

independence

ISSUE 2

SUMMER 2018

from



Your Local Specialist



INSIDE...

A YUMMY TRADITION

WHAT'S IN A NAME?

LATEST PRODUCT ADDITIONS

LIGHTS, CAMERA, ACTION!

HEARING AIDS – THE BEST AND WORST

...AND MUCH MORE

**THE AMAZING LIFE
AND TIMES OF AN
ABLEWORLD CUSTOMER**

FREE

An introductory word from the Ableworld team

If you are one of our thousands of customers, then we would like to thank you for your ongoing support.

The Ableworld network continues to grow thanks to all those customers who come back time and time again and let us help them choose the right products.

If this is the first time that you have seen anything about us, then here's a little about who we are and what we do.

We are the largest retailer of Mobility aids in the UK and have the most retail outlets, with over 30 stores all across the UK from Scotland, down to the South Coast of England. As well as our fully stocked stores, you can also view our full range and choose selected items online at www.ableworld.co.uk.

We choose to trade ethically and as a result some mobility items

that require an assessment are not sold through our website. If you do decide to buy a product from Ableworld, you'll be in good company – over 200,000 people have asked our advice, visited a store or bought a product from us.

And you'll be safe in the knowledge that the company has been around a good while too. Ableworld was founded in 2000 by our Managing Director who spent three years researching how best to offer support after experiencing difficulty when shopping for mobility aids for an elderly relative.

Our first store opened in 2001 and we have plans to open more this year and so keep an eye open for an Ableworld Store opening near you!



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Welcome to our summer issue...



Welcome to our second issue of Independence, the magazine for our existing and future customers.

The first issue of our new magazine has been received very well and a big thanks for all the positive comments.

As you might expect, our August issue has a summer theme and we have items about holidays, ice cream and cream teas too.

We also have interesting items about home security, what to bear in mind if you are considering a hearing aid right now and advice when it comes to putting in place a will.

And we have a great feature about one of our special customers who has had a wonderful career as a pilot.

There is also news from Ableworld and you'll find details of some of our latest products too.

Enjoy the rest of the summer.

Michelle

Editor

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A Duchess's rumbling tummy marks the start of a delicious tradition

Everyone loves an afternoon tea. What could be better than spending time with family and friends, also in the company of delicious cakes, scones and other tasty treats?

Although the custom of drinking tea dates back to the third millennium BC in China and was popularised in England during the 1660s by King Charles II, the tradition of the afternoon tea didn't emerge until the middle of the 19th century.

The concept of an afternoon tea was introduced by Anna, the seventh Duchess of Bedford, in 1840.

Apparently, she would become hungry in the late afternoon. At the time it was usual for people to eat only twice a day with breakfast, and then dinner at around 8 o'clock in the evening. The Duchess requested some tea, bread and butter and cake. It soon became a habit and she also started to invite friends to join her at Woburn Abbey...

As it became more popular ladies

would dress in long gowns, gloves and hats for the 'afternoon tea' event.

Afternoon tea should not be confused with high tea which was a larger meal served around 5pm.

The upper classes would serve a 'low' or 'afternoon' tea around four o'clock, while the middle and lower classes would have a more substantial 'high' tea later in the day, at five or six o'clock.

In the late 19th century, 'tea rooms' began popping up and became the place to go to meet friends. It seems that they were also considered to be one of the few places that women could meet without having a chaperone.

Later, music would be added to the mix and tea dances became a popular activity.

One of the most popular elements of an afternoon tea is the scone with cream and jam of course, but how did that tradition start?

It seems that there is evidence in manuscripts that Monks served bread with clotted cream and strawberry preserves to local workers who helped rebuild Benedictine Abbey at Tavistock in Devon, after it was damaged in a Viking raid in 997AD.

There is an ongoing debate about which is the right way to prepare the classic cream tea scone, often known as the great of Devon and Cornwall debate!

The Cornish scone method is to add cream on top of the jam, while the Devonshire method has the jam on top of the cream - which do you prefer?

DID YOU KNOW...

Tea bags were invented in 1908 in the United States by Thomas Sullivan when he produced small silk bags of tea to give to customers as samples. Instead of opening them, some people put the bags in the tea pot and so the tea bag was created by accident!

The art of reading tea leaves is called tasseography.

It took almost 3,000 years for tea to become an everyday drink,

before that it was used as a medicine.

Sherpa tea is a special blend that can be brewed at high altitudes where water boils at a lower temperature.

Iced Tea was invented at the 1904 St Louis World's Fair by the Englishman, Richard Blechynden as it was too hot to drink tea.

There are four major tea leaves -

black, green, white and oolong. They all come from the same plant, *Camellia Sinensis* and the different types of tea are produced by treating the leaves in different ways.

Earl Grey tea was named after a 19th century British diplomat to China.

In Tibet, Butter Tea is a common drink. It is made from black tea, yak butter and salt.



Tea Plantations in Malaysia. Photo by Alysa Tarrant / Unsplash

Check out our latest clever additions...

Here are just a few of the latest clever products we now have available in our stores...



HANDS FREE HAIRDRYER

The Hands Free Hairdryer allows you to style hair without having to struggle holding a bulky hairdryer. This product is ideal for people with a limited dexterity. The flexible neck will bend and pivot allowing you to position the hairdryer to the angle that best fits your needs. Includes a suction cup for ease of use so it can be fixed to any clean flat surface.

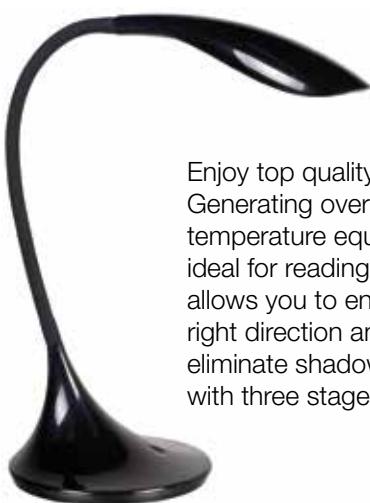


TWIN SPIKE ROLLER

The Twin Spike Roller supports the circulation, stimulates metabolism. And improves blood lymphatic circulation. It is also suitable for foot reflexology.

SAD LIGHT THERAPY LAMP

The LifeLight is designed to supplement your daily intake of light in order to achieve the recommended daily doses of 2,500 to 10,000 lux. It employs an LED panel for illumination, which benefits from extended life and reduced power consumption. The LifeLight's powerful LED panel emits 10,000 lux (as recommended by SAD.org.uk). Its modern shaping and simple design takes inspiration from the sun. With industry leading 10 stage dimming and a 4 stage timer, all controlled from three simple buttons, the LifeLight sets itself apart from other SAD Therapy Lamps.



HIGH VISION LED DESK LAMP

Enjoy top quality light from this contemporary lamp. Generating over 400 lumens of light with a colour temperature equivalent to noon daylight, this lamp is ideal for reading and hobbies. The versatile gooseneck allows you to ensure the light is shining from exactly the right direction and angle, while the floodlight effect helps eliminate shadows. This lamp also features a touch control with three stage dimming.



HIGH CONTRAST DAY-DATE WALL CLOCK

Our smart day-date wall clock sports an oversized 30cm face with clear numbers and distinct hands, making it easy to read from anywhere in the room. The clock is available in 2 colours. For those with sight-limitations, the clock features clear numbers and distinct hands.

Look what's in our stores...

I-Go Powerchair



**6 months free insurance
and breakdown recovery***

Features advanced folding technology, enabling it to be quickly transported with ease.

Also features front suspension, durable seating system and under seat storage. To be used indoors or on flat/level surfaces.

The I-Go is designed to fit inside small spaces and is the perfect choice for active individuals.



*Insurance/Warranty is arranged by Ableworld UK Ltd and provided through Mark Bates Ltd t/a Premier Care, Premier House, Londonthorpe Road, Grantham, Lincs NG31 9SN who are authorised and regulated by the Financial Conduct Authority. FRN 308390

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Your Local Specialist

Technology Update



A smart way to enjoy rehab

The Rapael Smart Glove is a virtual reality glove that is transforming recovery times and expectations of those who have suffered stroke or serious injury. It is revolutionising patient rehabilitation because of its interactive gaming element, which encourages and motivates its users to keep repeating measured movements.

The glove brings feeling and movement back to inactive parts of the hand, wrist and forearm. It increases the difficulty of the movements and games with the patient's progression as well as tracks and records their development.

As part of older rehab techniques, patients would move a cup from one part of the table to another repeatedly to get muscles to recognise and develop the movement – not the most exciting way to exercise. The new glove builds in the fun element.

And, because the glove can be used at home, a therapist can check progress by tele-communication, so patients do not need full-time supervision during rehab exercises.

This product isn't sold through Ableworld stores, but you can find more about it at www.neofect.com/en/product/rapael/

NEW TYPEFACE DEVELOPED

Kosuke Takashahi, a Japanese designer, has created a typeface that works for people with full and limited sight. The typeface called Braille Neue, helps people learn and engage by combining the Japanese, English and Braille alphabets.

The simple design resembles a dot-to-dot drawing using the marker format that traditional Braille uses, but incorporates standard characters, so it can be easily used on existing signage. The clever new typeface is expected to make an appearance at the Tokyo 2020 Paralympics.

MORE APPLE SUPPORT FOR HARD OF HEARING

Apple has announced that its wireless AirPods headphones will benefit from Live Listen, an accessibility feature to help those with hearing difficulties.

The Live Listen feature connects an individual's iPhone to a hearing aid, turning an iPhone into a microphone. The feature allows someone with hearing difficulties to point or give their iPhone to the person talking to help amplify and provide clarity to what is being said.

A range of audio filtering pre-sets will be available for users to select their desired listening experience, such as choosing a 'restaurant' setting to stream noise-free audio from across a table or placed in front of a TV across the room so the user can listen at a normal volume.





A well-deserved helping hand for War Veterans

Ableworld was delighted to be able to help out a group of war veterans when the company responded to a request on social media recently.

The Don War Memorial Bar in Stockton had been desperate for a stairlift to enable some of their older customers access the basement so that they could enjoy the social events that were taking place.

Bar manager Julie Cooper had spent a good deal of time posting messages asking for support when Ableworld came to the rescue.

The donation of a stairlift by the Ableworld store in Stockton brought a very big smile to the faces of the veterans who are now able to take

part in a number of private military events planned for the future.

The first customer to take a ride to the basement was 97 year old Tommy Trotter who will undoubtedly be one of many singing the praises of Diane Littlefair and her team at Ableworld Stockton.

"Just the look on Tommy's face made it all worthwhile" Julie commented, "A massive round of applause to Ableworld from all of us at the Don Bar."



What's in a name? The 99 Ice Cream

The '99' refers to an ice cream cone with a Cadbury Flake inserted in it.

It seems that the Flake was first produced in 1920 when a Cadbury employee noticed that when the extra chocolate from the moulds used to create other chocolate bars was drained off, it created folded chocolate with flaking properties.

The early '99' was a wafer and not a cone of ice cream. The small flake was placed between two servings of ice cream and then wafer biscuits placed on the top and bottom.

As for how the '99' name came about, there are a few differing versions.

One claim is that it was first used by a shopkeeper in Scotland who would break a large Flake in half and stick it in an ice cream. The name came from the shop's address, which was '99'. It is then suggested that a Cadbury representative took the idea to his company.

Another possibility is that it was named by Italian ice-cream sellers in honour of the final wave of conscripts from the First World War, born in 1899 and referred to as "i Ragazzi del 99" - the Boys of '99.

There is also another Italian connection too. Apparently, in the days of the monarchy in Italy the King had an elite guard consisting of 99 soldiers. In the years afterwards, anything really special or first class was known as '99'. When Cadbury launched a small Flake for ice creams in 1930, the UK ice cream industry was dominated by ex-pat Italians and because of that, the product was called a '99'.

Take your pick as to how the product was named, but what everyone can agree on is that it's pretty delicious!



WOULD YOU BELIEVE IT... ICE CREAM FACTS & FIGURES

An ice-cream-like food was first eaten in China in 618-97AD. King Tang of Shang, had 94 ice men who helped to make a dish of buffalo milk, flour and camphor.

A kind of ice-cream was invented in China about 200 BC when a milk and rice mixture was frozen by packing it into snow.

The average American consumes more than 23 litres of ice cream per year.

The Australians and New Zealanders are also among the leading ice cream consumers in the

world, eating 18 litres and 20 litres each per year respectively.

The tallest ice cream cone measures 3.08 m (10 ft 1.26 in) in height and was achieved by Norwegians Hennig-Olsen Is AS and Trond L Wøien on 26 July 2015.

By 2024, the global ice cream market is projected to be worth an estimated 74.96 billion U.S. dollars.

The first mention of the cone being used as an edible receptacle for the ice cream is in Mrs. A.B. Marshall's Book of Cookery of 1888. Her recipe for "Cornet with Cream" said

that "the cornets were made with almonds and baked in the oven, not pressed between irons".

When Italian duchess Catherine de' Medici married the Duke of Orléans (Henry II of France) in 1533, she is said to have brought with her to France some Italian chefs who had recipes for flavoured ices or sorbets.

In 1651, Italian Francesco dei Coltelli opened an ice cream café in Paris and the product became so popular that during the next 50 years another 250 cafés opened in Paris.

Photo by The Digital Marketing Collaboration / Unsplash

What is... A Disabled Facilities Grant?

Disabled Facilities Grants (DFGs) are grants provided by your local authority to help meet the cost of adapting a property. The scheme operates in England, Northern Ireland and Wales.

In January, an extra £42 million of government funding was confirmed for work that can be as simple as installing a grab rail or the installation of ramps and stairlifts. DFG's can fund other work such as the widening of doors, level access showers and raised toilets, accessible gardens and even home extensions which can include the construction of downstairs bedrooms and bathrooms.

The extra £42 million was in addition to the £431 million the government has already pledged to DFG's for the 2017 to 2018 financial year.

DFGs are normally paid by your local housing authority. The maximum grant payable under a DFG is £30,000 in England, £25,000 in Northern Ireland and £36,000 in Wales.

For more information, visit <https://www.gov.uk/disabled-facilities-grants>



UPLIFTING SEAT ... making life easier

Allows the user to sit up and get up from a seated position. By shifting the weight onto users feet, the rise function is activated and helps push the user up gently. Dense foam padded seat ensures great seating comfort with a non-slip design on base.

- Spring mechanism does not require batteries or electricity
- Built in handle for carrying allows seat to be used anywhere
- 6 positions for different weight capacity, between 35 – 105kg (5 – 16 stone)
- Maximum user weight 105kg (16 stone)
- Size: 54 x 45 x 25.5cm



Find this and hundreds of other great products to help you in your local Ableworld Store

A photograph of Eric Robinson, a 96-year-old man with grey hair and a beard, smiling at the camera. He is wearing a white short-sleeved shirt, light blue jeans, and brown boots. He is seated in a black motorized mobility scooter with a large black engine and a blue side panel. He is wearing a yellow high-visibility vest over his shirt. The background is a lush green hedge and grass.

Eric Robinson has led a fascinating life centred around a passion for flying

Still flying high

The life and times of Squadron Leader Eric Robinson, OBE

Eric Robinson has been an Ableworld customer for 10 years and had bought a number of items, including a stairlift and scooter, from the Birkenhead branch. Being a loyal customer for so long is impressive, but not nearly as impressive as some of the other statistics connected with Eric, who is 96 years young.

He spent 46 years flying for the RAF and as a commercial pilot. After spending 24 years flying in the RAF, Eric joined the Civil Aviation Authority for a further 22 years as a Flight Operations Inspector.

Along the way, he has flown 58 different types of aircraft, landed at 255 airports and airfields worldwide and flown over 10,000 hours.

We caught up with Eric to find out more about his fascinating career and life.

He was 17 when the war started and, as he explains, he was too young to join up. "I was involved in support and was on a bicycle with a tin hat on, taking messages to and from the police, fire brigade and other people when the phones went down. At that time I was also in the air training corps and when I watched the Battle of Britain over London, that's when I made up my mind that I wanted to be a pilot."

It was also around this time that Eric met his future wife, Gwynneth. "I was in the Boy Scouts and she was in the Girl Guides" he told us. "We met on the Isle of Wight, when we were camping on adjacent fields. She was from Birmingham and I was from Nottingham. We saw each other, but only occasionally due to the distance."

Eric did indeed join the RAF at 19 and went away for assessment where he was assessed as being fit to be a pilot, navigator or bomb aimer. "I started my initial training in England, but was one of several thousand airmen sent to Canada to do our flying training."

In November 1942 Eric received his wings and as he had done very well in training, he became a Pilot Officer Flying Instructor in Alberta where he stayed for two years, training the new pilots that were coming over from the UK.

It wasn't an easy job as he told us: "It was tough at times teaching people to fly during the war. There were all sorts of nationalities and many people had escaped from Europe to come and fight with us. We had some issues with languages and some of them had different attitudes to flying. I remember the

French were rather excitable! I was training three students at a time for two years and each group was taught for around three months."

In October 1944, Eric returned to England and trained to fly Oxford, Wellington and Lancaster aircraft. "We used to fly along the Dutch coast at night to draw out the German fighters so that our bombers would have a clearer path in to do their work."

When the war had broken out, Gwynneth had become a wireless operator and they didn't see much of each other for a number of years but that didn't stop Eric planning for the future. "When I was in Canada, I sent Gwynneth an engagement ring in a small envelope, through the normal postal system. Luckily she received it as she had it on when I saw her next at the end of the war!"

After the war Eric converted again, this time onto transport aircraft, flying Yorks and Hastings and was involved in a number of important missions as he told us: "I flew in the Berlin airlift for 12 months and completed 200 trips in and out of Berlin with food and was also in India for the Partition of India and Pakistan when we were flying both Indians and Pakistanis back to their countries."

Eric explained that he has flown in many regions of the world. "I also spent some time on long range transport too and was flying routes such as South Africa to Singapore. In those days, with the aircraft we were using only capable of 200mph, it took us 5 days to get to Singapore with 5 legs of the journey. I was flying to places such as Burma and Indonesia."

His last mission for the RAF was one to remember. "I was Detachment Commander for the British North Greenland expedition and we were supporting and supplying the expedition. One of my pilots crash landed on the Ice Cap and I received a message from the Air Ministry which just said 'Robinson, get them out!' We fitted skis to a Dakota and an American Air Force pilot flew in to get them out."

As a reward, Eric was awarded the OBE in 1953.

Eric said goodbye to the RAF

on his birthday in 1966 and went straight into civil aviation. "I had to do all the flying exams again at the age of 43, which you don't have to do these days. I became a Flight Operations Inspector, visiting companies and checking them for safety and to make sure that they were operating properly. I did that for 22 years."

Leisure time was also taken up with flying activities. "At weekends I was flying for the RAF Volunteer Reserve at RAF Woodvale in Lancashire and flying Chipmunks."

Asked which aircraft has been his favourite, he says: "I think my favourite plane to fly was the Canberra Jet Bomber which was introduced after the war and was capable of about 500mph and flying at very high altitudes. I've flown up to 45,000 feet with it. It was a beautiful aeroplane and more sophisticated than those before it."

His last flight was in 1987. "I had to stop flying commercial aircraft at 65, but I continued at Woodvale for another three years."

When he was 80, Eric produced his autobiography which is called 'Come fly with me'.

Eric first got to know Ableworld when he was having trouble climbing the stairs due to arthritis in the knees. The engineer who visited to fit the stairlift had spent time in the Navy and so the two had plenty to talk about. "He did an excellent job and over the years I have bought a number of items from Ableworld including a scooter. I have always enjoyed gardening, but was struggling to get down to the bottom of the garden because of the arthritis and so I bought a small scooter to help me do that."

Eric and Gwynneth have now been married for 72 years, which, he has been told, is the longest marriage in the Wirral area.

FANCY A DIP... THEN MAKE IT A HOT ONE!

For many people, there's nothing nicer than a hot bath to ease away those aches and pains, but it seems that a hot dip might well have other benefits too.

According to Japanese researchers, having a hot bath 5 or 6 times a week could prevent a heart attack or stroke. Apparently, bathing at 41c can reduce the chances of hardened or blocked arteries.

There has been other research into how passive heating, as opposed to getting hot and sweaty from exercise, improves health.

Loughborough University investigated the effect of a hot bath on blood sugar control and also the number of calories burned. They compared an hour-long soak in a hot bath (40°C) against an hour of cycling.

As you might expect, cycling resulted in more calories being burned, but, surprisingly, bathing resulted in about as many calories being burned as a half-hour walk (around 140 calories). The overall blood sugar response to both conditions was similar, but peak blood sugar after eating was about 10% lower when participants took a hot bath compared with when they exercised.

Their research also showed that repeated passive heating (taking hot baths) may contribute to reducing chronic inflammation, which is often present with long-term diseases, such as type 2 diabetes.

It followed research from Finland suggesting that frequent saunas can reduce the risk of having a heart attack or stroke and the University of Oregon also published a study showing that regular hot baths can lower blood pressure.

Taking on a Tablet is Easy

Tablets like the iPad, Galaxy Tab or Kindle Fire are everywhere nowadays. And they can be great. For a start they make it easy to stay in touch with family and friends.

You can use Skype to make video calls, you can send emails, even including photos you've taken. Or you can use services like Facebook to easily stay in touch with many friends and family all at once - sharing photos and comments on what each other are up to.

All from the comfort of your sofa, armchair or even sat in the garden. And all at the tap of the screen.

Tablets can be great for entertainment too. Whether you want to read the news online, watch TV that you missed when it was broadcast or listen to music, you can do it all.

But there's a flip side. If you're not sure how to use a tablet, you can feel left behind or confused. Even frustrated when you try to get it to work. Partly because the tablets hardly ever come with a manual... and partly because it isn't always easy to work out what you need to do.

It's one of those things that can seem easy and obvious once you know... but until someone tells you, how could you possibly know?

That's where a guide comes in. It doesn't assume you're an expert or a "techie" – it's written for beginners or people who have used the tablet a bit but wish it was easier!

It's published by The Helpful Book Company and the author, Tim Wakeling, has helped thousands get to grips with their touchscreen tablets (and before that with PCs)

since he set the company up ten years ago.

Tim explains everything in plain simple language, not assuming you already know how to do everything. The guide includes plenty of pictures of the screen, showing you exactly what it'll look like and where to tap the screen.

There are separate books for the iPad and for tablets running Google's Android such as the Samsung Galaxy Tab and Sony Xperia - but even if you're not sure what you have, there's an information pack that tells you all about them – and how to check which you have.

The books are available direct from the publisher. Call 01229 777606 and ask for a free info pack or if you prefer visit www.helpfulbooks.co.uk



Look what's NEW in our stores...

NEW Jiffy 4

Ideal for shopping centres!

6 months free insurance and breakdown recovery*

Compact scooter designed to fit into small car boots and is easily folded and unfolded by remote control within 12 seconds. Additional features such as automatic electromagnetic brake system, rear anti-tip wheels and solid puncture proof tyres to provide extra safety. Available in red and blue.



Item code (Red): 5055785716252 (Blue): 5055785716245

*Insurance/Warranty is arranged by Ableworld UK Ltd and provided through Mark Bates Ltd t/a Premier Care, Premier House, Londonthorpe Road, Grantham, Lincs NG31 9SN who are authorised and regulated by the Financial Conduct Authority. FRN 308390

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Your Local Specialist

Writing a Will – why it's so important



Benjamin Franklin famously said that “Nothing is certain except death and taxes” and yet it would appear that approximately two thirds of the British adult population have not yet prepared for the inevitable and do not have a Will. Amanda Attrell, Head of Rix & Kay’s specialist Later Life Team explains the importance of writing a Will.

The Basics about Wills

A Will is legal document that gives a person the opportunity to confirm how they wish for their estate to be dealt with after their death. A Will can be made by any person over the age of 18 who has the requisite capacity (testamentary capacity) to understand:

- What a Will is and what it does.
- The extent of their estate that they are passing on to their beneficiaries.
- Understand and appreciate the moral and/or legal obligations that they may have to certain people.
- Have no disorder of the mind that alters their understanding of any of the above.

If there is any concern about any of the above, or there is a possibility that a Will has been made as a result of undue pressure and/or influence from another person, then it is possible that the Will could be challenged after a person’s death on the basis that it is not a valid document.

What you can leave in a Will

Under a Will, you can make various types of gifts:

- A specific legacy – a gift of a specific property, asset or personal belongings e.g. your car or jewellery
- A pecuniary legacy – a set sum of money e.g. £1,000
- A share of the residuary estate – for example “50% of my residuary estate” will mean 50% of all of the assets that pass under a person’s Will, after the payment of any legacies, debts and taxes.

Other benefits of leaving a Will

In addition to making straightforward gifts (often referred to as absolute gifts), a Will also enables a person to:

- Express their funeral wishes (although at present these are not legally binding)
- Appoint guardians for minor children
- Appoint Executors – the people who will be responsible for giving effect to the wishes set out in the Will, paying any taxes (including Inheritance Tax, Capital Gains Tax and Income

About Amanda...

Amanda Attrell is Head of Rix & Kay’s specialist Later Life Team who support individuals and their families who wish to get their personal and financial affairs in good order as they plan for their later years. Amanda is a registered Dementia Champion. For more information email amandaattrell@rixandkay.co.uk

www.rixandkay.co.uk/later-life



- Tax) and ensuring that their estate is administered in accordance with the law
- Create Trusts which can be used, for example, to safeguard assets for children/grandchildren or give your spouse or partner the right to live in a property after your death
- Appoint Trustees – the people who will administer any ongoing trusts in the Will.

Dying without a Will

We all know that death is something each and every one of us will face one day, so what happens if you or your loved one dies without making a Will? Their estate will pass in accordance with the Intestacy Rules. The Intestacy Rules set out who will benefit in the event of your death and it is not uncommon for problems to arise when the Intestacy Rules are relied on.

A common issue with the Intestacy Rules is that unmarried partners, including a partner that co-habits with you, will not be entitled to receive any benefit from your estate. Also, step-children/step-grandchildren will not benefit – which can be an issue for couples who have children from previous relationships, particularly if their

combined estate has passed to the survivor of them as the estate will only pass to the survivor's children.

Considerations about making a Will

Ultimately, if you want to be certain that your estate will pass to the people that matter most to you then the advice has to be that you should make a Will. Whilst it is possible to make your own Will without help from a legal professional, there are lots of additional things to consider which could affect the validity of your Will or the distribution of your estate. Some of those considerations will include:

- Joint property or assets, which will usually pass to the surviving owner. A common exception to this rule is when people own land in their joint names as tenants in common
- Inheritance Tax – it is possible to save Inheritance Tax with some careful planning and by ensuring that you utilise all the Inheritance Tax allowances and exemptions available to you
- Assets held in trust, such as life insurance policies or pension benefits
- Ensuring that the words used in your Will clearly set

out your wishes and do not cause there to be any ambiguity. Where ambiguity occurs, it may be necessary for your Executors to apply to the Court for directions on how the estate should be distributed, which can be costly and time consuming

- Care fees considerations, particularly if your spouse or partner is already needs or is likely to need care in the future
- Possible claims from certain relatives or people who are financially dependent upon you under the Inheritance (Provision for Family and Dependents) Act 1975
- Ensuring that the Will is executed (signed) in accordance with s9 Wills Act 1837 and is a valid document.

Want to know more?

A Will is an important document and it can provide you with peace of mind to know that a qualified professional has guided you through the process. If you would like further information regarding Rix & Kay's bespoke Will Writing Service then please contact Amanda Attrell on 01273 766928 or email her at amandaattrell@rixandkay.co.uk

CREWE STORE REFURBISHMENT CELEBRATES WITH AMAZING DEALS!

Ableworld Crewe has undergone a refreshing new facelift which includes more than doubling the size of the shop. With an improved store layout, we have been able to bring in more ranges and make it much easier to shop when you visit. The new store also houses a new bigger area to promote the Specialist Dept.

Ableworld Crewe is situated off Mill Street (opposite Wickes) and is easy and convenient to reach with ample free parking, so if the Crewe store is your local Ableworld outlet, why not pop down and take a look at the improvements for yourself.

Call the Crewe team on 01270 255725.



Lights, Camera, Action on Ableworld

Are you looking for step by step, easy to understand, advice on mobility aids? Well, here's a great way to find the answer to some of your questions with our new online videos and 'how to' guides.

We've teamed up with video production company, Keystone Creative, to produce a series of videos packed full of advice.

We didn't hire actors or film in a big studio, we used our own friendly staff to make sure that all the advice we give is exactly the same as you



would get if you walked into any of our stores around the UK.

Our short videos include guides to stairlifts, walkers, walking frames and rollators, wheelchairs, continence care and incontinence issues and riser recliner chairs. We also have valuable advice on what to look for when you are considering

a mobility boot scooters and mobility road scooter too.

We had great fun on set during the filming and we hope that you find them really useful. You can find the videos on the specific product pages of the website at www.ableworld.co.uk

Don't take our word for it

Here's what our lovely customers are saying about us...

"I am becoming a regular customer in the Llandudno shop since October 2017 buying products for my Aunt. Lots of useful advice, patience and understanding. Nothing is too much trouble. Product knowledge better than any other stores I've contacted".

Ms Hughes

"The manager was very friendly and knowledgeable. Excellent service and advice. I would recommend Ableworld Congleton to anyone with mobility needs. Convenient car park too!"

Mrs Sedman

"Absolutely amazing people. So helpful and informative. Nothing too much trouble. Thanks so much. I am loving my new Explorer scooter. It's given me back my mobility. Thanks so much Ableworld Cardiff".

Lisa James

"Prompt and Professional. Dealt with by same the person from sales to fitting, prompt service both in store and in home job completed on time and with no fuss or mess. Would recommend to anyone".

Which? TT Review

New to Ableworld Advantage Stairlift

Approved Service

Which?
Trusted traders

Servicing,
repair and
installation



The new Advantage Stairlift has the slimmest track on the market. It has no toothrack and therefore no grease. The Stairlift is permanently on charge so the lift can be parked anywhere and costs under 20p a week to run on electricity.

Ableworld are the largest mobility and stairlift retailers in the country. We offer a range of options to suit everyone. Whether the stairlift is brand new, reconditioned or rental, we are sure that we can find the right solution for you.

Our stairlifts can often be fitted in a couple of hours, so why not get in touch today and very soon you could have the solution to your problem.

All our stairlifts have at least 1 years warranty to put your mind at rest. However if you want additional peace of mind, we do offer a range of service agreements for new stairlifts. Ableworld offer a 24 hour, 7 days a week, 52 weeks of the year helpline where you can talk to a person – freephone 0800 470 1581

www.ableworld.co.uk

Share £100
with a friend when they
buy a new Stairlift from
Ableworld.
T&C's apply – see in-store for details

Ableworld
www.ableworld.co.uk

Your Local Specialist



Happy holidays!

If you have been on holiday recently, or you are about to go, then we hope you have a great time.

But how did the tradition of holidaying come about? Well, as you might expect, the rich were great travellers, visiting resorts such as Hove and Torquay on the south coast of England where it cost about £25 to rent a house for a week.

One of the earliest pioneers of the holiday marketplace was Thomas Cook. He was a cabinet maker in Market Harborough and was a former Baptist preacher. At a temperance meeting, he suggested that a special train could carry the temperance supporters of Leicester to a meeting in Loughborough. About four weeks later and on 5 July 1841 about 500 passengers travelled just the 12 miles and back for a shilling. The day was a great success and during the next three summers Thomas arranged trips between Leicester, Nottingham, Derby and Birmingham on behalf of local temperance societies and Sunday schools.

That's how it all started. He branched out with trips to Liverpool,

producing a 60 page handbook of the journey, which was a forerunner of the modern holiday brochure.

By 1863 he was organising trips abroad to countries like Switzerland, with 60 ladies and gentlemen. By the end of that year, Thomas had taken nearly 2000 tourists to Paris.

In 1872 Cook embarked on a 222-day tour to Egypt – via the USA, Japan, China, Singapore and India. The journey covered more than 25,000 miles and cost 200 guineas (£210).

Fast forward to the 1950's and the post-war holiday boom saw some one million Britons travel abroad and a few years later, in 1954, amendments to the Convention on International Civil Aviation allowed for a surge in mass tourism using charter planes.

It led to British European Airways introducing a route to Valencia, near Alicante in eastern Spain in 1957, creating the term 'Costa Blanca' to promote it.

By the early 2000's, 43 million Brits were taking holidays and in



2005 Ryanair carried more than 31 million passengers across its network.

These days, taking a holiday, sometimes in an exotic location half way around the world is taken for granted and it all started when one man had an idea of getting a group of people together to transport them from A to B – 12 miles away!

Photo by Arshad Pooloo / Unsplash

The best and worst if you are looking to buy a hearing aid

A new survey by independent consumer body Which? has revealed a list of the best and worst hearing aid providers for 2018, with local independent retailers achieving the highest customer score.

The survey asked over 3,000 Which? members to rate the NHS and private hearing aid providers on twenty-one aspects of service, including price, value for money, range, suitability of hearing aids, customer service, appearance and staff skill.

The questions asked customers about their experience with their hearing aids over the product's lifetime, their satisfaction with their hearing aid provider and if they

would recommend it to a friend.

The results were used to calculate how satisfied customers were with the following hearing aid providers: Boots Hearing Care, Amplifon, Specsavers Hearcare, Scrivens Hearing, Hidden Hearing and local independent retailers.

Almost nine in 10 (87%) were satisfied with local independent retailer, with Boots Hearing Care coming second at 79%.

Lowest ranked were Scrivens

Hearing with 62%, scoring poorly on product range, hearing aid appearance and hearing aid suitability.

Furthermore, Amplifon, Specsavers Hearcare and Hidden Hearing all achieved similar overall customer satisfaction scores of low 70s, with all three companies scoring highly for their testing service.

Interestingly, Which? also revealed that despite common assumptions, private hearing aid providers and the NHS offer the same brands, although acknowledged that the NHS' models wouldn't be the newest on the market.

"While it's possible that the NHS won't offer the very latest models, the technology will be up to date and the hearing aids just as good as the latest models available privately," Which? stated.

Additionally, the research found that NHS and private hearing aid providers scored very similarly in the 'professionalism and knowledge of staff' and 'overall customer service' categories.

However, in terms of waiting times and follow-up service, private scores in the high 90s far exceeded that the NHS, which scored close to 20% less in both areas.



Photo by JD Mason / Unsplash

It's never too late for University!

Fancy doing something different? U3A (University of the Third Age) is a UK movement of retired and semi-retired people who come together to continue their educational, social and creative interests in a friendly and informal environment.

The organisation brings together people in their 'third age' (after you have finished working full-time or raising your family), to develop their interests and continue their learning in a friendly and informal environment.

U3A has a 'university' of members who draw upon their knowledge and experience to teach and learn from each other but there are no qualifications to pass – it is just for pleasure.

It's all voluntary; a typical U3A will be home to many activity groups covering hundreds of different subjects - from art to zoology and everything in between.

Tai-chi, local history, painting, swimming, walking, bridge, gardening, crochet and computing – these are typical of the sorts of activities on offer, but as all classes are taught by members, what's on offer is unique to each U3A.

Formed over 30 years ago, there



Photo by Logan Isbell / Unsplash

are now over 1,000 U3As across the UK, with thousands of interest groups between them and more than 400,000 members nationally.

For more information, visit the website at www.u3a.org.uk

Home security...

ALARMING FACTS REVEALED IN SURVEY

Would you help if your neighbour's burglar alarm went off? Well, a survey has revealed that a third of us would do nothing to help when a burglar alarm goes off.

The survey, commissioned by Direct Line Home Insurance shows that nearly 1 in 6 will totally ignore it in the hope it will stop on its own. According to survey results, you stand the best chance of having neighbours you can count on if you live in Wales.

Apparently, 18% of us still don't lock our doors when we leave the house, despite figures showing

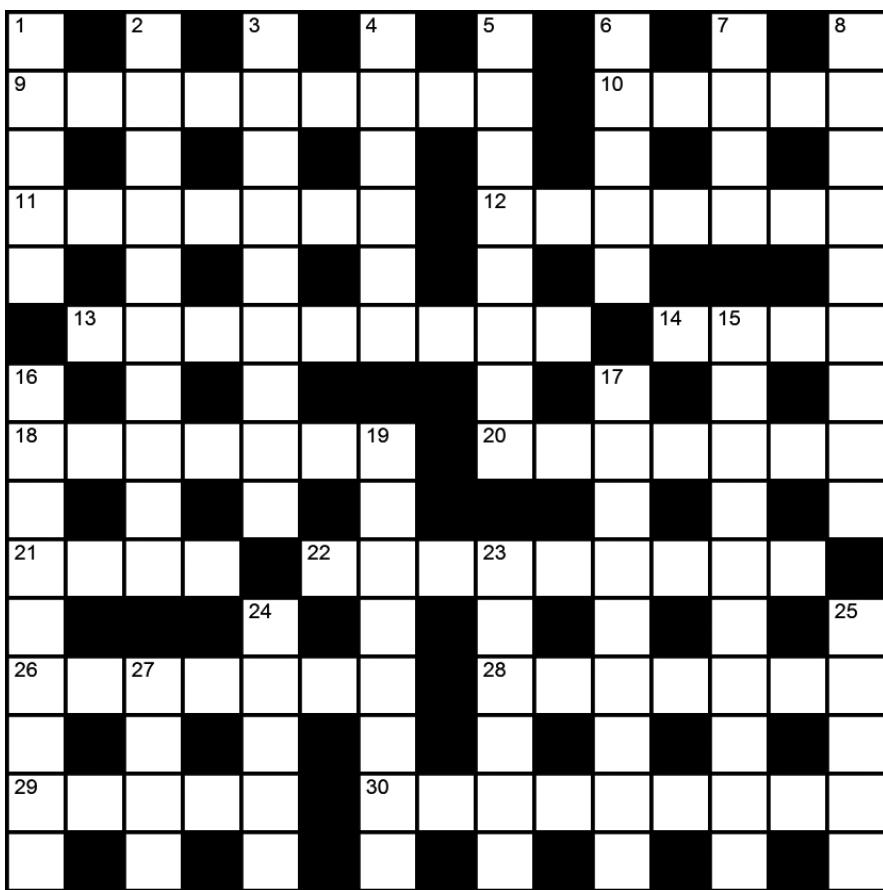
a 6% rise in recorded domestic burglaries.

People living in North East England take more basic burglar prevention measures than anyone else in Britain, even though – compared to other regions – residents here aren't hugely likely to be affected by burglary. London is far more likely to be affected, but surprisingly, they take among the least precautions. Scotland seem to be the most carefree – but they have reason to be, since residents there are the least likely in Britain to be affected by burglary.

Around a quarter of survey respondents now have smart alarms, which use HD cameras connected to apps allowing you to check in on your home any time while you're away.

And did you know that posting holiday pictures and location updates on social media while you're out of town can advertise to would-be burglars that your home is empty. It seems that 78% of burglars use social media to target properties.

COFFEE TIME QUIZ PAGE



ACROSS

- 9 Playwright (9)
10 Moor (3,2)
11 Space surrounding an altar (7)
12 Quickly (7)
13 Runner (9)
14 Cougar (4)
18 Distinct sort or kind (7)
20 Surgical knife (7)
21 A great deal (4)

DOWN

- 22 Herald (9)
26 Hedge (7)
28 Books of maps (7)
29 Young hooter (5)
30 Abbreviated (9)
1 Decree (5)
2 Executives (10)
3 Biting (9)
4 Fiddle (6)
5 Old liners (8)
6 The Roman
7 Large mass of floating ice (4)
8 As thumbs are (9)
15 Disagreeable (10)
16 Psalter (5,4)
17 Moon (9)
19 Astonishment (8)
23 Lea (6)
24 Threescore (5)
25 Stage whisper (5)
27 Depend (4)

15 Unpleasant, 16 Psalm book, 17 Satire, 18 Surprise, 23 Meadow, 24 Sixty, 25 Aside, 27 Relay.
Down: 1 Edict, 2 Management, 3 Sarcasm, 4 Violin, 5 Streamers, 6 Hail, 7 Berg, 8 Opposable,

20 Scalpel, 21 Lots, 22 Trumpeter, 26 Barrier, 28 Atlases, 29 Oilet, 30 Shortened.
Across: 9 Dramatist, 10 Tie up, 11 Chanel, 12 Allegro, 13 Messenger, 14 Puma, 18 Species,

CONGRATS TO KETTLE WINNER

In the last issue of the magazine we ran a competition to win one of the stylish Uccello Kettles.
Congratulations to Mrs S Keattch of Cardiff who scooped the prize!



GUESS THE YEAR

A The Scottish Government announces that it plans to hold the referendum on Scottish independence

2010 2011 2012

B Sir Terry Wogan provokes controversy when he announced the wrong winner of the contest for the UK Eurovision song

2007 2008 2009

C A nuclear power station in Chernobyl, Ukraine explodes, causing a huge nuclear disaster.

1984 1985 1986

D Margaret Thatcher defeats Edward Heath in the Conservative Party leadership election

1973 1974 1975

E Elvis Presley returns home from Germany, after being away on military duty for 2 years

1960 1961 1962

F The pound note was finally withdrawn from circulation

1983 1984 1985

G Blackpool Tower opened for the first time

1894 1895 1896

H The Berlin Wall was demolished

1989 1990 1991

I Sally Gunnell won Olympic gold in the 400m hurdles

1991 1992 1993

A 2012	D 1975	G 1984	I 1992
B 2007	E 1980	H 1989	
C 1986	F 1984		

Find your closest Ableworld Store

Approved Service

Which?
Trusted traders

Servicing,
repair and
installation

BIRKENHEAD	0151 6502200	HANLEY	01782 205901	SALFORD	0161 7281880
BOURNEMOUTH.....	01202 575819	LINCOLN.....	0330 041 2964	SHREWSBURY.....	01743 369427
BRIDGEND	01656 856696	LLANDUDNO	01492 868561	SOUTHAMPTON	02380 440000
BROXBURN	01506 856565	LLANDUDNO CENTRAL ..	01492 338549	SOUTHPORT	01704 537631
BURTON	01283 546867	NANTWICH.....	01270 626971	ST HELENS	01744 453038
CARDIFF.....	02921 321072	NEWARK.....	0330 041 2965	STOCKPORT.....	0161 4840832
CHESTER.....	01244 675608	NEWPORT.....	01952 820772	STOCKTON	01642 602962
COLCHESTER	01206 561335	NORTHWICH	01606 331786	WAVERTREE.....	0151 7331118
CONGLETON	01260 408161	OSWESTRY.....	01691 680180	WIGAN	01942 233200
CREWE.....	01270 255725	PAISLEY	0141 8899925	WREXHAM	01978 358588
DARLINGTON	01325 481414	READING	01189 862121		
GLOUCESTER	01452 690250	RHYL	01745 336843		



Further details on all our stores can be found on www.ableworld.co.uk

All our stores are open Monday to Saturday 9.00am to 5.30pm. Our Bournemouth, Chester, Hanley, Llandudno, Southampton and St Helens stores are also open on Sunday. Our Salford store is open Monday - Friday 9.00am to 5.00pm.