





Still rocking in retirement

and striking a chord for charity!

Former Triplex Eccelston employee Barry Parker is rocking in retirement. Since leaving the company Barry has continued to play music
They have received and has joined a group called The Waltones

They are nonstop at the moment playing in local clubs, festivals and Charity Events in the Merseyside area.

Throughout his work career Barry played the guitar as a hobby, performing at parties and local folk clubs. In 2008, whilst playing golf, a member of The Waltones asked if he would be interested in going along to one of their rehearsals.

After a number of rehearsals he was asked to play with the group at the then forthcoming Rhys Jones Memorial Fund. The gig went well and he was asked if he would like to join the band.

That's where the baptism of fire began; he went from the memorial fund gig to the famous Cavern in Liverpool. As a lifelong Beatles fan, the venue was a massive personal achievement and he described the atmosphere as being "out of

Since these initial gigs the band has played at venues such as: The Zanzibar, The Orrell Park Ballroom, Lathom Hall, Kasbah, Bickerstock, Lydiate Music festival, Maghullfest, Whistonbury, Woodvale Rally.

They have performed at charity events to support Marina Dalglish, Children in Need, Macmillan, Vision 4 Children, Out of The Blue Festival (Joseph Lappin), Rhys Jones Memorial Fund and Kenyan Orphans, giving money made from gigs to charity. Barry and The Waltones do this purely for the enjoyment of music and support for charity.

The last two 'gigs' — the Down Syndrome Charity Event and the Alder Hey Hospital Centenary Celebrations were very special. commendations from the charities which have been extremely rewarding.

The group members are from different backgrounds comprising: two NHS workers, one solicitor, an export Sales Manager and ex-shop owner — all are interested in giving something back to the community.

The group has been together now for 13 years playing all kinds of music from the 60s right up to

the present, with the added ingredient of a banjo and accordion

Barry's son Andrew said: "We have been to many a music event and rubbed shoulders with some of the musical greats, my Dad received advice from them at each occasion. These have included Chris Martin from the band Coldplay, Leo Sayer, Paul Weller, Brian Adams, Justin Curry (Delamitri) and Paolo Nutini. to name just a few.

"Dad always talks music with them and on one occasion, when we met Bryan Adams, Dad could not work out a particularly difficult chord in one of his songs. Brian Adams was brilliant, he explained the chord and showed Dad how to play it. Things are really exciting for him at the moment with many more gigs and recording sessions planned for the future."



Kel Robinson 1937 — 2014

It is with great sadness we report the death of Kel

great warmth and humour to his role. After "retiring" from his role with us he became a volunteer in the area north of Sydney where he retirement he bought a small boat and sailed it regularly. lived. More recently, due to his ill health he moved to Echuca near Melbourne to be closer to his family.

Kel had previously worked for ACI in Australia and then

Pilkington when they merged. He spent most of his working life Robinson, our former overseas coordinator for Australasia. within the glass industry with the latter part of his career in Human Kel worked for the Trust Fund from 1998 until 2008 and brought Resources. His great passion was sailing and he competed in and completed the Sydney to Hobart yacht races as a navigator. Upon

> He also enjoyed flat green bowling, we suspect as much for the social aspect as the competition. He was tremendously popular throughout Australia and New Zealand and will be sadly missed.



Kel Robinson pictured above right with Managing Director,



HAPPY 106TH BIRTHDAY IRENE GOLDING Special milestone attributed to an active lifestyle



WELFARE & TRUST INFORMATION Making the most of available services



First-class care at the Lodge

News

Editor's Notes

Who would have thought it – me 60 years old? Surely not! It only seems like yesterday since I was running around in our back garden playing with my brother and sister without a care in the world. I actually don't feel that much different in myself – well apart from considerably more aches and pains and perhaps a slightly more cynical view of life. It still came as a bit of a shock when I got my bus pass and my DIY store discount card and my free prescription of course. Ah the benefits of advancing years! So our dear friends in Scotland voted to stay as a member of the United Kingdom. I've got to say that personally I'm delighted at the outcome – not for any political or economic reasons, rather it just feels right to stay together, whilst acknowledging our cultural. social and historic differences. When you look at the growing turmoil around the world, I feel that the stability and security we enjoy in this country is something we should hold on to with great comfort. Surely we are best served in that respect by remaining 'as one'. Of course the vote means that I can continue to attend functions with our pensioners up in Scotland without being classed as a foreigner and having to cross border patrol at Gretna Green. As anticipated, the Tour de France was a major sporting success in the summer over in Yorkshire. The two-day event showcased the region as a truly beautiful area, packed with welcoming warm-hearted folk. Sadly, my personal venture into the county ended all too soon following a somewhat unexpected coming-together with an unforgiving piece of finest Yorkshire tarmac. The lesson here is always wear a helmet when out cycling! Enduring images of the year for me have to be the sight of the last British soldier boarding the plane as our brave troops left Afghanistan and the wonderful photos of the river of poppies at the Tower of London to mark the centenary of the start of World War 1. God bless our fallen heroes and all those injured in the service of their country.

2015 of course is a General Election year – I do hope that you all get out there and cast your vote. With a bit of luck we'll get a clear winner this time one way or another, with a strong mandate to govern decisively and with authority. From all here at the Trust Fund, have a lovely Christmas and we wish you good health and happiness in the coming year.

Mike Horton Editor

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Units 16-20 Chalon Way Business Park **Chalon Way East WA10 1AU**



...thanks to an active lifestyle

She has survived two world wars and even the bombing of her childhood home and is now believed to be Sandwell's oldest resident.

Irene Golding has reached a landmark only a handful of people worldwide have ever achieved her 106th birthday.

Born on 8 August 1908 – four years before the sinking of the Titanic and six years before the outbreak of the First World War – Irene celebrated her huge milestone with a small party and a special singer at her care home in Oldbury.

Irene's first family home was in Coplow Street, Ladywood, but the family was forced to move in the Second World War after the area was bombed.

They then moved into a house in Wilson Road, Oldbury, where Irene lived right up until June this year, when she moved for just the third time to Beechcroft Residential Home in Salop Drive.

Having started work at the age of 14, Irene spent most of her working life at Chance Brothers glassworks in Smethwick, working in the cost

office, until she retired in her 60s.

The mother of one, grandmother of one and great grandmother to two, then continued to have an active lifestyle, which included looking after her mother at the family home through ill health, tending her large garden until she was in her 90s, shopping, visiting friends and cooking.

And that is what her proud son David, aged 68 and from Smethwick, believes has been the key to her long life

"Mum's motto is hard work, good food and keeping active, though not necessarily in that order." he said.

"She's had a very active life, working right from the age of 14, bringing up her family and looking after her mother who was poorly for a lot of her life.

"I've heard of a couple of people who've lived to more than 100 – a lady who lived opposite mum lived to 104 a few years back - but you don't hear of someone reaching her age very often." he said



Winifred Travis celebrated her 101st on 28 November 2014.

Ethel May Rosser. who likes to be known as Effie. celebrated her 102nd birthday on 10 August

Effie enjoyed a birthday celebration; she was joined by her family and residents at the Mount Tryon Nursing Home in Torquay.



Mrs E Ball of Birkdale Southport is pictured above celebrating her 100th birthday on 29 October 2014 with family and friends.

Here she is receiving her telegram and birthday card from HRH Queen Elizabeth;

Mrs Ball also received a gift of chocolates from The Pilkington Family Trust.



Mrs Edith Johnson, formerly of Mayfield Nursing Home, celebrated her 100th birthday with her family

Sadly, Mrs Johnson passed away on 23 September 2014 and her family has asked that the photo appear in the

Day Centre tea party



Children in Need was a good reason to have an afternoon tea party and raise money for a very worthy

The three-day centre event brought people together to enjoy a cup of tea and cake. There was plenty of fun to be had with games like open the bag and guess how many sweets in the jar. There was also time for buying some Christmas gifts with a bring-and-buy sale.

The highlight of the day was a surprise visit by Pudsey Bear himself (in a onesie!). Together the day centre raised a very generous total of £218.50. Thank you to all who gave so freely and helped to make it a fun day.

Thank you **Sightsavers**

A donation of £250 was handed to Gwyneth Millard who represents a charity called 'Sightsavers'.

The charity has given a series of talks to our social groups on its work in Africa to eliminate avoidable visual impairment through a disease called River Blindness and

The Government has generously promised to 'match fund' any donations given to this charity during October -December, so in total they are in fact receiving £500.



Sightsavers' Gwyneth Millard is pictured having received a £250 donation.

25 Years rambling



The Club Meets on the first Wednesday of each month for a coffee morning and the arrangements for the next ramble announced. New members are welcome.

There to care... when care is needed

THE WELFARE PROGRAMME



The Welfare Programme has been in existence now for the biggest part of a hundred vears, continually evolving to respond to the needs of Pilkington pensioners.

Something that has remained constant over the years has been our desire to keep in touch with all Pilkington pensioners. We achieve this through the visiting scheme, the pensioner magazine, social groups and via e-mail and web-site – if you prefer the more modern approach. Reunion lunches are organised in many areas to encourage you to meet up with former work colleagues. We encourage you to attend these functions and reply to our letters and phone calls so that we know how you are doing.

In recent years we've seen an increasing demand on our care services, aimed at people who are finding it hard to take care of themselves maybe due to ill-health, mobility problems or simply older age. Whilst people may not necessarily need our services right now, it might be that

we can assist at some point in the future. Our team of Welfare Officers can help by way of offering information and guidance on a wide range of subjects relating to life in retirement. This includes 'signposting' people to other appropriate organisations.

In order to access our care services, a Welfare Officer will need to carry out a formal assessment to ensure that the appropriate help is on offer. This could well be in conjunction with health and social service organisations, so that a full picture of an individual's care needs is established. This then forms what is referred to as a person's 'Care Package'

Before we introduce any services though, we will need to talk to you about your financial situation. If an individual can afford to contribute towards their care, then we would expect them to do so. What we often find though is that individuals may be able to claim financial support from the Government to help pay for their care and we can help guide people through the benefit process.

With an ageing Pilkington pensioner population we envisage that greater demands than ever are likely to fall upon our services in the coming years. The challenge for us is to invest the Funds wisely and manage the Programme effectively so that we can offer support to Pilkington pensioners for many years to come.

The Pilkington Family Trust

Mike Horton **Welfare Programme Manager**

Where the money is spent

Support in the home

Contact

■ Ruskin Lodge

Care Support Services The role of a Welfare Office

The Domestic Service helps people with their day-to-day housework when they are no longer able to do this for themselves and have no other family member or friends who can assist them. Domestic agencies are used to provide this service on our behalf.

The Carewatch scheme offers Carers a break from their daily routine. maybe just for a couple of hours so that they can benefit from some free time. As with the Domestic service, agency staff are used to deliver the service.

The Shopping service provides assistance to people who are unable to go out on their own or maybe just lack confidence to go

shopping. A helper can be provided to either go with them to the shops or collect their shopping for them.

A garden maintenance service can be provided for individuals who are struggling with the upkeep of their garden and have nobody who can do it for them. A grant system operates in a number of areas to help pay for a gardening contractor.

Home Meals are provided seven days a week (St Helens area only) to ensure that individuals receive a warm, nutritional meal at lunchtime – particularly important during the winter months. The additional benefit is that individuals are seen on a daily basis to make sure they are well. A frozen meals service is also available for people who can 'warm up' the meals.

In St Helens, a hairdresser can provide a mobile service to people who can no longer get to the hairdressers. In other parts of the country, a grant may be available to help pay for a mobile hairdresser.

A Welfare Officer will assess each case, taking into account the individual's needs, any family support. social services input and the person's ability to contribute financially to their care.

Welfare Officers can provide information on a wide range of

subjects relating to life in retirement. This can include such things

as state benefits, healthy living, social activities, community schemes etc. They can also help 'signpost' people towards help with legal and financial issues, as well as guiding individuals through the social care assessment process.

DISCRETIONARY GRANTS

From time to time, a Pilkington pensioner may find themselves in financial difficulty. Initially we will try to help by pointing them towards the appropriate support systems such as the Citizens Advice Bureau, Age UK or the Local Authority. We would also help by referring for a benefits check with the Department of Work and Pensions to maximise income into the household. If all else fails, which may include talking to family members, the Trust Fund may be able to offer a discretionary payment. Any such help is entirely at the discretion of the Trustees.

CONTACT

Every effort is made to keep in touch with Pilkington pensioners all around the country. We do this through:

- ☐ The pensioner magazine PRISM
- ☐ The 'Connections' letter for people who don't need
- ☐ Regular telephone calls
- ☐ The web-site pilkingtonfamilytrust.com
- ☐ Reunion lunches
- ☐ The Trust Fund calendar

To make the Contact scheme work though, we need you

circumstances. Please do try to attend the reunion lunches, so that you can meet up with the people you once worked with and maybe chat with the Trust Fund representative if there's

☐ A home-visiting scheme

- a home visit

to respond by letting us know how you are doing and informing us of any changes to your

Mobile hairdressing services are available.

Welfare Officer

The Welfare Officer's role has changed considerably over the past couple of years. Whilst there continues to be a 'social element' to a Welfare Officer's visit, in reality this is only a very small part of what we

Welfare visits enable us to carry out an assessment of a person's circumstances, including their health / general

well-being, finances, social isolation, risks etc.

Through a general conversation we're able to identify needs and assess a person's eligibility to receive services from the Trust. We also assess the needs of informal carers and identify ways of supporting them in their caring role.

Our overall objective is to help to support people to remain in the own homes for as long as possible and avoid residential care. Subsequent visits enable us to monitor and review a person's circumstances on a regular basis, intervening as and when needed.

Part of our role involves sign-posting or referring people to other services / agencies such as Occupational Therapy, Social Services, Age UK, the Carers Centre etc. On a daily basis we work closely with beneficiaries, informal carers & a range of Health and Social Care professionals to achieve the best outcomes for people.

We also provide Advocacy and endeavor to support people through difficult times. As Welfare Officers we have to juggle our visiting schedules, alongside urgent requests for services, case conferences, joint visits with other professionals etc. As a result we have to constantly re-prioritise our work schedule, to enable us to respond to people in a timely manner.

Cutbacks across Health and Social Care budgets, have undoubtedly led to an increased demand in services from the Trust. Therefore we must ensure that beneficiaries utilise the informal support and financial resources available to them, before providing services. This enables us to direct our resources / support to those most in need and uphold the Pilkington Family Trust's philosophy "there to care, when care is needed".

Catherine Donoghue Welfare Officer St Helens

What can Ruskin Lodge offer you?

What can Ruskin Lodge offer me? The answer is simple. It offers the perfect place to stay for carers, those being cared for or for guests who just need a break from their own home in a caring, homely atmosphere.

ADVICE AND INFORMATION

Ruskin Lodge is located in St Helens in pleasant surroundings. It is a 22-bedded home with 16 single and three twin rooms. All rooms are en-suite. Guests' care needs and preferences are catered for 24-hours a day, by trained, experienced staff who put the guests' care at the forefront of everything we do.

Guests staying in the home can expect to receive good food, activities, trips out and most importantly receive the care and attention they need and deserve. Staff will discuss guests' needs and wishes in detail prior to their visit and on admission to the home, to ensure the most appropriate care is delivered.

Ruskin Lodge is a spacious building where guests can enjoy the privacy of their own room or can join others in the lounge which offers



building, where guests can chat, play games, read the paper or simply relax. The day room has a huge, modern TV and is a great place to watch those special TV programmes with friends. Ruskin Lodge is a residential home and although nursing care is not provided, district nurses and other healthcare

Sky TV and overlooks Ruskin Drive leisure grounds. The recently

refurbished conservatory is the most popular place in the

professionals can deliver ongoing care into the home during a As a care home, Ruskin Lodge is registered with the Care

Quality Commission (CQC) and inspected against a number of standards to ensure the home is safe, effective, caring, responsive and well-led. A copy of the most recent Care Quality Commission report can be found on their web site.

Respite breaks at Ruskin Lodge are usually for one or two weeks, but visits can be arranged to suit a guest's individual requirements. Admissions take place seven days a week

Why not give Ruskin Lodge a try? Short trial visits are available and will give you a taste of what we can offer.

We look forward to caring for you in the future.

If you require more information about Ruskin Lodge you can contact your local Welfare Officer or ring Diane Swift, Ruskin Lodge manager on 01744 20010.



Catherine Donoghue, Welfare Officer, St Helens pictured visiting one of our retirees.

CHARITABLE STATUS

Being a charity is the key thing that governs the work of the C & A Pilkington Trust. The Charity's objectives set out in its governing document must be followed and there are restrictions and rules as to those who can be supported and how funds are spent.

The C & A Pilkington Trust stands alone as a charity in both the generation of

The original funding for the Trust came from the Pilkington Family through donations including

shares in the company. Over the years the Trustees have managed

those investments diversifying into other types of investment to

raise the majority of the charity's income. These investments

have been managed by independent investment houses

since 1997 and this is overseen by a Finance Committee.

number of services to assist individual beneficiaries to stay

in their own homes and in maintaining contact with all

beneficiaries in a variety of ways (see illustration).

The income generated annually is spent on providing a

its income and the expenditure it makes on services to the beneficiaries.

Each year the Charity must report to the Charity Commission through an Annual Return and send its annual accounts giving details of all expenditure. The Charity Commission can take action against the Charity if it considers there has not been a proper discharge of responsibilities.

The strategy of the Trustees of the Cecil and Alan Pilkington Trust is carried out by Pilkington Retirement Services Limited, employees of whom there are 70 throughout the country. A variety of services and benefits are provided through a Welfare Programme to retired employees who meet the Charity's eligibility criteria.

People

Below are lists of retirements, deaths and anniversaries for the months of June 2014 to December 2014 inclusive.

Deaths

We have been notified of the following deaths since the last issue of Prism. The number of years' service are as shown.

Thomas Connolly AUTOMOTIVE ECCLESTON Neil Armitage BIRCH STIGMAT Beryl Mapp CAPS MICROFILM Victor Holmes CHANCE BROTHERS Jean Lawton Douglas Parkes	6 34 35 15 11 10 21 20 17	Horace Liptrot William Painter COWLEY HILL John E Mawdsley Patricia Cassidy Francis S Rimmer	36 21 32 14 28 32 15 40 18 33 32 40 12 24 15 30	Phyllis Leonard FIBREGLASS Annie Atherton FIBREGLASS RAVENHEAD Eric Parr Peter Frederick Fildes Richard Downey William Jukes Michael Derek Duggan Gerard Muldoon James Heyes GREENGATE John Higgins Joseph Lawrenson David Owen Andrew Foy John Mason Thomas Metcalfe GROVE STREET	17 26	Thomas E Day Alfred Littlejohns John Westhead George Burrows Suzanna Kenyon Robert Heyes Frances Peters Ellen Peel Martyn Hall Harold Whitfield Muriel Chesterton Albert Marshall Mary Gerrard Kathryn Cummings LATHOM William J Rhodes Janice Pilkington MACKENZIE GLASS Geoffrey Mason OPTRONICS ST ASAP	33 14 39 41 22 35 12 7 31 22 21 24 16 18 34 14	Geoff Bevan Alan A Evans Leslie Morris John Plumeridge John Ramsdale Sheila Mason PIL PONTYFELIN Herbert Peploe Terence Haynes PONTYFELIN Beryl Young Graham Nicholas Selby PPE ST ASAPH Maureen Fisher Tom Warburton PRL STIRLING James Frickleton Brynley Edwards PUKL	11 19 21 10	PUKL NORTHAMPTON Bruce Lyndon QUEENBOROUGH Valerie Kitching Baskerville RAVENHEAD Roy Needham Robert Webster Joseph Stringman John Patrick Sullivan James Hill SHEETWORKS Thomas Glover James Highcock ST ASAPH John Davies Arnold Rodgers Ann Thomson Roy Davies	7 11 33 40 16 18 21 32 16 22 4	John Ingham Thomas Whittle Denis Joseph Flaherty Pauline M Smith Thomas P Connor Thomas Edward Davies Ian Rigby John D Lawrenson Keith Bowes TRIPLEX KINGS NORT Terence Loat Peter Freer WATSON STREET Brian Bridge Derek Littler Joseph Hennessey Alan Ascroft Margaret Lancaster David Morris Mary Clisham	41 22 29 ON 28 15 26 39 25 26 6 35 16
Terence E Hughes Frank Rushton	22 22 11 23	DONCASTER James L Bulmer FG RAVENHEAD Frank Johnson	36 17	Eveline Roberts Kenneth Mort HEAD OFFICE Madge Kin William H Stephenson	19 18 18 20	William Goffett PILKINGTON GROUP James B Wilcock John W Atherton Norma Smith	16	Brian Gaff Brian A Jackson PUKL BRADFORD Laurence Watson	2 29 23	Roy Davies John Malcolm Scott THALES Joseph Nelson TRIPLEX ECCLESTON Robert Garvey	20182125	William E Glover Arthur Clarke Joseph Martin George Slevin David Knight	34 39 21 30 30

Anniversaries

Congratulations are sent to the following couples who have or are about to celebrate their special anniversaries.

DIAMOND WEDDING

Mr and Mrs T Bradshaw, St Helens -31/07/14Mr and Mrs R Burrows – St Helens – 24/05/15 Mr and Mrs N Cotton – St Helens – 18/12/14Mr and Mrs B Davies – St Helens - 27/11/14 Mr and Mrs W Dysart – Wigan – 18/12/14Mr and Mrs G Glover – Deeside – 11/09/14Mr and Mrs J Greenall – St Helens – 23/10/14Mr and Mrs H Mackenzie- Prestatyn - 03/11/14Mr and Mrs C Taylor – St Helens – 21/08/2014 Mr and Mrs J Truman - Swindon - 02/11/14 Mr and Mrs G Winder – St Helens – 18/12/14

GOLDEN WEDDING

Mr and Mrs J Benyon — St Helens — 19/09/14Mr and Mrs T Bromelow – Wigan – 20/06/14Mr and Mrs B Clisham – St Helens – 05/09/14

Mr and Mrs L Furlong – St Helens – 24/10/14Mr and Mrs J Harrison – Essex – 10/10/14

Mr and Mrs J Howe – St Helens – 29/08/14 Mr and Mrs J Jukes — Solihul — 03/10/14

Mr and Mrs B Kightley - Rhyl - 10/14/24 Mr and Mrs D Marshall – St Helens – 26/12/14

Mr and Mrs J Mellor - St Helens - 03/10/14 Mr and Mrs J Spurr — Ormskirk - 29/08/14

Mr and Mrs K Webster-Walsh — St Helens - 12/09/14 Mr and Mrs G Williams — Denbigh — 12/09/14

Remember, if you would like your Golden or Diamond Wedding Anniversary mentioned in *PRISM*, please inform your Welfare Officer or telephone the Welfare Centre on 01744 457929.

List of retirements for the months of June 2014 to December 2014 inclusive. The number of years' service

ARCHITECTURAL Gary Hilton	7	PLYGLASS Michael Buxton	30
BASINGSTOKE Maria Crossin	31	SALFORD Walter Harrison	29
Deborah Coyne COWLEY HILL	16	WATSON STREET Robert Johnson	41
Gary Ford Jeff Polding	38 39	APOLOGY	
IS GROUP SERVICES Jane Robertson Edward S Bevan	17 27	We took a call from Stevenson regarding announcement in Pi	the
LATHOM Jurek Piatkiewicz	15	his retirement (from Hill). The notice said	l he had
NOTTINGHAM Philip Bell	19	26 years' service, w was, in fact, 39. The)
PILKINGTON RETIREN SERVICES		Pensions Departmer confirmed this and v	ve are
Maureen Moore Mary Ellenthorpe	23 5	delighted to correct in this winter edition	

Contact us...

soon as possible

By telephone: 01744 457929

The Pilkington Family Trust Units 16-20

Chalon Way Business Park Chalon Way East

St Helens, Merseyside, WA10 1AU

enquiries@pilkingtonfamilytrust.com If you prefer you may wish to complete the attached slip and return it to the above address, and we will get back to you as Name, address and telephone number of sender: Nature of enquiry:

Every effort is made to ensure that details and information in the magazine are correct at the time of going to press.



Awayday success

Feam Leaders from Ruskin Lodge recently spent a whole day 'locked away' discussing matters relating to the smooth running of the Lodge.

High on the agenda was preparation for Care Quality Commission inspections, improved use of technology, developing the entertainment programme, plus a whole range of management and staffing issues. Due to shift patterns, the Team Leaders rarely get the chance to meet up as a group so this was a real opportunity to reinforce a clear and consistent approach within the team.

Wills, bereavement and intestacy

The Association of Will Writers has warned older people to update their wills to ensure their children's inheritance is not spent on their own care.

By updating your will to leave the 'property in trust', children can be guaranteed at least part of their parents' home as an inheritance.

Only the portion of a home owned by a person can be included among their assets which local authorities can insist go towards their care costs. This is entirely legal and Her Majesty's Revenue and Customs website features a very useful page of information

(www.hmrc.gov.uk/trusts/intro/basics.htm).

Anyone considering making adjustments to their will, or setting up a trust should seek professional advice in order to ensure that it is done correctly.

The Inheritance and Trustees Power Act 2014 (ITPA 2014), which came into force on 1 October 2014 will radically alter the way in which the assets of people who die intestate are shared between their relatives.

During a recent reunion lunch Paul Morgan was speaking to a recently bereaved widow who said she found the amount of paperwork and legal issues she had to deal with after her husband's death overwhelming.

Bereavement in itself is one of the most traumatic instances anyone will deal with in their lifetime, therefore we took it upon ourselves to investigate any useful information that may be readily available to support people at this time. Age UK has a comprehensive list of important things to do after a bereavement, it can be found on their website. Follow these simple instructions:

- Go to Age UK website ageuk.org.uk or simply type in AGFLIK as an internet search
- Go into the banner headed Money Matters click on Legal Issues
- You will find a host of useful information. Amongst them: making a will, power of attorney and what to do when someone dies

If you do not have internet access visit your local Age UK branch for free advice.

Naomi Neville, an associate in the wealth protection team at Shoosmiths Access Legal outlines two of the key changes:

"The single biggest change is to rules affecting married couples and civil partnerships where there are no children. In the past, they received the first £450,000 from the estate with the rest getting split between the deceased's blood relatives. Under the new law, the surviving spouse will receive everything with wider family members not receiving anything from the estate.

"Another important change affects couples who have children. Under old rules, the spouse of the deceased received the first £250,000 and a 'life interest' in half of the remainder with the children splitting the other half. Under the new rules, the life interest concept is to be abolished with the surviving married partner receiving the first £250,000 and also half of any remainder.

"The children will receive half of anything above £250,000 and will have to wait until they are 18 to access any funds."

Whats on

Silver Leaf Club: 2.00pm-4.00pm. 2nd Thursday in the month at Pilkington Recreation Club, Kirk Sandall. All Pensioners and Non-Pilkington Friends. Membership fee applies

Day Club: 11.00am-3.30pm fortnightly (Wednesdays) at Pilkington Recreation Club, Kirk Sandall. Housebound and elderly only. Fee applies.

Wrexham Self-Help Group: Meets the

last Wednesday each month at the Railway Club Wrexham at 2.00pm. For further information contact Mr J Binnington on 01978 359289. St Asaph Self-Help Group: Meets 1st Tuesday every month at Rhuddlan Community Centre at 2.00pm. More information: Mr G Jones on 01745 332517

Monday Club: 11.00am-2.00pm. First and third Monday each month.Community Hall, Rhuddlan Contact: Peter Greulich 01745 814341

Self-Help Group: Fortnightly (Wednesdays) between 2.00pm-4.00pm PILCS Social Club, New Road, New Inn, Pontypool. More

Day Club: Meets monthly on a Friday 11.00am-3.00pm at 'Widdershins' East Avenue, off Greenhill Road, Sebastopol. Contact: Sally Lewis on 07788 956439.

Bingo: Every Monday1.15pm Kings Norton Pensioners' Friendship Club: First Thursday of every month Bowling: Each weekday from 13.30 One Coach Trip per month from May to

ST HELENS WELFARE LEISURE CFNTRF

Monday Sewing Group: 9.30am (Patchwork quilting etc). Ladies dominoes, 6.00pm-9pm

Tuesday Art Group: 1st & 3rd Tuesday of every

50 + Ladies Keep Fit: 2.00pm-4.00pm Wednesday and Friday afternoons Pilkington Choir: 7.45pm

Rambler's Coffee Morning: 10.30am (1st Wednesday in every month). Water Colour Painting: (2nd & 4th Wednesday in every month) 9.30am inc. Beginners Section. Ladies Crown Green Bowling Practice

Night: 6.30pm

Thursday Chi Kung: 10.30 am-11.30 pm. Tai Chi:

11 45am-12 45pm KINGS NORTON TRIPLEX SOCIAL Indoor Bowling - winter months

Please ring 01744 457909 for further details

Fridays Women's Indoor Bowling — winter months: 6:00pm-9.00pm. **Alternative Fridays**

Companions: 2.00pm. TV Lounge and Games Room for darts, dominoes and cards (always available). Women's Bowling 6:00pm-9.00pm Indoor bowling - winter

RUSKIN LODGE

Creative Living in Retirement: 10.00am-12.00pm. Swinburne Road, Dentons Green Meeting date: 3rd Wednesday of each month Men's snooker group. Monday.

There are ten geographically dedicated Older People's Club, Lord Street. groups in and around St Helens. Each group meets once a month and participates in a varied programme of events

The Blue Room, Shining Light, Sutton Manor Primary School Forest Road, Sutton, 1st Wednesday of each month 10.30am-12 noon.

St Luke's Church, Knowsley Road, Eccleston, 1st Thursday of each month Thatto Heath 10.30am-12 noon.

St James Church, Church Road, Haydock. 2nd Wednesday of each month 10.30am-12 noon.

Rainford Road Sheltered Housing Complex, Billinge. 3rd Monday of each month 10.30am- 12 noon.

Ruskin Lodge, Swinburne Road, Dentons Green. Meeting Date: 3rd Wednesday of each month 10.00-noon

Burscough Ormskirk Social Group

3rd Tuesday of the month 2.00pm-

St Ann's Social Group

St Ann's Millennium Centre View Road, Rainhill. 2nd Monday of the month 10.30 am-12 noon

Moss Bank Mission, Moss Bank Road.

St Helens, Last Tuesday of the month 10 30 am-12 noon

St John's Church, Crosslev Road.

Clinkham Wood Social Group

Thatto Heath. Third Thursday of the

month, 1.30pm-3.00pm

Leisure Centre, Ruskin Drive, St Helens. Meets approximately every six weeks 1.30pm-3.30pm

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TED.



Someone recently asked if we knew how the name "TripleX" came about, any ideas?

The World of glass

The World of Glass is an award winning Museum and Visitor centre in the heart of the North West of England. Opening in 2000 they have grown to become a centre of Education, Cultural Excellence and Creativity.

It is their commitment to continue to tell the story of not only glass, but the heritage of St Helens and its importance in industry since being given its royal charter in 1868



Above: One of four stained glass panels which form a narrative theme dealing with the destruction of the forests and medicinal plants. This panel shows a woman lovingly holding plants while an angelic figure whispers in her ear. The woman depicted in blue is thought to be a portrait of Bossanyi's wife. Artist/Maker: Ervin Bossanyi After conservation

What is a 'Friends' group?

Many museums have 'Friends' to help the museum with their work. The 'Friends' help to raise money to conserve artefacts, purchase items for the collections and encourage and assist with the preservation of the museum's collection, which represents the heritage of the

Cost and benefits

It costs only £20 per annum to be a 'Friend' of The World of glass and as a friend you will also receive some exclusive benefits. Your membership card will entitle you to: ■ Free admission to The World of Glass ■ Special members discounts in our Artisan Gift Shop & Kaleidoscope Cafe ■ Regular updates via our newsletter and much more.....

What to do next

There are three ways to become a 'Friend' of The World of Glass, by cheque/credit card or bankers order.

Complete the following details and return to: Friends of The World of glass Chalon Way East St. Helens

I/We agree to my/our names and addresses being held on the 'Friends' database for The world of glass purposes only.

I/We enclose a cheque for £
or have completed the Bankers Order
Mr/Mrs/Miss/Ms
Address
Postcode
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Payment by Debit/Credit Card

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Classic scams can involve being told that you've won the lottery, inherited a large amount of money from a deceased (and unknown) relative or maybe appealing for help in an overseas country. The best general advice that can be given is if you are unsure or worried about something that seems suspicious, just say NO. Talk to a friend or relative about it or even call the police.

If anyone calls claiming to be from a bank, insurance company, police, utility provider, etc, NEVER give them your personal or password details. Say you'll call them back, but find the number independently.

If you can, use a different phone to the one you were called on - so if you're called on your landline, use your mobile if you've got one.

In one recent scheme, the scammer told the victim their account had been hacked into, and encouraged the victim to phone their bank. The catch was that they didn't hang up after the initial call. They stayed on the line and played a dial tone while the victim called their bank and thought they were speaking to a bank employee.

phone keypad, thinking it was safe to do so, and was instructed to hand over their card to a 'bank

courier' who would collect their card. The scammers then had both their bank card and

Please be vigilant.

