aged 55 years and over living in Bovington,  
Wool, Winfrith, the Lulworths and surrounding areas

\* \* \* \* \*

Thursday, 29<sup>th</sup> April 2010

The D'Urberville Hall at 2.30 p.m

### **Annual General Meeting**

Followed by

### **'Fit as a Fiddle'**

John Yonwin will demonstrate some  
gentle chair based exercises

### **Refreshments**

If you require transport to the meeting please call Share and Care:  
Tel: (01929) 463 835; 400 627, 462 555.

Newsletter Editor:

Sally Wilkin: (The Old Vicarage, Coombe Keynes: Tel: 01929 405697

## **News from Wool Senior Forum**

Please accept our apologies for a delayed Newsletter. This, together with the fact that there was no March meeting is due to a combination of events within the Forum. Unfortunately, Joan Taylor has not been well and has retired from her role as Chairman and too many spring coughs and colds meant that we had to put everything on hold.

Our Committee is becoming very depleted and it would be wonderful if there is anyone out there who might consider becoming part of the team.

Could anyone who might be interested in doing so please come along to the Annual General Meeting on 29<sup>th</sup> April at the D'Urberville Hall and have a chat.

## **Looking To Renew Your Insurance?**

Don't forget Age Concern - the office is open from 10am to 12noon, Mondays to Fridays. Dennis or Jeff will be available to have a look at your existing renewal papers for Home, Car and Travel and give you a no obligation quote.

Features include:- \* No upper age limit \* No charges for paying monthly \* No hidden fees

- Medical screening service for those with existing medical conditions (Travel insurance)
- Age Concern also deals with Energy Services, Aid Call, Motor Breakdown, Funeral Plans and Lifebook.
- Ring Jeff or Dennis on 01305 269444 to book an appointment or obtain a quote over the phone.

## **Tax Matters**

This edition of the Newsletter contains some tax information of utmost importance. It does look rather dense, but do please take the time to read it through, you could be paying too much tax. The Inland Revenue are having a difficult time getting the right codes for people and coming up with a large number of errors in their calculations.

## **Fire & Rescue: Making your home safe**

Being alert to the dangers of fire, and taking steps to avoid it, could help save the lives of you and your family. Some of the most common causes of fires in the home are:

- Cooking – including chip pans and deep-frying · Smoking · Candles Heaters and fires
- Overloaded or faulty electrics
- Children's curiosity

Owning and maintaining a smoke alarm is a very important part of keeping you safe in your home. In addition to this there are a lot of other ways to keep you safe

1. Never leave cooking unattended.
2. If you smoke, it is always important to ensure that you put your smoking materials completely out. Tobacco is designed to stay lit, which is why cigarettes can start an accidental fire so easily.
3. The same also applies with candles. A candle flame may be small but more than five fires a day are started by candles so handle with care.

If you would like more advice on Home Safety Checks and free smoke alarm fitting please call: 01305 753018

## Tax Code Errors – Check Yours Now

Have you received your coding notice from HMRC? If yes, it will be a good idea to spend a few moments reading and trying to understand it. If you have any reason to believe it may be wrong, then the time to act is now. The new codes will come in to action on the 6<sup>th</sup> April and you don't want to be out of pocket.

HMRC have recognised that their new computer system which was brought into action during the summer of 2009 is creating inaccurate coding notices. This means that millions of tax codes landing on doormats this month will be incorrect.

The following pointers will help you decide if you need to take action.

- Do you have a coding notice for each source of income?
- Is your personal allowance shown?
- Is your personal allowance correct? (under 65 £6475, 65 to 74 £9490 & 75+, £9640, age allowance is restricted for incomes over £22,900)
- Is the personal allowance on only one coding notice? If duplicated you have a problem.
- If married and one of you was born before 6/4/1935, is married couples allowance (MCA) shown?
- If you are a taxpayer, is your married couples allowance restricted to £3483?
- If you have previously transferred any MCA, is this still in place?
- If you are entitled to Blind Person's Allowance, is it still shown? If transferred to your spouse, is it still in place?
- Is your State pension on the notice? Check that it is only on one of them. Again, if duplicated you have a problem.
- Is your state pension figure correct? This year it should be 1 week of the 09/10 pension and 51 weeks of the 10/11 figure. Check your pension breakdown letter issued from the Department of Work and Pensions.
- Do other earnings or pension figures shown match with your untaxed income? Do the other coding notices show the same corresponding figures?
- Are you or have you been on Incapacity benefit or another benefit? Check the amounts shown.
- If underpayments are shown, do you know why? If not, ask - they often just appear.
- Are there any notes "adjustments to basic rate band" when you are not a 40% tax payer?
- Do you suddenly have a K, OT or DO code?
- If your income has been estimated, is the amount correct?

A final thought. It is important to check that your employer/pension provider is operating the code that is issued. If you only get one letter a year from your pension provider, call them and ask what code they are using. An underpayment at the end of the year can be quite a shock. It is also likely that HMRC will blame you for not noticing.

If any of the above is ringing alarm bells or your income suddenly changes after 6<sup>th</sup> April, then you will need to contact HMRC to get it resolved. Use the number quoted on your coding notice.

This article is by TaxHelp for Older People (TOP), registered charity no.1102276. The helpline number for free tax advice for the over 60s on less than £17000 per year is lo-call 0845 601 3321 or geographic number 01308 488066.

**Special Offer** - Alarm system offer from Dorset Police now only £18!  
Originally this offer was only available to residents of East Dorset, but it is now available to residents across Dorset.

The MA80 is a Passive Infra Red Alarm, which will dial out up to 3 numbers if an intruder enters the premises. The MA80 will automatically dial out a pre-set phone number if movement has been detected within 20 feet away. The 125-decibel Siren Alarm will then sound for 20 seconds after the first telephone number has been dialled.

Alternatively the Alarm can be switched off for silent Alert. Up to 3 Phone numbers can be programmed to be dialled simultaneously.

**Features Include:**

Infra-red beam which detects movement up to 20 feet away

Optional 125db siren

No wiring. Easy Installation

Auto Dialling System

Record own 6 second message

Alkaline Batteries supplied

Two way splitter and Cable Supplied

12 Month Warranty

**Window Vibration Alarms**

Designed to be fitted to any glass pane

Self adhesive tape supplied with warning sticker.

Batteries included

Choice of sensitivity - Auto Re set facility

Believed to be 130 dB

Retail cost for motion detector and 4 window alarms	£75.00
Less subsidy from the Proceeds of Crime fund	£10.00
Less Home/Neighbourhood Watch Discount	£47.00
<b>Total cost to you</b>	<b>£18.00</b>

**See Purchase Form on Next Page:**

**PURCHASE FORM:**

**THIS IS FOR SELF-INSTALLATION BUT THE INSTRUCTIONS ARE VERY GOOD AND EASY TO USE**

.....

I would like to purchase a Motion detector with 4 window alarms.

I enclose a cheque for £18.00 payable to East Dorset Crime Prevention Panel.

I would like to collect this from ..... Police Station

Name.....

Address.....

Telephone number.....Email address.....

Please send your payment to:-

Anita Rigler, Dorset Police, Station Road, Verwood, Dorset BH31 7PU

**Free bus pass eligibility to change –**

The age limit to become eligible for the bus pass will rise from as early as April as the Government tries to save money on a scheme which has struggled from the outset.

Somebody turning 60 will have to wait an extra month before qualifying for free transport. The eligibility threshold will be raised by a further month every two months until 2020 when it will be in line with the pensionable age for men and women of 65. By then it will mean that three million people over 60 will no longer be eligible for a bus pass.

**Advice & Support:**

Independent advice and information about care, housing, finance and rights is available through FirstStop.

This is an advice service provided by Counsel and Care; Age Concern and Help the Aged; Elderly Accommodation Counsel; NHFA Ltd.

Their Advice Line is open from 9am to 5pm Monday to Friday, 0800 377 7070 – or e-mail [info@firststopadvice.org.uk](mailto:info@firststopadvice.org.uk) – or visit their website [www.firststopadvice.org.uk](http://www.firststopadvice.org.uk)

## **Open Gardens**

The Spring and early Summer are perfect times to have an enjoyable outing to a nearby garden. Here is a list of those opening to the public and within easy reach of our area and should be well signposted.

### **Gardens of Coombe Keynes**

Series of village gardens, some classic, some courtyard, some long established, others recently created incl 2 outstanding vegetable gardens, orchards and ponds, vicarage garden adjoining and incl churchyard  
Open: Fri 4, Sat 5 June (1-5).

### **The Ferns, East Burton**

Turn right just before level crossing into East Burton Rd. Garden on R, just under a mile down this rd. Profusely planted with varied herbaceous borders and shrubs. Fruit and vegetable garden leads to small woodland garden and stream and a scene from Dorset clay-mining history. Open: Suns 2, 16 May; 18 July (2-5).

### **Hérons Mead, East Burton**

Turn right just before level crossing into East Burton Rd.  $\frac{3}{4}$ m on left  
Garden winding through plant-filled borders, island beds, tiny orchard, kitchen garden, exuberant cottage garden with old roses, circling a woodland garden. Spring bulbs, hellebores, epimediums, pulmonarias and foxgloves; grasses and a riot of late-summer colour. Very wildlife friendly. Cactus collection. Further information on 01929 463872  
Open: Suns 28 Mar; 4 Apr; Mon 3, Wed 26 May; Suns 27 June; 19 Sept (2-5).

### **Moreton Gardens, Moreton**

Next to Lawrence of Arabia's grave in village of Moreton 3½-acre garden recreated in an old setting. Spring flowers and very full summer colour. Lots of natural areas and specific planting for butterflies and insects. Unique and multi-faceted garden  
Open: Sat 26, Sun 27 June (10-5).

### **Japanese Gardens, Crossways**

Off Dick O th' Banks Rd, & the B3390. Parking in village  
Two unusual small gardens. A green 'Turtle' island, pebble sea and contrasting yellow/blue borders at front. Rear garden 26ft x 36ft symbolises 'River of Life' with 'Moon Waves' bridge, Torre gateway, railed paved terrace, granite lantern amongst contrasting red/green foliage .  
Open: Suns 16 May; 18 July (1-5). Visitors also welcome by appt May to Sept. (01305 854538)

**POSTERS WILL BE CIRCULATED WITH DETAILS  
OF FURTHER MEETINGS**