

# Headway Sefton News

June 2023



## Welcome to our June monthly drop in

# JUNE

Hello to all of our members and welcome to this month's newsletter. What a glorious June we have had. We hope you're all keeping hydrated – daily recommended amount of water is 2 litres, and we hope you're all applying sunscreen.



A big warm Sefton Headway welcome to Danielle and Barry from Jackson Lees. Barry will be chatting all things Wills, Lasting Powers of Attorney and Financial Planning. Danielle will also be on hand to discuss any deputyship matters.

## **KEEP IN TOUCH (or KIT)**



Volunteer David Jenkins runs the hugely successful KEEP IN TOUCH or "KIT" group. The group meets every Wednesday at 10am at Weatherspoon's on South Road, Waterloo. This group has been brilliant at helping to nurture and cement friendships and support between our members who have a brain injury. If you have a carer – they are welcome too. This is a great social event giving you the chance to make new friends and to be in a supported, safe environment.

For any new members David's mug shot is above (and he is the very tall one of us) - you'll find him at our drop in if you want to have a chat to him about the KIT group or you can speak to any of the volunteers.

David is an excellent mentor and role model having suffered a very serious brain injury himself but despite this has been able to develop the concept and deliver this weekly event which gets very positive feedback.



We are very grateful to David for all of the time and energy that he puts into running this group and for being so accessible to our new members.

## Financial Tips and hints

### Power Supply

**IT'S METER READING WEEK!** Prices are due to fall an average 17% across England, Scotland & Wales this Sat (1st July) as the price cap drops (more for higher users who have gas, less for lower electricity only users)

Got a working smart/prepay meter? You **NEEDN'T** do a meter reading.

Pay energy by monthly Direct Debit?

**IT'S METER READING WEEK!**

As Energy Price Cap FALLS avg 17% this Sat!

Unless you've got a working smart meter, as firms estimate your usage and assign it to a set period, submitting a reading reduces the risk of their 'estimating' going against you (though there's always a chance a discrepancy could end up in your favour).

Do it within a few days either side of Sat (you can backdate) & take pic of the meter for belt 'n' braces.

Pay by direct debit? Submit a reading. With monthly direct debit, firms estimate your usage, and assign it to a certain period, so submitting a reading within a few days of the change (many let you backdate a few days too) reduces the risk of their 'estimating' going against you (though there's always a chance a discrepancy could end up in your favour). Take a pic of the meter for belt 'n' braces

## **Travel Insurance**

Anyone looking for any travel insurance. STB Insurance Brokers can be quite helpful. They are a specialist provider of travel cover, including for people with complex needs.

They can't offer cover in every case. But if they can't help, they will let you know and will suggest alternative providers if they think someone else may be able to help. If they can't help, you may also like to consider The Money and Pensions Service (MaPS): it has launched a travel insurance directory on its Money Advice Service website for people with serious pre-existing medical conditions that includes details of some other providers.

<https://stbinsurance.co.uk/insurance/travel-insurance/>

## **Mersey Travel**

People with Disabilities - Merseytravel offers free travel on all buses, trains and Mersey Ferries river crossings for anyone with certain disabilities who lives in Merseyside.

You may qualify for a English National Concessionary Travel Pass if you meet the conditions of any of the seven categories of disability defined in the Transport Act 2000.

The seven categories of disability are listed below and the disability must be long-lasting (expected to last at least 12 months) or permanent.

### **Where can I use it?**

On local buses in England, on the Merseyrail network as far as Chester, Ellesmere Port and Ormskirk and on the Mersey Ferries for single river crossings (not River Explorer or Special Cruises) plus local bus services anywhere in England. You cannot use the pass on coach excursions, special bus services, excursions, National Express or Merseylink, on rail journeys outside the Merseyrail network such as journeys between Chester and Liverpool via Runcorn or between Chester and Newton-le-Willows via Runcorn East.

### **When can I use it?**

On buses trains and Mersey Ferries in Merseyside - all day, every day of the week. On buses in England - 9.30am - 11pm Monday to Friday and anytime Saturday, Sunday and bank holidays.

## How do I use it?

You should place your pass on the card reader on board the bus, at the rail gate or on the platform validator every time you make a journey. If there is no rail gate or platform validator on your train journey you must show it to a member of staff if asked.

## Am I eligible?

You may qualify for a Merseytravel National Travel Pass if you meet the conditions of any of the seven categories of disability defined in the Transport Act 2000.

**Category A** - Blind or partially sighted

**Category B** - Profoundly or severely deaf

**Category C** - Without speech

**Category D** - Disability or injury which has a substantial effect on your ability to walk

**Category E** - Does not have arms or has long-term loss of the use of both arms

**Category F** - Learning disability

**Category G1** - Would be refused a licence to drive a motor vehicle because of medical fitness

**Category G2** - Would be refused a licence to drive a motor vehicle because of severe mental disorder. The disability must be long-lasting (expected to last at least 12 months) or permanent.

## How do I apply?

You can apply online, at a Merseytravel Centre or by post.

<https://www.merseytravel.gov.uk/tickets-and-pricing/people-with-disabilities/>

## Important information for the Tower Wood Trip

For all that are going to Tower Wood - please ensure that you read the newsletter carefully as it contains very important information about the trip.

### **Where are we going?**

The address for Tower Wood is;  
Tower Wood Outdoor Centre  
Windermere  
Cumbria  
LA23 3PL

[www.lancashire.gov.uk/outdooreducation/our-centres/tower-wood](http://www.lancashire.gov.uk/outdooreducation/our-centres/tower-wood)

Phone number - 015395 31519

### **When are we going?**

We are going on Thursday 3rd August until Sunday 6th August (3 nights) We will leave after breakfast on the Sunday so should be home by late morning/early afternoon.

### **How do we get there?**

To save money we have decided to do a car share for those that need a lift. We will talk about this at drop in today.

### **What room am I in?**

We will advise on room allocation in July's drop in.

### **What about food?**

All food is included. Feel free to bring your own snacks. If you have any food intolerances or allergies please speak to Cathy or Carol.

### **What about alcohol?**

This trip is strictly alcohol free. Please do not bring alcohol on this trip.

### **Valuable items**

We strongly advise that you leave valuable items at home. Headway Sefton/Tower Wood will not bear any responsibility for loss/stolen/broken possessions.

### **Drying facilities**

Please note that there are washing and drying facilities.

## Care and medication

We are not able to provide any personal care or administer medication or medical treatment. Anyone who has a support worker should already have booked and paid for them to come to Tower Wood. If you usually have a carer or support worker they must attend with you and will have to pay the full rate of £350 to attend. Contact Carol or Cathy today if you normally have any support or care and have not yet told us about it.

## Emergency Contact

Please ensure that you have provided an emergency contact name and phone number to Cathy or Carol. If you have any allergies or other medical issues we need to be aware of then please ensure we are made aware of these before we go.

## What do I need to take? Some suggestions....

- Waterproof jacket (It's the UK Summer!!)
- Umbrella (as above)
- Sun Screen (We live in hope)
- A hat or cap
- Old clothing – we will be busy with activities and we may get wet and or dirty. We may have to get changed a couple of times per day so bring lots of casual, comfortable clothing and a change of training/comfortable shoes. We suggest shorts, leggings, tracksuit bottoms etc
- Waterproof shoes/walking shoes
- Comfy shoes
- Slippers for inside the accommodation.
- Lots of socks, underwear and nightwear
- Lots of layers so you can layer up or down depending on our weather.
- A warm coat
- Casual wear for the evenings
- Toiletries, shampoo, soap, deodorant, toothbrush, toothpaste, shower gel etc
- Towel
- Hairdryer or go "au naturel"
- You may want to bring your own pillow – the ones provided are quite thin.
- Board games and activities – feel free to bring any that you think would be good fun
- Your phone and charger
- **Your medication - VERY IMPORTANT!**

The staff at Tower Wood will advise what the itinerary is when we get there. They work very hard to ensure that we all have a good time and do as much or as little as we like. There is no pressure to do anything and if you know that you need to manage fatigue, please do ensure you pace yourself to ensure you can maximise your enjoyment. Do try something new if you can!

## carpenters group Charity Update

This week we are supporting Insurance Charities Awareness Week - each year The Insurance Charities supports hundred of insurance employees and their families in times of need. It can transform lives for the better and provide an essential lifeline for as long as its needed.



**Our Director, Donna Scully said: "The insurance industry is a kind one, always helping others through their fundraising and community funds. The Insurance Charities is very special, as is the amazing work they do for struggling former insurance people and their dependants. They don't just give financial advice but practical advice and signposting too".**

The Insurance Charities is the only charity in the UK and Ireland solely supporting current and former insurance employees whatever their role. Last year it awarded over £1.3 million to support those in the industry facing challenging circumstances such as:

- Poor health
- Domestic abuse
- Relationship breakdown
- Depression
- Disability
- Financial problems
- Tragedy
- Redundancy

The Charity can help with one-off payments to finance essential items such as property repairs, household appliances, and furniture. It can also provide ongoing financial help (including charitable loans) where income is restricted or insufficient to meet higher than average costs that have arisen.

It also works with other organisations such as Aware in Ireland, Shelter UK, and Alzheimer's Society to provide practical support where needed. Through these fantastic charities, it can help those experiencing mild depression, assist those with housing concerns, and those affected by dementia.

**Applicants do not need to be a member of an insurance-related body or association, and both working and non-working people can apply.**

To contact The Insurance Charities in confidence email [info@theinsurancecharities.org.uk](mailto:info@theinsurancecharities.org.uk) or call **020 7606 3763**.

Find out more and apply for help at <http://www.theinsurancecharities.org.uk>

### Fundraising

Andrew and Joseph will take on this year's Manchester 10k Tough Mudder, where Joseph will be wearing a 20kg vest while taking part.

**GOOD  
LUCK!**

**TOUGH  
MUDDER 10K**

**10KM, 20  
OBSTACLES**

**JUL: SAT 15 & SUN 16**

**Link for fundraising below:**

[https://www.justgiving.com/fundraising/catherine-ormesher1?utm\\_source=copyLink&utm\\_medium=fundraising&utm\\_content=catherine-ormesher1&utm\\_campaign=pfp-share&utm\\_term=f93d37853fff437ca627358a199821d7](https://www.justgiving.com/fundraising/catherine-ormesher1?utm_source=copyLink&utm_medium=fundraising&utm_content=catherine-ormesher1&utm_campaign=pfp-share&utm_term=f93d37853fff437ca627358a199821d7)

## Easy fundraising app for your phone, ipad or PC

You can contribute to our fundraising without it costing you anything. Please if you have already signed up remember to go through Easy Fundraising before doing your on-line shopping and if you haven't yet registered with Easy Fundraising please join up! <https://www.easyfundraising.org.uk>

**£1 donation for each drop in** - Please remember to bring £1 admission for drop-in to help towards venue and lunch costs - Thank you!

## Birthdays!



**Happy Birthday!**

**Joseph Ormesher**

## What's on?

**Formby Festival 2023** - Friday night is a celebration night feat. Silent disco with various DJs and Dancing with Dinosaurs.

Saturday is a full day of family fun live music and entertainment, kids cooking, bake off competition, crafting, magic shows, birds of prey, display arena and attractions, a wide selection of craft food and drink outlets and much more. The evening culminates with themed Musical Firework Display.

Sunday at the festival is carnival day. Throughout the day there will be live performances, vibrant colours and street foods from around the world. Famous Brazilian band and dancers will also be performing and not to be missed.

**Liverpool's Craft & Flea** – 2nd July 10am – 4:00pm Camp & Furnace  
Liverpool

Craft & Flea is a collection of independent makers, collectors, designers and creatives all under one roof

Shop SMALL and shop LOCAL in our authentic twist on the traditional craft market with a huge selection of products from illustration to vintage bric-a-brac, plants to jewellery, sustainable products to food, ceramics to candles and SO much more!

This is not a typical craft fair. Stalls have been handpicked based on their high quality, on-trend products.

TICKETS  
£2.50 Entry

### **Our sponsors and thanks**

Big thanks to Carpenters Group (Solicitors) for their continued support of our branch in printing the newsletter. Carol can be contacted on 07866 367886.



**carpenters group**



**Carol Hopwood,  
Head of Serious and  
Catastrophic Injury**

[cmh@carpentersgroup.co.uk](mailto:cmh@carpentersgroup.co.uk)

Have some news for us? Please email Lizzie with your news for next month's inclusion! Her email address is [Elizabeth@abccms.onmicrosoft.com](mailto:Elizabeth@abccms.onmicrosoft.com)