

Cambridgeshire Older People's Enterprise

COPE

The voice of the County's over 50s
Reaching a readership of over 2500

Registered Charity No. 1110887

April - May 2026 Newsletter 187

**INSIDE: six-page pull-out
guide to saving money**



Editorial

Life appears to be becoming more complex. With more housing and commercial buildings being built, roads more congested, and everyone on their mobiles, there is scarcely time to relax. When I was young we did not have a phone or car and we travelled everywhere by bicycle: life was more free and easy than now. We would ride out to villages for afternoon tea with my aunts and uncles who were farmers and play in the fields with cousins and help milk the cows.

What a change to life today when everyone has several jobs to make ends meet, or has no job and spends time on their mobile or watching telly. Nobody appears to have time for anyone else and we are all subjected to commercials telling us to spend our hard earned money on their products.

Social life is suffering with our main social institution, the pub, closing at a rate of one per day. Nowadays to survive a pub has to serve food; gone are the days where you went in for a drink and chat with friends or played darts. People stay at home and watch TV, having purchased drinks from the supermarket. The effect of pubs closing is felt most in Cambridge's villages, where the pub was the social centre.

Fortunately, some village communities got together and bought the pub if it was in danger of closing. For example, the Kings Head in Reach and the Plough and Fleece in Horningsea carried on with a local community committee after it was under threat of closing.

Recently, media stories make one wonder where society is going with teenagers knifing each other, drivers and cyclists failing to observe traffic controls, and local council services failing to do their duty. For many companies and council organisations the focus is simply to ensure all the boxes are ticked. Nothing is done about human relationships or checking that the work is actually done.

Fly tipping appears to be getting worse with some tips becoming enormous before anything is done about them. One of the worst cases is the Environmental Agency's lack of control of Water Companies allowing sewage to be repeatedly poured into rivers and beaches, with the companies doing it for profit and Director's bonuses. The television documentary-drama, 'Dirty Water' exposes the failure of the Water Companies. Please watch it if you have not already done so.

Finally, many thanks to those of you who have made donations to COPE, they are greatly appreciated and ensure that we can carry on looking after your interests.

DAVID BAILEY

The COPE AGM will be held on MONDAY 13th July—please look out for further details and booking arrangements in the next Newsletter. FREE refreshments supplied. All welcome!

Happy birthday to all members celebrating in April and May

In this Issue

- 1 Spring in the Fens
- 2 Editorial
- 3 Membership form
- 4 Advertisements
- 5 Talking Together
- 6 Letters
- 7 Recipe
- 8 Hope on the go
- 9 Money saving schemes
- 10 / 11 Money help
- 12 Continuing healthcare
- 13 Social Clubs and cafes
- 14 Word Puzzle / Valentine's Day pictures
- 15 COPE Day Out
- 16 Advertisements
- 17 Message to the BBC
- 18 Trustees / Chair's Report
- 19 Activities
- 20 COPE Events

Correspondence address:

COPE
St Luke's Church Centre
Victoria Road
Cambridge CB4 3DZ

Telephone: 01223 364303
Email: copecambs@outlook.com
www.copecambs.org.uk

Data Protection Act

Limited information is recorded on our computer in respect of those who receive this Newsletter and/or contact COPE. Basic information only is held; a list of names, postal and/or email addresses used for the preparation of address labels or electronic delivery or for reference purposes by Officers of COPE. This information will not be communicated to third parties without your express permission. Unless COPE is advised to the contrary we will assume that you have no objection to your basic information being recorded.

COPE FORUM

Cambridgeshire Older People's Enterprise
New member application
form

New Member

Number: _____
(To be allocated after joining)

(BLOCK CAPITALS PLEASE)

Name: _____

Address: _____

Post Code _____

Telephone: _____

Email: _____

Are you happy to receive Newsletter by email? Yes/ No

AGE RANGE

PLEASE CIRCLE RELEVANT GROUP

Under 50 50-64 65-74 75-84 over 85

Disability - Yes / No

Ethnic Origin _____

Signature _____

Date: _____

How did you hear of COPE?

Special Interests:

Open to all residents of Cambridgeshire over 50, and to carers and "Friends of COPE" as Associate Members any person, whether or not he or she is aged 50 or over.

By completing and returning this form, you are giving COPE permission to hold your personal details on their database.

The Olive Golding Room
St Luke's Church Centre, Victoria Road
Cambridge CB4 3DZ Phone: (01223) 364303
email: copecambs@outlook.com
Registered Charity No. 1110887

COPE FORUM

Cambridgeshire Older People's Enterprise

Donation Form

I would like to make a donation of £ _____

Please make cheques payable to **COPE**

I DO NOT pay UK Income Tax

I DO pay UK Income Tax

Please tick the box above applicable to you

I would like Cambridgeshire Older People's Enterprise (COPE) to treat as Gift Aid this donation, all future donations and previous donations within HM Revenue and Customs time limits, until I notify COPE otherwise*

Please tick this box if you would like COPE to reclaim from HM Revenue and Customs the tax you have paid

Please send me acknowledgement of payment.

Please sign below and print and date underneath

Signature _____
(BLOCK CAPITALS BELOW PLEASE)

First Name _____

Surname _____

Address _____

Postcode: _____

Date _____

The Olive Golding Room
St Luke's Church Centre, Victoria Road
Cambridge CB4 3DZ Phone; (01223) 364303
Email: copecambs@outlook.com
Registered Charity No. 1110887

*Notes

- i. You can cancel your declaration any time by notifying COPE
- ii. If in future your circumstances change and you no longer pay Income Tax, please notify COPE
- iii. Please notify COPE if you change your name or address whilst the declaration is in force.
- iv. I confirm by signing this form that I am a UK taxpayer and understand that if I pay less Income Tax and/or Capital Gains Tax in the current tax year than the amount of Gift Aid claimed on all my donations, it is my responsibility to pay any difference.

Many thanks!



MEALS ON WHEELS
delivering a difference

www.cammsmealsonwheels.org

01223 314288

We deliver to and around Cambridge City, East Cambridgeshire, South Cambridgeshire, Huntingdonshire and Fenland
Monday to Friday between 11:00 to 2pm and
Monday to Sunday 11:00 to 2:00 pm (Cambridge City only)

DO NOT THROW THIS AWAY
Share it with someone who may need our support

Daily delivery of hot and ready to eat meals
Menus tailored to suit a wide range of dietary requirements
Consistent, reliable service from friendly, DBS checked drivers
Flexible packages designed for care homes, residential facilities, and day centres



We pride ourselves on providing good quality, nutritious and affordable meals to enable independent lives.
No long-term commitment required.
Cancel any time

CAMMS Meals on Wheels Ltd, Cherry Trees Kitchen, St Matthews Street, Cambridge, CB1 2LT
Registered Charity 1098072 Company limited by guarantee 4229429

INDEPENDENT FINANCIAL ADVICE IS BEST

Free consultation. No obligation.

That's the understanding when you talk to Nigel Bolitho about how to make your finances work for your best advantage. get the benefit of his wide experience in all investment matters.

Pensions Savings Investments
Protection

Mitchell House
185 High Street
Cottenham CB24 8RX
Tel: (01954 251521)

BV
SERVICES

email nfb007@gmail.com



Authorised and regulated by the Financial Conduct Authority

Talking Together

TALKING TOGETHER is a FREE programme of stimulating telephone-based discussions for older adults

HAVE YOU EVER WANTED to have a chat with others about a subject that really interests you, without leaving the comfort of your own cosy home? Then we have the answer — it's our TALKING TOGETHER telephone talks. Our lively group discussions, facilitated by a leader, work just like a business conference call with up to 9 people on the line all sharing their own views and experience.

Many sessions are accompanied by handouts and for those who can join us, some involve visits to sites related to the discussions.

In the last edition of the Newsletter, a picture of our outing to Madingley Hall was wrongly attributed to COPE. It was in fact organized by TALKING TOGETHER for those members who had enjoyed our telephone sessions lead by Marion French.

“Such a dedicated team. Very much appreciated!”

For more information, please phone the COPE office

at 01223 364303

or email COPEtalkingtogether@hotmail.com

Advertisers

Please Note New Rates

Quarter Page £50

Half Page £ 100

Full Page £180

To insert pre-printed leaflets/fliers with Newsletters £200

British Lung Foundation

Helpline 03000 030 555 Mon-Fri 9am to 5pm
www.lunguk.org

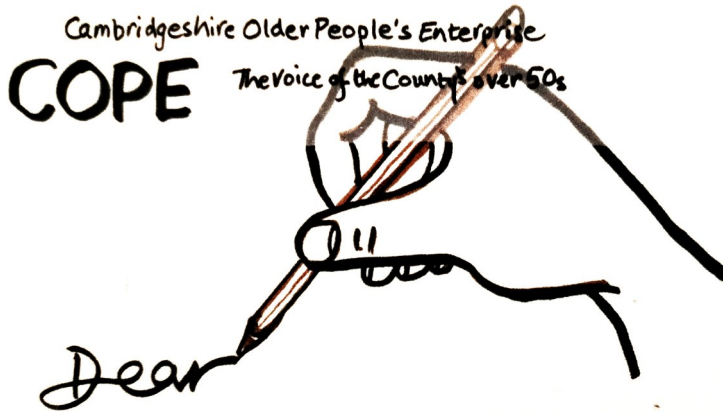
Breathe Easy is part of the *British Lung Foundation's* support network

Breathe Easy Cambridge City www.lunguk.org/cambridge

Breathe Easy Fenland -Derek Bond tel 01354 680466

Breathe Easy Ely - tel 01353 668937

Readers' Letters



Please send your letters to:

COPE Letters Page
St Luke's Church Centre
Victoria Road
Cambridge
CB4 3DZ

QUIZ NIGHT

Hello, I would like to thank you for the 2026 puzzle in the newsletter this month. It wasn't too difficult to look up most of the answers on the web, but it became a race between the 7 or 8 regulars at the White Horse where we meet every Friday night.

We are all above retirement age but it was good to find that some of us knew or could guess the correct answers.

The Word Search is interesting and challenging too, but that's for private enjoyment rather than group involvement. Many thanks for a very useful magazine.

Arn

Dear Arn, is that The White Horse in Barton, Foxton, Milton or Waterbeach? Let us know so we can join you there!

THINK ABOUT THE YOUNG'UNS

I agree with the COPE member who insisted in your last issue that young people can benefit from older friends.

I am turning 70 this year and am therefore one of the last baby boomers. I often think that throughout our lives we have had it so much better than our children and grandchildren. We were able to buy property at mortgages just two and a half times our annual salaries (or two and a half times one partner's salary, and once for the other partner's salary). That allowed us to get a foot on the housing ladder and then climb into better properties as our incomes allowed.

Rents were lower and it was possible to save for a deposit. These things are not possible for our children and grandchildren now. Rents are exorbitant making saving for deposits hard. Many young people need to raise mortgages at approximately six times their salary on their first property. Still mortgages, if you have saved enough to get one are an average £295 less than rental costs — making it almost impossible to raise the deposit to even be considered for a loan. (Figures taken from a Lloyds bank report November 2025).

Before the Housing Act which introduced the right to buy council houses it was still possible to rent council houses on lifetime tenancies if you could not afford to buy. Many of our children and grandchildren now have little hope of obtaining a social tenancy and the quality of that housing is now often shocking. It is our generation that could buy their council houses at a fraction of their market value and many have seen their investment multiply with rising house prices.

We certainly have a much higher employment rate than in the 1970's but too many youngsters are made to live at home through their twenties and thirties because they cannot live independently if they are earning low wages.



Letters / Slow Cooker Recipe

Those of us lucky enough to get into higher education received means-tested grants for living expenses and all our tuition was free. Now young people leave university with many tens of thousands of pounds worth of debt which will take decades to pay off.

Most recently our young people had to study from home during COVID losing the socialisation that you get from school and university. The terrible rise in levels of isolation anxiety and depression can be traced back to the pandemic. It is important to remember that they were losing out on education not because COVID was a threat to them but because they were protecting the older generation who were less likely to survive the illness.

Despite all of this I am inspired by the attitude of young people. I am disabled and often find that I need help in shops, on public transport etc. I find the young people I meet invariably kind and helpful. I try hard to thank those who help me. So instead of saying how badly done by we are let's remember how good we have had it and spare a thought for the young whose lives can be so challenging.

Alison Hornsbury

PUT DOWN THAT PHONE!

Judy wrote in your last edition about the need for us all to 'get with the programme' and buy ourselves a smart phone, but I can't agree. So much is missed when we are stuck to our screens! Instead we should...

** Yodel like Helen Sharpe's wonderful milkman (see *Letters Page Feb-March Newsletter*).

** Insist on face-to-face services and go for a walk through the leafier lanes to the Bank and the shops

** Enjoy a conversation with Carol or Charlotte at Les Ward's Grocer's in Arbury Court in Cambridge and arrange for them to deliver your flowers or your shopping for free.

There's a whole beautiful world in real sunlight with real people in it, still waiting for us when we switch off the screens.

Warmest regards,
Karen Rodgers

(who has never owned a mobile phone and values the freedom which this affords more and more each day.)

A SLOW COOKER SAVES TIME AND MONEY
Running a slow cooker for 8 hours can cost as little as 10-20p in total, depending on your energy tariff, compared to around 70-80p per hour for an electric oven. Over time, this can add up to significant savings

You can cook this cheap vegetarian stew in your slow cooker. It uses simple ingredients and tastes delicious. Serves 4.

ROOT VEGETABLE RAGU

INGREDIENTS

3 tbs olive oil
25g unsalted butter
1 red onion chopped
1 celery stick roughly chopped
6 garlic cloves lightly smashed
250ml passata (Italian sieved tomatoes)
250ml vegetable stock
2 tabs fresh oregano or 1 teaspoon dried
1 parsnip, diced

2 carrots diced
6 small waxy new potatoes cut in half
Sea salt and freshly ground black pepper
To serve: Couscous or rice

METHOD

Put the oil and butter in a large frying pan set over medium heat. When the butter sizzles, add the onion, celery and garlic. Cook for 1-2 minutes, then add the remaining ingredients, season to taste and bring to the boil. Transfer to the slow-cooker, cover with the lid and cook on HIGH for 2-3 hours until the vegetables are tender.

Finally make up the couscous according to the instructions on the packet.



Hope On The Go Food Project

Strapped for cash? This is the place for all the essentials you might need

THE HOPE ON THE GO COMMUNITY SHOP runs 3 days a week at The Hub Community Centre, Cambourne, selling essential long-lasting items such as: cereal, pasta, rice & noodles, canned foods, sauces & condiments, milk (and milk substitutes) tea, coffee and juice. Fresh fruit & vegetables, bread and other refrigerated items are donated from local supermarkets (which means items vary each week depending on what is donated).

Household cleaning, personal hygiene, menstrual & incontinence, baby & infant products are also all available to be purchased.

Items are all priced at below retail price making it a more affordable way of purchasing essential food and products. Some items are free! The shop accepts payment by Cash or Card.

You can visit the shop on...

Monday, Wednesday & Friday 10am - 1pm

Location: The Hub Community Centre, High Street, Cambourne, Cambs, CB23 6GW
(Closed over Bank Holidays)

And the shop also comes to you thanks to its MOBILE FOOD HUB

Cottenham

Every other Monday, 10.30am - 11.30am at The Recreation Ground, off Lambs Lane, Cottenham, CB24 8TA
(Except Bank Holidays)

Milton

Every other Monday, 12pm - 1pm at All Saints Church, Church Lane, Milton, CB24 6AB
(Except Bank Holidays)

Fulbourn

Every Tuesday, 10.30am - 11.30am at The Swifts (community building), Haggis Gap, CB21 5HD

Linton

Every Tuesday, 12pm - 1pm at Linton Village Hall, Coles Lane, CB21 4JS

Orchard Park

Every Wednesday, 12.30pm - 1.30pm at Unwin Square, Cambridge, CB4 2AD

Duxford

Every Thursday, 11.30am - 12.30pm at Duxford Community Centre, Hunts Road, CB22 4RE

Northstowe

Every Friday, 10.30am - 11.30am at The Green, Pathfinder Way, Northstowe, CB24 1FD

Foxton

Every other Monday, 10.30am - 11.30am at The White Horse pub carpark, High Street, Foxton, CB22 6RP
(Except Bank Holidays)

Balsham

Every other Monday, 12pm - 1pm at The Recreation Ground, Church Lane, Balsham, CB21 4DS
(Except Bank Holidays)

Money Saving Schemes and Grants

There's a lot of help available, depending on your circumstances

THERE ARE LOADS of freebies and grants on offer from energy providers and local authorities to improve your home's energy efficiency, mainly for those receiving specific benefits, such as universal credit, tax credits, pension credit or income-based benefits.

Boiler upgrade scheme in Great Britain

If you live in England or Wales and want to replace your existing gas, oil or electric boiler with a heat pump or biomass boiler, you could get £7,500 towards the cost of doing so.

You should be eligible providing you own the property, though some may need to install insulation before any work is completed on your heating system in order to be eligible (your installer will tell you if you need it).

You don't need to apply to get the scheme, your chosen installer will apply on your behalf – though make sure you choose an installer certified by the Microgeneration Certification Service (MCS).

Warm Homes: Local Grant in England

If you're on a low income and have an energy performance certificate (EPC) rating from D to G, you might be eligible for a *home upgrade grant*. This could include energy efficiency measures such as wall, loft and underfloor insulation, installation of an air source heat pump, solar panels, and smart controls.

It's only available to certain postcodes in England, and you need to apply through your local council. You can check if you're eligible and if you are, your local council will usually contact you within 10 working days to get more information and arrange a home survey.

Help adapting your home if you're disabled

A *disabled facilities grant* is available from your council to help towards the cost of adapting your home if you, or someone living in your property, is disabled.

The grant is for work that is essential to help a disabled person live an independent life.

Contact your council's housing or environmental health department and ask it to send you an application form *before you start work*. If work begins before the council's approved your application, you won't normally get anything! Find more info on the grant on the Gov.UK website, as well as your council's details.

Free fire safety check and alarm from your local fire service

Many local fire stations offer free *home fire risk assessments*, to check for potential fire risks and give fire safety advice.

The check will help you plan what to do if a fire starts in your home and you'll usually be given a free smoke alarm if you don't already have one.

Call Cambridgeshire Fire and Rescue Service on 01480 444 500.

Local handyman service for small repairs

Age UK runs a local handyman service in over 80% of the country. This involves security-checked individuals visiting elderly people's homes (though anyone over 50 can apply) to do small repairs, grab rail instalments and security improvements to doors and windows.

Charges for handyman services are set at local levels, so call your local Age UK. Costs are around £5 to £25 per hour dependent on the work being undertaken. For info, call Age UK on 0800 678 1602.

Emergency financial support from your local council

Local councils can provide emergency financial support under the local *welfare assistance scheme*.

Support is available for people in short-term crises, for things such as a sudden bereavement, a broken boiler or if you're forced to move out of a rented home. Ask your council for more info.

Help from your utility provider if you're struggling to pay your bill

If you're struggling to pay your energy or water bills, the first thing you should do is contact your provider as soon as possible – all firms offer some kind of help if you're starting to fall behind.

Help with your energy bill

There are a range of options suppliers can offer if you are struggling, including full payment plan reviews, affordable debt repayment plans, payment breaks or reductions, all allowing you more time to pay. Similarly, if you're a prepayment customer, your supplier can offer you emergency credit.

Many suppliers also have hardship funds, and you don't necessarily have to be a customer of the supplier to be able to access it. It's all done on a case-by-case basis, so contact your supplier as soon as you can if you do start to struggle.

Water suppliers also offer help if you're in arrears

If you're having trouble paying your water bill and have fallen into debt, contact your water company to see what help it can offer. All companies offer some kind of help – this can be anything from providing repayment plans, discounts or even a cap on how much you pay. The Turn2us website also has info on all the water company schemes.

From moneysavingexpert.com website (Feb 2026)

Money Help in Cambridgeshire

If you are worried about money, please use this step by step guide to help you

Step 1 – Check your entitlements

Complete a benefits check. Age UK Cambridgeshire and Peterborough has a telephone helpline giving free and confidential advice at 0300 666 9860. Among other

topics, they can advise on:

- Universal Credit
- Disability and Carers benefits
- Pension credit

Always seek specialist help when applying for a carer/ disability / health related benefit.

Council Tax Reduction – this is available for households on a low income, and you will need to apply through your local district or city council.

Step 2 – Make a budget

- Simply write down everything you spend each month – not just regular bills but all expenses, e.g. haircut, pet food, clothes. Keeping a daily record of spending is very helpful. You will then be able to identify the problem as it's all there in black and white.

Step 3 – Free food and furniture

- Foodbanks can help with short term needs – see 'Hope on the Go' on page 8.

- Cambridgeshire Local Assistance Scheme (CLAS) offers help with food, home furnishing, white goods if on a low income. The scheme provides information, advice and one-off practical support and assistance to people who live in Cambridgeshire during times of exceptional pressure (subject to eligibility). You will have to apply for this through your local Citizen's Advice Bureau (Adviceline Freephone 0808 278 7808).

- the website www.Turn2Us.com contains a lot of information about grants that may be available and do not have to be paid back. To be eligible for a grant, you need to meet certain criteria such as having a specific health condition.

- Recycled / low cost furniture can be sourced from Freecycle – look on www.freecycle.org/town/CambridgeUK or try these big stores:

Emmas: Green End, Landbeach, Cambridge, CB25 9FD

Cambridge Reuse: Cambridge Business Park, Cowley Park, Off Milton Road, Cambridge, CB4 0WZ

British Heart Foundation: 10 Burleigh Street, Cambridge CBI IDG and 393 Newmarket Road, Cambridge CB5 8JG

REMO Eco Superstore: Horsefair Shopping Centre, Wisbech PE13 1AR

Step 4 – Save money on everyday costs

Energy (Gas and Electric)

- Check with your supplier if you're getting the best deal. At the moment with high energy prices a fixed deal may not suit you, but phone your energy supplier and ask for advice

- Take meter readings regularly to see how much you are using and consider a smart meter

- If you are on prepayment meter, try and top up regularly all year

- If you are older or have a health condition or disability, ask to go onto the *Priority Services Register* with your supplier - a free service that provides extra support to

customers, based on their circumstances

- The Energy Saving Trust was set up to help cut gas and electric costs. Find energy saving tips here:

www.energysavingtrust.org.uk/hub/quick-tips-to-save-energy

Water

- Ask your water company about their help with water bills. Help can include discounted tariffs and going on

the *Priority Services Register* (see above).

- Extra Care Support (anglianwater.co.uk) call 03457 919 155

- Cambridge Water Assure Tariff 0800 093 0570

- A water meter may save you money. Here is an online water meter calculator that can help you see if you

would be better off getting a water meter installed :

www.ccw.org.uk/save-money-and-water/water-meter-calculator

Phone / Internet / TV packages

- Various providers, including BT, Sky, Talk Talk, Hyperoptic, VirginMedia and KCOM offer discounted rates for households on relevant benefits. See the full list here:

<https://www.ofcom.org.uk/phones-and-broadband/saving-money/social-tariffs>

- Use a comparison site to check that you are on the best deal available. Always review your subscriptions and ensure that you are only paying for what you are actually using

- TV Licence: If you watch or record live TV or use BBC iPlayer without a licence, you may be prosecuted and fined up to £1000. But if you receive Pension Credit and are over 75, you can have a free licence. You can apply when you are 74 years old.

If you are living in a care home or sheltered accommodation, it's possible to apply for an

Accommodation for Residential Care (ARC) licence. These cost £7.50 per room, flat or bungalow. Please speak to

your care home managers to find out if qualify. They are responsible for arranging this type of licence.

Money Help in Cambridgeshire

Step 5 – Take action on debt

- Contact a debt advice agency if you have bills or borrowing that you cannot afford and get free, independent debt advice from a regulated service. A debt advisor can help you get some breathing space to manage your situation better and work out the best way forward.

- Citizens Advice Rural Cambs has a helpline 0808 278 7807 and online debt chat service <https://www.citizensadvicerruralcambs.org.uk/>

- Citizens Advice

Cambridge & District
helpline no is: 0808 278 7808. Their website is:

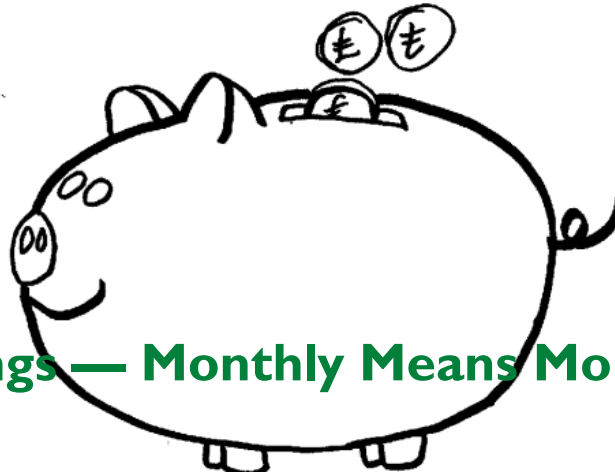
www.cambridgecab.org.uk

- Christians Against Poverty offers free debt help in England. Helpline: 0800 328 0006 and their website is www.capuk.org

- StepChange is another debt advice charity. Helpline: 0800 138 1111 and website: www.stepchange.org

Step 6 – Above all, avoid loan sharks

Loan sharks take advantage of people who are struggling and who feel they have nowhere else to turn. So if you are offered money to borrow with little paperwork but high charges just contact this free helpline on 0300 555 2222.



Savings — Monthly Means More

AN ESTIMATED

TWENTY MILLION of us

pay our car or home insurance in monthly instalments.

Comparison websites report that the average cost of car insurance is around £750 and home insurance is about £250, so it's not surprising that many people are tempted when insurers offer a 'pay monthly' option.

But they pay a high price for doing so. When you pay monthly, you are effectively taking out a high interest loan to cover the cost of the annual premium. The consumer organisation Which? claimed recently that paying monthly can cost hundreds of pounds more than paying the premium in one lump sum.

Perhaps encouraged by the Which? Campaign, the Financial Conduct Authority (FCA) launched an investigation into the cost of paying for insurance monthly. In an update published last July, the FCA reported that the Annual Percentage Rate (APR) for insurance premium finance is typically between 20% and 30%, with almost one in five policyholders paying more than 30%. That's a higher rate than most credit cards charge (though less than a typical overdraft which ranges up to nearly 40% APR).

The FCA says these charges

“materially exceed costs” for some providers, and is continuing its work to ensure that the way monthly payments are sold fulfils the rules that financial firms must follow. It has ruled out capping the charges, or forcing insurers to allow the premium to be paid monthly at no cost.

The FCA also found that the cost of paying monthly does not end with the interest charged. Some insurers charge monthly payers more for the annual premium than those who pay it in one amount. So if you can it's much better to pay the premium in full. Putting it on your credit card may be cheaper, but only if you resolutely pay down the debt every month.

If you have savings, the cheapest way of all is to pay the full amount from them and then to set up a standing order on your current account to repay the money into your savings account in equal instalments over the next 12 months. That way you cut out the lenders altogether.

Article by Paul Lewis, The Radio Times 27 September 2025

NHS Continuing Healthcare

Most people have to pay something towards the care they receive, but some with ongoing significant health needs can get their care paid for through 'NHS continuing healthcare'

NHS CONTINUING HEALTHCARE is a package of care for people who are assessed as having a 'primary health need'. It's arranged and funded by the NHS.

- **If you receive care in your own home** the NHS covers the cost of the care and support you need to meet your assessed health and associated care needs, which includes personal care such as help with washing and getting dressed.

If you receive NHS continuing healthcare in a care home the NHS pays your care home fees.

Can I get NHS continuing healthcare?

Your local Integrated Care Board (ICB) is responsible for the commissioning of NHS continuing healthcare. Eligibility isn't based on whether you have a specific health condition.

To get NHS continuing healthcare you must:

- have ongoing significant physical and/or mental health needs, and having taken account of all your needs, it can be said that the main aspects or majority part of the care you need is focused on addressing and/or preventing health needs.

How do I apply for NHS continuing healthcare?

Speak to your healthcare provider, doctor or social worker if you think you might be eligible for NHS continuing healthcare.

You can also approach your local Integrated Care Board (ICB) and explain why you believe you should be considered for NHS continuing healthcare. There's a process staff must follow and tools they must use to decide your eligibility for NHS continuing healthcare.

1. If your ongoing needs are clear and you have significant health needs, there are times when NHS staff or a member of the social work team should consider whether you may be eligible for NHS continuing healthcare. These situations include:

- if staff believe, after a period of rehabilitation following a hospital stay, that your condition is unlikely to improve and you have significant health needs
- before deciding you need NHS-funded nursing care in a nursing home

- when your health or social care needs are being reviewed as part of a care needs assessment
- if your physical or mental health deteriorates significantly and your current level of care seems inadequate
- when your nursing needs are being reviewed – this should happen annually if you live in a nursing home if you have a rapidly deteriorating condition and may be approaching the end of your life. You should be given the option to participate fully and your views should be considered at all stages of the assessment process. You can also ask a relative or carer to help and support you throughout.

2. The assessment process usually starts with the completion of the Checklist tool by a nurse or a social worker trained to complete it. This identifies whether you need to have a full NHS continuing healthcare assessment.

In some situations listed above, it'll be clear to health and social care staff that your needs don't qualify for NHS continuing healthcare at this time. If health and care staff agree, they should record this in your notes with their reasons. If there's any doubt between staff, they should complete the Checklist.

3. If you're referred for a full assessment, evidence will be collected from all relevant health and social care professionals about your physical, mental health and social care needs.

4. A team of health and social care professionals will meet to look at this evidence, complete a Decision Support Tool, and make their recommendation on whether or not you're eligible. You and/or your representative can attend and take part in this meeting.

5. Their recommendation is given to the ICB responsible for agreeing and funding your care package. Then the ICB confirms their recommendation, except in exceptional circumstances.

6. The ICB should write to you with their decision and explain the reasons for it.

How long does the CHC process take?

A decision about your eligibility for a full assessment for CHC should be made within 28 days of your initial assessment.

www.ageuk.org.uk/information-advice/health-wellbeing/health-services/nhs-continuing-healthcare/

Social Clubs and Cafes

BARRINGTON Forget-me-not club meets fortnightly on a Thursday. Tel. Jim Burton 01223 870192 or email jimandlindab@lineone.net. All welcome.

BETH SHALOM Reform Synagogue lunch club every Wednesday—all welcome. Auckland Road Cambridge CB5 8DW Contact aureore.karat@beth-shalom.org uk to confirm attendance.

CAMBRIDGE, Jesus Lane – the Friends' Meeting House is open every Wednesday for friendly conversation, games, puzzles and occasional craft activities. At 12.30 a homemade soup lunch is served.

CHERRY HINTON Care Home (TLC Care) 369 Cherry Hinton Road CBI 8DB.

- Parkinson's Café - every 3rd Wednesday of the month
- Paw-sitive Café 2pm on the last Friday every month—well-behaved dogs welcome. To book phone 01223 210070

CHERRY HINTON Leisure Centre: Contact julie.howard@gll.org or 01223 576412

- Men's Social Group Mondays 2-4 pm for cards, dominoes, Scrabble, chess and darts.
- 'Young At Heart' Women's social group. Open to all women 50 plus every Friday 2-4.00pm.

CAMBRIDGESHIRE COMPANIONS: A lunch club for the single over 50s Contact Celia Conway - 01223 523680

COMBERTON Friendship Club: meet on 2nd Thursday of each month 2.30 p.m. at Comberton Village Hall. Telephone Sue Allin - 01223 262990

GROVEBURY LADIES CLUB: meet Tuesdays 7-9pm Arbury Community Centre, Campkin Road Cambridge. Contact Barbara Watts on 01223 570707

HUNTINGDON The Coneygear Men's Shed Tuesdays 10.30am to 12 noon; Wednesdays 1.30pm to 3.00pm 01480 388677

RAMPTON Tea Club at Rampton Village Hall. Tea and chat, or Educational talk alternate Tuesday afternoons 2.30—4.30 pm. <https://www.facebook.com/ramptonteaclub>. Email ramptonteaclub@gmail.com or phone 07703 765155 for information about the club.

ROCK ROAD LIBRARY Scrabble Club. Meets 10.00—12.00 at #Rock Library CBI 7UG. No booking required. All ages and abilities welcome. Costs £1 to play with all funds going to the library. Bring a board if you have one. Contact Amy amy.ezekiel@gmail.com or ring 07837 326592.

ST AUGUSTINE'S Community Centre, Café 99, Richmond Road, Cambridge. Open Monday and Friday mornings from 10.45 to 12.15—all are welcome.

ST IVES Active Men's Hub, One Leisure, St Ives, Outdoor, PE27 6SJ: Fridays 10am to 12.30pm. A welcoming space for men to socialise and improve fitness. Free tea and coffee.

ST PAUL'S Church & Community Centre, Hills Road, Cambridge. Friday Lunch Club, 12:30pm weekly lunch for over 65s. £5 for two courses followed by tea and coffee. Enquiries 01223 587899 or office@stpaulscambridge.org.uk

WATERBEACH Happy People's Club—Waterbeach Social Club, Cambridge Road CB25 9NJ. Every Friday 2—4pm. Bingo, raffle and auction.

WESLEY CHURCH King St, Cambridge: CRUSE Bereavement Café every Wednesday 10-12 noon. All welcome. Local helpline: 0800 011 0128 or Cambridge@cruse.org.uk.

Word Search / Quotes

April 2026

WORD TILE

A	G	I	E	C	H	O	P	A			
A	G	U	E	E	K	P	E	T			
A	N	E	G	L	E	R	U	C			
B	E	L	H	I	O	S	I	N			
C	L	E	I	N	E	T	A	G			
C	Y	M	M	O	N	T	R	A			
D	E	M	N	C	O	U	E	S			
D	E	S	N	D	O	U	R	T			
D	U	N	O	N	A	W	E	R			

AIM: Place the 27 three-character 'tiles' in the left-hand grid to the CORRECT spaces in the right hand grid giving NINE words related to SHAKESPEARE horizontally and in alphabetical order.

Solution in the next Newsletter.

Last month's solution

A	T	O	N	E	M	E	N	T
B	R	I	G	A	D	O	O	N
C	H	I	N	A	T	O	W	N
L	I	O	N	H	E	A	R	T
M	O	O	N	R	A	K	E	R
N	A	S	H	V	I	L	L	E
N	O	T	O	R	I	O	U	S
S	P	A	R	T	A	C	U	S
W	E	S	T	W	O	R	L	D

2026 Quiz: ANSWERS

January - Bulgaria and 21 countries; **February** - Italy and the Dolomites; **March** - Birmingham's National Exhibition Centre, near Solihull. Miuccia is a whippet; **April** - it's an increase of 50p; **May** - Meryl Streep and Anne Hathaway; **June** - Marilyn Monroe, and Norma Jeane Mortenson; **July** - Canada, Mexico, and the United States. Argentina are defending champions; **August** - Glasgow; **September** - Sam Fender; **October** - AA Milne and Hundred Acre Wood; **November** - Voyager 1, launched in 1977; **December** - Dr Seuss.

COPE Valentine's Day Lunch February 2026



COPE Day Out—April 28th

JOIN US FOR MARKET DAY AT SAFFRON WALDEN

Tuesday 28th April 2026

A vibrant picturesque market town with an array of independent shops

PLEASE DON'T FORGET TO BRING YOUR BUS PASS WITH YOU!

Getting there:

Take no. 7 bus from Emmanuel Street (Stop E1) central Cambridge, at 9.50am and arrive at High Street, Saffron Walden at 10.59am.

Plenty to see and do:

- * Tuesday Market, (selling fruit, vegetables, flowers, antiques, collectables)
 - * Museum
 - * Castle
 - * Bridge End Garden
 - * Turf Maze
 - * Art Galleries
 - * St.Mary's Church
- and many shops and eating places.

If you wish to stay in a group at Saffron Walden, meet at 12.30 pm at High Street bus stop (near a chip shop). Otherwise if you prefer to go at your own pace, take your time to explore what interests you there.

Returning home:

Go to the High Street bus stop (near Wetherspoons, no 55) to catch the No.7 at 16.23pm arriving back at Emmanuel Street, Cambridge at 17.48pm

Enjoy your day - there's no fuss, you're on the bus!

It might help us to identify members if you carry in your hand a copy of
the latest COPE Newsletter

If you are interested in this trip, please register your name and telephone number to:

**Jennie Jenks 01223 362815 or Monica Rae on 07974 843415
or leave a phone message at the COPE office on 01223 364303**

Advertisements



Looking for sheltered housing in Cambridge?

We are a Cambridge charity providing sheltered accommodation for people in need, aged over 60, who live in Cambridgeshire or who have a professional connection to the Church of England.

Our properties on Mount Pleasant, Cambridge and in Vicarage Close, Melbourn are for women only and our flats in Church Street, Chesterton are mixed.

For further information please visit our website: www.edwardstorey.org.uk, call: 01223 364405 or email: info@edwardstorey.org.uk

www.greenwoodhomecare.co.uk



Award-winning home care in Cambridge

We provide high-quality care to help you live independently, in the comfort of your own home. Our friendly, and well-trained carers, can support you with things like personal care, medication, companionship or anything else you need.

FOR MORE INFORMATION

01223 850938

cambridge@greenwoodhomecare.co.uk

Message to the BBC

Make iPlayer pay!

THE IPLAYER IS THE BBC'S GOLDEN GOOSE but collecting the golden eggs in the form of the licence is in rather a muddle, and that's the BBC's fault.

If you watch anything at all on the BBC iPlayer, or any live TV on the BBC or anywhere else, you must fork out the £174.50* licence fee.

If you watch films only on Netflix, you don't need a licence, but watch a minute of the live sport BBC broadcasts and you are liable for the full licence fee.

BBC income last year was about £5.9 billion and licence fees accounted for an astonishing £3.8 billion. By way of context HMRC had a budget of £6.6 billion. Nonetheless, the BBC thinks it deserves more. It claims that it loses £550 million annually from households that won't pay up. Apparently, enforcement officers make two million visits to unlicensed homes each year, but prosecutions fell last year by 17 per cent.

I am happy to pay for advert free television, on the BBC or elsewhere. I readily do it for Amazon, Netflix, YouTube and ITVX. I don't see why the BBC shouldn't be as businesslike as those companies are in securing its income. But it shoots itself in the foot. When using iPlayer you just have to promise you have a TV licence, but the BBC doesn't check whether you are telling the truth.

This seems absurd; but the BBC's Director of Revenue Management recently told a Parliamentary Committee that checking isn't possible, because viewers do not have to give an address to log into the iPlayer. Why on earth not? An address is needed for a TV licence. The two should surely go hand in hand.

A rather patrician response came from the outgoing Director General, Tim Davie, addressing the same committee. He thought that blocking non-payers access to the iPlayer simply isn't 'the right thing to do' as the BBC is a 'universal service'. Universal or not, it is intended to be funded by a universal obligation. The NHS is a universal service, but we can't duck out of paying taxes that fund it just because we don't fancy coughing up.

What's more, those of us who do pay may eventually 'start to question the fairness of the system', as the committee delicately puts it. Too right we will, especially when the solution is so obvious. Make it impossible to log in to the iPlayer unless you pay the appropriate fee, just as for the other streaming services. We are all perfectly used to this approach, and it would cause no surprises.

Technically the iPlayer is very advanced and works better than most streaming apps. But believe it or not the BBC was established* the year before Stalin came to power. No one would deny that the world is different now and is increasingly digitally based. When the iPlayer becomes the only way to watch the BBC, it will also be the obvious way to collect revenue.

The BBC Charter is due for renewal in 2027. Change is due.

Article by Matthew Webster in The Oldie, March 2026 Edition

PS. *The BBC licence will increase by £5.50 to £180 in April 2026. The BBC (British Broadcasting Company) was established in October 1922, it became the British Broadcasting Corporation on the 1st January 1927.

Trustees / Chair's Report

Trustees (2025/2026)



David Bailey,
COPE President



Peter Murfitt
COPE Chairman



Hugh Barton
COPE Treasurer



Jennie Jenks



Vacancy



Vacancy



Deborah Katznelson



Brian Reynolds

DONATIONS

Once again, thanks for all the donations, both monetary and raffle prizes, which are very much appreciated. With the monetary donations, would you please fill in the 'gift aid' section of the application form.

Hugh Barton, Treasurer

Chair's Chat

A very successful lunch was held at the Chesterton Bowls Club to celebrate Valentines day. This was the first time we had used this venue and it was agreed to go there again. Pictures on page 14.

The free Botanics visit is to be continued through the year on the third Thursday of each month.

We have joined forces with the Co-op, so if you are a member you can designate COPE to get a bonus payment when you shop.

It is nice to see that the potholes and gutters are finally being seen to.*

If there are any budding volunteers out there. who would like to help in the office or any other way, please get in touch - it would be much appreciated. Once again, thanks for all donations.

All the best to all.

Peter Murfitt

** The Council have now formed a Street Cleaning Team who visited our road after I wrote the above. There was a Transit van with tools to clean the path up to our boundaries, a sweeper to loosen the dirt in the kerbs, another to clear up the paths and another to clean the street. They can also clean around parked cars!*

Disclaimer

Whilst every effort is made to ensure information is accurate at the time of going to print, no responsibility can be accepted for loss or damage caused by published information found to be inaccurate.

Submissions for our June / July issue must be received no later than
6th May 2026

There's always something going on in Cambridgeshire

Arts and crafts activities

Arbury Ladies Reading and Craft Group offers free monthly meetings over tea and cake in CB4. Contact Karen on karen@karenrodders.co.uk for an invitation.

Arbury Artists Watercolour Painting Art Classes: Tuesdays 10am– 12noon at Meadows Community Centre, Cambridge. Contact Celia Conway 01223 523680

Cherry Hinton Friday Friends: group for senior citizens offering knitting, crafts, scrabble and cards 1:30 - 3pm every Friday at the Family Centre, Fishers Lane, CBI 9HR. Contact Nic or Jo Boyns 01223 561139

Chesterton Knitters meet on the 1st Thursday of each month 2.30-4.30 at: Café 121, 121 Milton Road Cambridge. Bring your own work if you wish. Telephone Eileen Flood—01223 369376 for details.

Coton Garden Club Contact Ailish Meadows 07952 694666. email: ailishmeadows@gmail.com. Meet 1st Monday September – April at 7.30 pm.

Coton Village Hall Internet Club Thursdays 10.00—12.00 Contact Carolyn Postgate 01954 211033 email: carolyn@clara.co.uk.

Dunstan Court Wulfstan Way: Bingo! Wednesdays, 6.30 pm for an hour and a half. Contact Beryl 01223 240918.

Ely Library Activities - Scrabble, creative Tuesdays, local studies, arts and crafts. Contact for all activities: 0345 045 5225, Ely. Referral@cambridgeshire.gov.uk.

St Luke's Knitting Group: Meets last Tuesday of each month, 2-4 pm. All welcome, it doesn't matter if you cannot knit or crochet. Telephone for information Judith Crowe - 01223 357627

Willingham Social Club, Fen End CB24 5LH: Jazz Club on first Sunday each month Feb-Dec 12:30—3:30 pm Tea, coffee, rolls, dancing. Admission £10. Contact Rosie Val Barrett 01954 789670.

Keep fit and mobility sessions

Abbey Leisure Centre Complex Astroturf, CB5 8NT. Supervets football. Contact Helena.knock@gll.org

Castle Street Methodist Church Coffee Morning every Wednesday 10:30—12 noon followed by over 50s Strength & Balance Class 12:00—1 pm (£3 per session) Contact Amanda 01223 354904

Hiam Sports & Social Club, Prickwillow, Ely. Ballroom Dances 3 times every month, Tea Dances every Thursday. Contact: 01353 688 269 (club) 07842 146308 email: info@hiam.co.uk

Keep Moving—gentle exercise and dance to music for the over 60s. Tuesdays 2-3pm St Thomas's Hall, Ancaster Road (off Birdwood Road). Enquiries Val Ford 07870 911556.

Meadows Bowlers (Carpet), Meadows Community Centre, Arbury Road. Every Thursday 2-4 pm £3 per session incl. refreshments.

Newnham Walkers meet every Monday at 10:30 by the Crofters Café (Lammas Land) for a short, gentle walk followed by refreshments in a local café. Contact Michael Bloy 01223 355686

CAMBRIDGESHIRE DEAF ASSOCIATION has received funding for 2025/26 to run welcoming activity groups across Cambridgeshire for older adults with hearing loss. The Craft & Chat Group meets in St Neots on the 3rd Thursday of the month 10am to 12 noon at New Street Baptist Church, St Neots, PE19 1AE. To find out more about what's happening in your local area, please contact Marika Newman at Cambridgeshire Deaf Association: ☐ 01223 416141 or 07379 517633 ☐ marika.newman@cambsdeaf.org

News from our COPE Branches

Please contact the COPE Office for further information
COPE, St Luke's Church Centre, Victoria Road, Cambridge CB4 3DZ.



The Evelyn Charnley Memorial Lunch Club Peter Murfitt — 01223 364303

NEW LOCATION: *Dunstan Court, Wulfstan Way, Cambridge, CB1 8QN*

With grateful thanks to the manager of Dunstan Court for allowing us to host our monthly meetings free of charge.

11.45 – 2.15 p.m. every third Wednesday. Tea & Biscuits provided, bring own Lunch if required.
£1 Raffle with donated prizes. Everyone is welcome

**April 15th
May 20th**

**Naomh Campbell—Fair Trade
Michele Bullivant—Chalk Pits**

COPE in St Ives

2pm. to 4pm. Corn Exchange, The Pavement, St Ives, PE27 5AG

Meetings held on third Thursday of each month. Contact Angie 01480 300726

Entry is £3.00 to help meet costs of these meetings and includes refreshments and the celebrated £1 Raffle. COPE membership is free and members are encouraged to bring friends, carers and partners. Everyone is welcome.

**April 16th
May 21st**

**Jackie Lucas—Lasting Power of Attorney
Susan Bates—Norris Museum**

March Friendship Club

Regular meetings will now be held from 2.00 pm to 4.00 pm at St Peter's Church Hall, High Street, March, on the second Thursday of each month.

Refreshments available

Next Meetings: April 9th; May 14th

FREE VISITS TO CAMBRIDGE BOTANIC GARDENS

COPE members meet on the 3rd Thursday each month at 11am at the Brookside Gate entrance (corner of Bateman Street / Trumpington Road). Next dates: 16th April, 21st May.

Please call COPE on 01223 364303 to register your interest. This scheme, a gift from the Gardens, only applies to COPE members. (Remember that membership of COPE is completely FREE!)