



**Northumberland County Blind Association**  
Supporting blind and partially sighted people

# NoISe

**Issue 104**  
**Winter 2018**

NoISe (Northumberland Information Service for People with Vision Impairment) is the quarterly newsletter of the Northumberland County Blind Association.

## **Help us secure new funding – we need your views –**

As our round of Big Lottery Funding comes to an end, we have begun the process of looking to secure new funding to ensure we are able to sustain and improve the services we provide to blind and partially sighted people living in Northumberland.

To do this we need your support - funders often ask us to provide evidence from our customers of the need for the services we deliver as well as the services customers would like us to provide in the future.

In this edition of the NoISe you will find a questionnaire that will help us answer the questions we've been asked from potential funders.

If you would like to see us continue to provide and develop our services the way that best meets the needs of blind and partially sighted people living in Northumberland, we would be really grateful if you could take a few minutes to complete the enclosed questionnaire and return it to us in the pre-paid envelope - your views are really

[www.ncba.org.uk](http://www.ncba.org.uk)

important to us.

If you receive NoISe in an alternative format to large print i.e. Braille, CD/MP3 or USB please telephone us on 01670 514316 where one of our staff will help you to complete the questionnaire over the telephone.

Thank you in anticipation of your support and we look forward to receiving your completed response.

## **Have you ever wished you could be like the TV show 'SECRET MILLIONAIRE' and make a real difference to people's lives**

Well actually you can...

....You can leave a gift of any size to charity when you pass away, making a massive impact on the lives of others. Some people leave a few hundred pounds whilst others leave lots more.

Imagine a legacy in your name, lasting for many years, or just a quiet discrete donation.

Many people gift to charities like Northumberland County Blind Association during their lives and there is no reason why this shouldn't continue after you've passed away. You can leave a specific item, an amount of money, or part/all of your estate.

There are many reasons why people do this:

- You have a direct connection to the charity yourself or through a friend or relative (e.g. you or someone you know is visually impaired and has received support from Northumberland County Blind Association).
- You may have always supported the aims of our charity, even if you have never actually donated to it.
- You may have no one close to you, or those close to you don't need the money.

### **Tax**

Even the Taxman is supportive of charitable gifting which can

reduce or even eliminate Inheritance Tax (IHT). The current amount you can leave in total is £325,000 before any tax is due, but this allowance includes everything in your estate (property, savings and anything you've given away in the previous 7 years). Anything left to charity in your will won't count towards the total taxable value of your estate.

You can also cut the IHT rate on the rest of your estate from 40% to 36%, if you leave at least 10% of your estate to a charity.

If you would like to discuss this further with our preferred will writing company Northumberland Wills & Probate Ltd, please contact us for FREE and friendly advice on 01670 514316 or e mail us at [info@ncba.org.uk](mailto:info@ncba.org.uk) and we'll get back to you.

**It is very easy to make a Will, but without one the law decides who gets what, which is unlikely to be in line**

**with your wishes.**

**Make a Will...**

**Or your family are left with an expensive legal mess to sort out on your behalf.**

- Without a Will, children can inherit part of your home and make you to sell it, especially if they divorce.
- Unmarried partners are entitled to nothing.
- Reduce Inheritance Tax.
- A Will provides you with peace of mind that your affairs are in order.

### **What if I already have a Will?**

Nowadays a simple Will just isn't enough...there are far too many threats!

- Future relationships frequently mean children lose out.
- Separation before divorce means a spouse will still inherit.
- Inheritance Tax (sometimes called death duties).
- Inheritance often goes to a son/daughter-in-law in divorce proceedings.
- A Will that exists before marriage will be revoked if you

marry, so assets will pass to your new spouse and not your children.

**With careful planning these can be easily avoided.**

**Did you know** - usually couples make a Will and leave everything to each other and then their children? That can be a bad decision because of the reasons above.

**Use a Family Trust...**

Trusts have been used for hundreds of years to protect family wealth. They ensure that your wealth remains within your family for many generations after you have gone.

**Do you want to...**

- Make sure your loved ones benefit from your hard-earned estate when you've gone?
- Have flexibility so that you don't need to decide who gets what now?
- Protect your family in a divorce situation?

- Reduce or completely avoid the cost and delay of probate?
- Protect assets passing to future partners?
- A Family Protection Trust allows you to gift your home to a trust with a legal right to live in it (or another one) for life. When it's no longer needed your Trustees (including yourself) can sell it or rent it out. Beneficiaries don't have to take their share until their circumstances are suitable, providing the benefit of hindsight.

Assets in a trust are no longer in your estate and are dealt with by Trustees.

**Powers of Attorney...**

Allow your family to assist you rather than a court.

YOU decide who looks after your affairs rather than someone you've never met.

At any stage in our lives, we could lose the ability to manage our own affairs as a result of an illness, a stroke, an accident, a head injury or simply old age.

A Lasting Power of Attorney (LPA) allows you to appoint someone now to make decisions for you if you are unable to do so in the future.

Your health, welfare and finances will be safe in the hands of someone you trust.

Having an LPA avoids your loved ones having to get a Court Order to act on your behalf, which is time consuming, expensive and stressful.

Without an LPA all your assets, including any joint accounts, could be frozen.

Did you know - without an LPA it costs about £2,200 for a Court Order, plus around £3,000 every year for the rest of your life if the Court appoints a professional attorney?

## **Glaucoma Patient Conference**



Friday 30<sup>th</sup> November 2018,  
2 pm, at The Great Hall,  
Sutherland Building,  
Northumbria University,  
Newcastle Upon Tyne,  
NE1 8ST

### Speakers:

- Prof Philip Bloom – Glaucoma treatment; less is more
- David Lunt – Dry eye disease
- Zoe Richmond – Community eye care
- Q&A with a panel of glaucoma experts

Followed by a drinks reception from 5 pm to 6.30 pm

**To reserve your place call International Glaucoma Association on 01233 648164 or e-mail [r.kew@iga.org.uk](mailto:r.kew@iga.org.uk)**  
**The event is free but booking is essential**





## In Tribute to Des Milburn

In September we received the sad news that Des Milburn, one of our longest serving volunteers had died suddenly and unexpectedly.

Des volunteered with Northumberland County Blind Association for over 10 years and worked tirelessly as a volunteer driver and home visitor as well as running the Hexham lunching club.

On behalf of us all here at NCBA, we send our sincere condolences to all who knew and loved Des.

“The heart of a volunteer is not measured in size, but by the depth of commitment to make a difference in the lives of others.”

Des had a big heart and his selfless dedication to helping those in need is a lesson to us all. He will be greatly missed.

## Got a passion for gardening? Would you like to share that passion with others?

One of our gardening groups, **Bloomers** (based at Hepscott Park Garden Centre) is in need of a new leader to help take them forward and keep this well-loved and much-needed service for visually impaired people going.

**Interested?**

**Please get in touch on  
(01670) 514316**

for more information

**Please note:** the Group Leader will have responsibility for a small budget for the group, so would need to be comfortable handling money.



# Do you want to better manage your heating controls?

In the last edition of NoISe we advertised that Northumberland County Blind Association was one of only six charities nationally to secure funding from the Energy Saving Trust for a pilot project to make heating controls more accessible for blind and partially sighted people, hopefully leading to a reduction in fuel bills.

Eleven people have volunteered to take part in the pilot so far, but we need more to enable us to successfully evaluate the impact of the pilot and hopefully secure more funding in the future.

The pilot has been designed to test four different solutions. The solution most appropriate for your needs will be agreed once a detailed initial assessment has taken place between yourself and a visual processing expert.

The pilot will test a range of solutions from basic adaptations

to you current heating controls to the use of 'smart' technology to help you better control your heating. Detailed below is some information on the solutions we are looking to test as part of the pilot:

1. To place coloured dials onto any existing room thermostat and coloured tape onto all radiator valves in order to indicate the direction of hot/cold and to improve their visibility.
2. To provide battery powered task lighting that will improve the light levels where the room temperature controls are located, improving the visibility of the temperature controls.
3. To replace your old thermostat with a "Smart" one which will be connected to the system via an Echo Dot. You will be able to use voice control to turn the heating system on or off in that room.

4. Provide a Honeywell Evohome system, enabling your home to be fully controlled via a controller or through an app on a smart phone or tablet (depending upon the householder having access to Wi-Fi) with a display large enough to be read. This will also enable you to have more control over the system's temperature settings and timer controls, in effect your home will become a "Smart Home".

The four different solutions will be evaluated to identify which one provides the most benefit in terms of operability in relation to the level of sight loss of the householder, cost and practicality.

Advice on energy saving and management will also be provided as part of the pilot.

**If you would like to take part in the pilot please call Northumberland County Blind Association on 01670 514316.**

## **Bloomers Club Chair John Anderson Retires after 10 Years' Service**

John Anderson, Chair and Treasurer of Northumberland County Blind Association gardening group, Bloomers has retired from the Club after 10 long, dedicated years.

John worked hard to manage, administer and develop the group for blind and partially sighted people, first based in the Northumberland County Blind Association sensory garden and later at Hepscoth Park.

On behalf of us all at Northumberland County Blind Association and in particular, Bloomers Club members, we send our heartfelt gratitude for your commitment to a group that brought joy and fulfilment to many people's lives.





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Making a difference

# Fundraising activities over the summer raise £1,289.81

## Summer Raffle Raised £500.50

Thank you to everyone who bought a ticket and supported this year's summer raffle.

Thanks to your generous support we raised an amazing £500.50. Below is a list of the winning tickets and prizes:

Prize	Ticket number
1. £50 Cash	0681
2. Silver Bracelet	0189
3. Kirkley Hall voucher	0114
4. Alnwick Gdns voucher	1202
5. Lollo Rosso voucher	0201
6. Ephesus voucher	0791
7. Phoenix Theatre ticket	1151
8. Bath bombs	0069
9. Whisky	0218
10. Cut & Blow dry	0133
11. Beauty Voucher	0688
12. File & polish voucher	1051

## Table Top Sale Raised £340.94

In August we held a table top sale in Blyth raising £340.94. A huge thank you goes to all of our staff and volunteers who helped out with both the preparation before the sale, sorting and pricing goods to sell and

manning tables on the day itself. Thanks must also go to all of our customers who kindly donated preloved and new goods for us to sell on the day. Your support is greatly appreciated.

## October Fayre Raised £448.37

Christmas came early to Northumberland County Blind Association with the first of two Christmas Fayres, raising an amazing £448.37. Our thanks again to all staff, volunteers and customers who supported the event.



The photograph above shows Shiela, NCBA volunteer, standing behind her food stall



Our next Christmas Fayre will be on Tuesday the 27<sup>th</sup> November 2018 from 10.30 am to 2.30 pm at Scout Hut, situated next to Northumberland County Blind Association.

At this fayre we will be welcoming local artisan stall holders who will be selling a range of hand made Christmas and other crafts.

**Christmas Fayre**

**Tuesday  
27th November  
10.30am - 2.30pm**

**Morpeth Scout Hut**  
Staites Lane, next to NCBA NE61 1TD

**Cards \* Gifts \* Refreshments  
Art \* Photography \* Jewellery  
Homeware \* Crafts \* Raffle**

*All local  
artisan traders*

**ncba**  
Northumberland County Blind Association

Raising funds for

## Collection Tin Donations



Northumberland County Blind Association would like to say a heartfelt thank you to the following organisations for funds raised from hosting one of our collection tins:

- Café Bertorelli collected £99.30
- Derricks Shoe Bar collected £17.45
- NCBA events collected £16.65

If you are a local organisation or know of any local organisations that would be happy to take one of our collection tins and display it in a prominent position please call Sandra Donkin on 01670 514316 or email [info@ncba.org.uk](mailto:info@ncba.org.uk)

**Thank you**

Thank You 

Northumberland County Blind Association would like to say a heartfelt thank you to the following people for their generous donations:

- Miss H. Cricket
- Mr J. Wilson
- Mr A.G. Crellin
- Mrs F. Blakey

Your commitment to helping people with a visual impairment living in Northumberland is sincerely appreciated.

Each year NCBA continues to advance its mission of supporting blind and partially sighted people to live independently.

Your generous donations will help us to continue to provide a range of opportunities, services and social contact to enable people who are blind or partially sighted gain the knowledge, confidence and skills necessary to enhance their quality of life.



Northumberland County Blind Association would like to say a heartfelt thank you to the friends and family of Etta Lewis who sadly passed away earlier this year, for their generous donation of £150.

## **Leave a legacy gift in your Will**

Leaving us a gift in your Will, however large or small, will help to provide a range of support services to people who are registered blind or partially sighted living in Northumberland.

By remembering us in your Will you can help to ensure that our services continue into the future.

We recommend that you seek professional advice when drawing up your Will. We do not provide financial or legal advice. If you wish to find a solicitor please visit the following website:

[www.lawsociety.org.uk](http://www.lawsociety.org.uk) or telephone 0870 606 2555.

For further information on how to set up a personal legacy account, visit the following website: [www.cafonline.org/my-personal-giving](http://www.cafonline.org/my-personal-giving).

The Will site provides a complete online service for writing a Will at [www.thewillsite.co.uk](http://www.thewillsite.co.uk)



# Help people with sight loss get out and about



**This inspiring session will enable you to safely and confidently guide someone with sight loss**

## Join us for a Friends & Family session

in association with **Northumberland County Blind Association**  
**Reiver House, Staithes Lane, Morpeth NE61 1TD**

"The training was brilliant, we did lots of practical activities and by the end of it I felt really confident in my guiding skills."

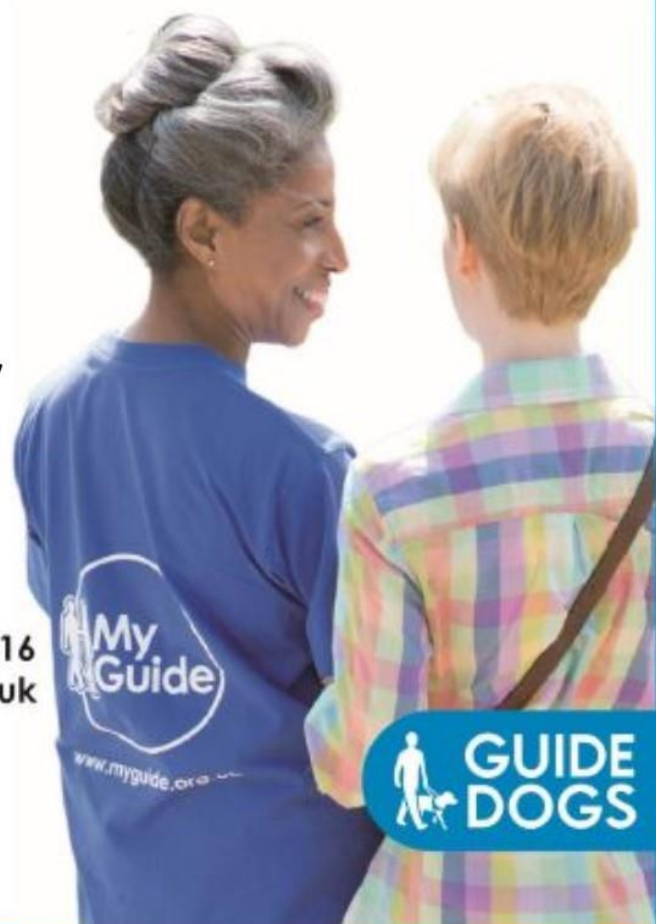
**More details below**

**Next session is on:**  
**Wed 5th December**  
**1pm - 3pm**

To book places on this training, please call Karen on 01670 514316 or email [Karen.Stuart@ncba.org.uk](mailto:Karen.Stuart@ncba.org.uk)



Registered charity in England and Wales (209617)  
and in Scotland (SC038979) 01/14 7178





# Enriching the lives of people with visual impairment



## The National Accessible Library

Since 2005 Seeing Ear has been supporting visually impaired people across the UK by providing books in an accessible electronic, alternative format to suit any print-disability at no cost to the user.

The Library is accessed via the internet and each book can be read as an adaptable Word document, Braille (both Grade 1 and Grade 2) and DAISY 3 audio files. These can be accessed on computers, tablets or special audio players 24 hours a day, seven days a week.

There are currently more than 9,000 books on the Library, and genres include best sellers, thrillers, history, cookery, gardening and many more.

There is a fantastic choice of books ready to be downloaded immediately; these are added by a brilliant team of about 170

volunteers based all over the UK as well as a small team of volunteers at our office in Hastings.

We have Book Clubs for young people, including one specifically for those living in Scotland, where emails are sent out monthly highlighting the latest additions to the Library plus new categories are on their way soon. You can sign up for these in your profile, once you have registered for the Library.

More than 1,700 schools and organisations for the visually impaired are registered on the Library and we would like to welcome many more.

Teachers and teaching assistants are able to download books and then either print them out for their pupils or provide computers/tablets for children to read the books on.

With one in 10 children having dyslexia and struggling to read standard books, the Seeing Ear Library has been invaluable to the schools registered.

John, Seeing Ear Volunteer said “Seeing Ear is making possible for print disabled people something most people take for granted - the ability to enjoy reading a really good book.”

One of our younger Library members says: “I love reading fantasy, sci-fi, thrillers, crime, historical, and even romance. I also download books for school such as exam materials which are really useful too. Before I discovered Seeing Ear I was frequently without a book to read, which was plain torture. I can't access video games or films, so being able to read to my heart's content is wonderful, and Seeing Ear really helps to make this possible.”

Another Library member says: “This Library is fantastic. I have been partially sighted since birth

and need N20 minimum to read comfortably. With Seeing Ear I can read books on my tablet at a comfortable size.”

How to sign up to the National Accessible Library:

1. Log onto <http://www.accessiblelibrary.org.uk/library/join>
2. Complete a simple form as a user or an agent (eg. a carer of someone who is visually impaired as defined by the Visually Impaired Persons Act 2002).
3. Start downloading books which can then be read as giant print, Braille, or listened to with synthetic speech on a computer or internet audio player.

If you need any further information about our work or how to subscribe to the Library, please do not hesitate to contact us at [librarian@seeingear.org](mailto:librarian@seeingear.org)

The Team at Seeing Ear  
[www.seeingear.org](http://www.seeingear.org)

# Congratulations to our 100 Club Prize Winners

100 Club	1 <sup>st</sup> Prize	2 <sup>nd</sup> Prize	3 <sup>rd</sup> Prize
<b>August</b>	Mr K Raffle	Mrs D Bassam	Mrs A M Kirton
<b>September</b>	Mr D Loader	Ms A Snaith	Mrs M Tiffin
<b>October</b>	Mrs S Richardson	Ms M E Campbell	Mrs E M Charlton

Please find enclosed an application form for the 100 Club 2019.

For those of you who receive the NoISE in an alternative format to large print i.e. CD/MP3 or USB the application for the 100 Club 2019 is enclosed in the yellow wallet.

## **NoISEe issue 103 – clarifications and apologies**

- We would like to apologise to the family of the late Mrs Irene Bruce for incorrectly referring to her as Ms Irene Bruce instead of Mrs Irene Bruce.
- Due to an error we mistakenly reported the amount of sponsorship raised by Karen Ogle at Great North Swim as £1014.17. The correct amount raised was £474.85.

Have you lived with sight loss for a while but unsure of what support there is for you? **Join our**



# Living with Sight Loss Course

## Confidence Building

**Every Wednesday from**

**27th Feb. 2019 until 20th Mar. 2019**

**From 1 pm to 4 pm**

**at NCBA, Reiver House, Staithes Lane, Morpeth,**

Gain confidence and knowledge through interactive workshops and talks. Share experiences, advice and support and hear how others

have overcome the challenges of sight loss.

The course is run in conjunction with RNIB

**RNIB** Supporting people with sight loss

**For information contact 01670 514316**

**Northumberland County Blind Association**

Reiver House, Staithes Lane Morpeth NE61 1TD

[www.ncba.org.uk](http://www.ncba.org.uk) email: [info@ncba.org.uk](mailto:info@ncba.org.uk) Registered charity No 1102836



LOTTERY FUNDED

## **Make a difference – support our services**

The Northumberland County Blind Association is a registered charity and depends on outside help for many of its activities. We are greatly helped by our team of volunteers as well as many people that support us financially. If you would like to help by: volunteering, fundraising, making a donation, being actively involved with one of our committees, making a bequest, joining our 100 club, please contact us on 01670 514316.

If you pay income tax, your donation can be worth 25% more to us just by completing and enclosing the slip below with your donation:

**“I want to Gift Aid my donation of £\_\_\_\_\_ to NCBA. I am a UK tax payer 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.”**

**Name:** \_\_\_\_\_

**Address:** \_\_\_\_\_

\_\_\_\_\_ **Postcode:** \_\_\_\_\_

**Signature** \_\_\_\_\_ **Date:** \_\_\_\_\_

Please call **01670 514316** or email **info@ncba.org.uk** if you would like to contribute an article or make a comment on anything you have read in this newsletter.

NoISe stands for “Northumberland Information Service for people with vision impairment”. NoISe is a free publication that is produced in large-print, Braille, audio and via email. We aim to give you news about NCBA and useful general information. To the best of our knowledge all articles are correct at the time of going to print. If you know someone who would be interested in receiving NoISe or if this newsletter is inappropriately addressed please let us know.

*Merry Christmas*



*We would like to  
wish everyone a  
Merry Christmas and  
a peaceful New Year*

**Reiver House will be closed from  
1pm on Friday 21<sup>st</sup> December 2018 and  
re-open on Wednesday 2<sup>nd</sup> January 2019**

### Address

Reiver House  
Staithes Lane  
Morpeth  
Northumberland  
NE61 1TD

### Contact Us

Telephone: 01670 514316  
Email: [info@ncba.org.uk](mailto:info@ncba.org.uk)  
Website: [www.ncba.org.uk](http://www.ncba.org.uk)



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