

A scenic view of a lake with autumn foliage in the foreground and background. The leaves are in various shades of yellow, orange, and brown. The water is calm and reflects the sky and trees. The overall atmosphere is peaceful and serene.

# CARING MATTERS

## Supporting the Aged

A Care Resource

Published by

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## Caring Matters: Supporting the Aged

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## 1. Foreword

Today life expectancy is considerably greater than it has ever been and it is not unusual for brothers and sisters to live into and beyond their nineties. Our care homes provide excellent full-time care for those who need it, but we have an increasing number of very elderly brothers and sisters in our ecclesias who, though living independently, require some support and care.

As a brotherhood, it is always helpful to take a fresh look at their situation and their needs, and at the resources available to meet them.

Unfortunately, present day UK society focuses on the young and undervalues age and experience. It is important to guard against this mode of thinking. The people of God have always been expected to have respect and care for elderly people, and value their experience.

Although this period of life is often viewed negatively, our precious aged members can be encouraged to retain a positive outlook and look to the future with hope and confidence.

The purpose of this publication is to draw attention to the possible concerns and needs of our very elderly and/or unwell members in our Ecclesias – any whose independence and sphere of activities are curtailed.

The booklet is offered as a resource to Ecclesias and individuals engaged in this service of caring. We pray that our elderly brothers and sisters, whatever their circumstances, will feel blessed and enriched in the evening of their lives.

*'Rise in the presence of the aged,  
show respect for the elderly and revere your God.  
I am the Lord'*

*Leviticus 19: 32*



### **A letter from an elderly sister:**

*“With me, the Shakespeare’s seven ages of man has got to the “sans teeth” stage ..... well I hope I am not as far as that but I found a new beginning in being very much the aged section in the ecclesia.*

*How can one begin again to align oneself and find a role? It is all too easy to sit there feeling helpless (What ecclesial work can I do?) to find a role that is part of the ecclesia and not just a person on the taxi list. Folk are very friendly - most of them speak for which one is grateful - but it is as they pass you on the way to look at the CYC list, or put their name on the notice board. A new beginning ... to fight hard to say ‘Hey I listened to the exhortation, it is worth talking it through with me’ or ‘yes, I do know some speakers you can invite’.*

*Some might call it an ending and not a beginning, but believe you me, when you reach the stage when you have to rethink just how to “stay alive” in the ecclesia it can be quite disturbing. I’m not just a person in a seat, not just someone to be picked up for the meeting, and returned home, I am someone with a lifetime of experiences to share.*

*You know I am not too reticent to come forward and yes, I have such a lovely group of folks I can call anytime on the phone etc. so I am very blessed, but I am very aware of the difficulty of ‘beginning again’ in the older group”.*

*(Used with permission)*

*'The righteous will flourish like a palm tree,  
they will grow like a cedar of Lebanon;  
planted in the house of the Lord, they will flourish in the  
courts of our God.. They will still bear fruit in old age,  
they will stay fresh and green, proclaiming,  
'The Lord is upright; He is my Rock'*

*Psalm 92, 12-15*

## 2. Introduction

We live in extraordinary times when people are living longer and many find retirement one of the most fulfilling parts of their lives. It is not uncommon for brothers and sisters to live many years beyond their three-score-and-ten and for ecclesias to have a disproportionate number of older members. This is, of course, a cause for celebration; let us be happy to encourage our very elderly to be actively involved in the ecclesia as long as possible. As Brother Harry Whittaker once said, 'Retirement is not a Scriptural concept'. We are designed to work as long as we are capable.

So how are we to recognise when help is needed?

But not everyone is blessed with good health and stamina. The ageing process has its problems, whether they come at 60 or not until 90, and let us be aware of them when they do arise. Most elderly people are stoical (with a few exceptions); they don't like to complain or even admit they are struggling and they do not like to ask for help, for fear of 'being a nuisance' or of undermining their cherished independence.

So how are we to recognise when help is needed? How can we see behind the Sunday smile and the regular 'I'm fine, thank you'? We can only do so if we know the person well. Let us get to know each other and we cannot do that adequately in a few minutes conversation before or after the meeting. Let us meet our older brothers and sisters socially, talk on the telephone, visit them and invite them to our homes, get to know them individually.

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The concern for their welfare is both an individual and a communal responsibility, arising from our love for each other and our compassion towards any in need or distress. The arranging brothers and/or pastoral team will need to be alert to changing circumstances and development of needs of their brothers and sisters, but all of us must have care for each other.

This booklet will identify the wide range of matters of particular concern to our ageing and less able members and will suggest how we might all respond to their needs with love and encouragement.

Can I say to young people here that, if you find difficulty empathising with the elderly members, then keep in mind that they were young once like you. They are just young people who have lived a long time; their bodies have grown old but inside they feel the same as they ever did. They have a fund of experience, many stories to tell and wisdom to share. Never underestimate their intellect or their wealth of experience. Learn to listen to them, ask to see photographs of them when they were young; they will enjoy that and you will benefit too. And they will be interested in your life and the different challenges you have to face.



There is the story of the lady whose aged mother was in hospital where she was receiving adequate but detached care. One day the daughter took in a selection of photographs of her mother when she was younger, as a child, on her wedding day, holding her first baby, on holiday, enjoying a party, etc. and she put these up on the wall around her mother's bed. A nurse saw these and asked, 'Are these members of Alice's family?' 'No', said the daughter, 'These are all Alice herself'. From that day the care of her mother improved as the

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nurses talked to Alice more, recognised the whole person and not just another old woman.

If we build up mutual friendship and trust and have frequent contact and really get to know the whole person, then it will be easier to recognise when needs arise and easier for someone with a need to admit it and allow us the privilege and joy of helping.

*'All of you live in harmony with one another;  
be sympathetic, love as brothers,  
be compassionate and humble.'*

*1 Peter 3: 8*

### 3. What is old age?

#### **An elderly brother or sister may:**

- Feel thankful for life .... Feel appreciative of family and friends
- Feel content .... Feel serene
- Draw on long experience .... speak wisdom ... share skills
- Be an example to younger people
- Display courage and faith
- Display love and patience
- Keep looking forward in hope and expectation
- Be encouraging to others
- Be fun
- Have time to enjoy hobbies/interests
- Have time to explore new opportunities
- Enjoy memories with thankfulness
- Have time for people – opportunities to witness to their faith
- Have time for Bible study, meditation and prayer
- Keep growing spiritually, drawing closer to God
- And lots more!

#### **But Let us remember that some may:**

- Feel frustrated .... Feel tired .... Feel lonely .... Feel unwell
- Feel afraid .... Feel undervalued .... Feel miserable

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- Feel out of touch with the modern world
- Experience doubt .... Lose confidence, physically and/or spiritually
- Suffer chronic pain .... suffer reduced mobility, hearing, eyesight
- Be incontinent
- Experience reduced income and reduced horizons
- Suffer loss of memory ... become confused
- Lose independence .... Lose self-esteem
- Fear hospitalisation or being 'taken into care'
- Fear loss of control – loss of choices
- Fear death and 'the judgement'

*'I was young and now I am old,  
Yet I have never seen the righteous forsaken'*

*Psalm 37:25*

## 4. Our Responsibilities

The first responsibility, of course, lies with a person's own natural family but never assume that, because a member has a family or a spouse that their needs are being met. It is sadly not always so. Some family members live far away or are overwhelmed with other responsibilities. Family members within the ecclesia can be encouraged in their caring role.

*'These should learn first of all  
to put their religion into practice  
by caring for their own family and so repaying their parents and  
grandparents, for this is pleasing to God.'*

*1 Tim 5: 4*

If family members are not Christadelphians, it is important not to act for the elderly member in isolation from their family nor to usurp the family's role. It will be necessary to cultivate dialogue and to co-operate sensitively with them so that everyone is aware of the elderly one's needs, wishes and choices and what is required from everyone who is keen to help.

Let us aim for agreement to be reached about who is prepared to do what, working together for the member's benefit. Some members have no family;

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some have never married or have lost their spouse and have to cope alone. Some have a spouse still living but one has the care for the other because of illness at a time of life when even the fitter one lacks strength and stamina.

We in the ecclesia are a family – formed to love and share, give and receive, support and encourage and to reflect the glory of God, our gracious Father. We each have a responsibility of love and a duty of care for each other. It is not just the responsibility of the visiting committee or pastoral team: it involves us all. Sometimes we will be the receivers, sometimes the givers as God has blessed us.

There may be responsibilities imposed on the ecclesia by the Safeguarding Vulnerable Groups Act 2006. See Appendix 3 for a definition of a vulnerable person.

We each have different talents and aptitudes. It is in the multiplicity of what we have to offer that the ecclesia is effective. A person may think they have only one insignificant talent; that talent may be the very thing that is needed – the gardener can send produce or flowers, the knitter a knee blanket, the cook a ready meal, the one with DIY skills can do minor repairs, the ‘technical’ person can record a service or tape of music and readings, etc. Anyone can lend a book or tape, or send a card and those with cars can offer lifts.

In this world of emails, Skype and FaceTime some may wish to be helped to master a computer, tablet or smartphone so as to be able to keep in touch with family and to have access to banking and shopping on the Internet.

In all circumstances, whenever possible, avoid making any decisions for the person (“I know what you need”). The first thing to do is to LISTEN and observe. Then any actions will be based on the person’s own needs, choices and decisions, even if the choice is not to accept help. Helping to maintain their valued independence is part of loving them. In our willingness to give, we must be sure not to take away.

Aged people can not only be respected for their seniority and life experience but also shown that they are valued for what they still have to offer. Let us avoid their seeing themselves as being a nuisance or ‘past their sell-by date’, nor should we think they are. For as long as possible let us give them opportunities to contribute to the life of the ecclesia and to be held in high regard.

Young people may find it difficult to visit the very elderly, unless they are well known to them. It is important to see the whole person behind the ageing face and body.

This brother or sister was once young also and still feels young inside. It helps to ask them to talk about themselves and what life was like for them when they were young. Get them to recall the happy times.

*'Just as each of us has one body with many members, and these members do not all have the same function, so in Christ we who are many form one body, and each member belongs to all the others.'*

*Romans 12: 4-5*

## 5. Practical Care for Well Being

It is all too easy for housebound people, and those in pain, to become self-absorbed. Life and medical care revolves around them. One heartache which can arise is that caused by an individual's unreal expectations of their family. They can make themselves miserable by bemoaning the lack of visits, expecting – wanting – more than the family can give.

They will be happier if they can be encouraged to develop a feeling of contentment and thankfulness and to be outward looking and interested in other people.

### **Care enough to be prepared to:**

- Give of your time Visit – with a cheerful countenance, but don't stay too long Some very much welcome young people, young mums and children
- Listen attentively, face to face or on the telephone Ask relevant questions and really 'hear' the answers. Be patient with deafness and speech difficulties; maintaining communication is vital
- Observe and recognise any practical concerns, eg letters to post, forms to fill, dripping tap, dead light bulb, frayed carpet, dead smoke alarm batteries, etc.

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- Laugh or weep with them, as appropriate Pray with them Share readings
- Learn about the problems associated with the relevant medical condition, and respond appropriately
- Show courtesy and respect Be lovingly tolerant of disturbing behaviour
- Encourage and express appreciation of them
- Show interest in their long lives and experiences and allow them to reminisce Share in their concerns and fears – and their joys
- Offer lifts to meetings and to shops, bank, post office, doctors, hairdressers, hospital, etc – and accompany, if required
- Invite for a meal, or offer to make a meal at their home, or take some home baking
- Treat them to trips out – or sit with them to allow their carer a break
- Allow them to discuss with you matters involving a decision, if they wish, (remembering that the family needs to be involved) Help with form filling
- Encourage them to do what they can for themselves – don't undermine that by taking over
- Keep them up to date with ecclesial news and stimulate their concern for other people
- Remember to send cards, and to write or telephone if unable to visit
- Don't assume that 'someone else will do it'

*There was a job to be done.*

*EVERYBODY was sure that SOMEBODY would do it.*

*ANYBODY could have done it, but NOBODY did it.....*

*It ended up that EVERYBODY blamed SOMEBODY  
when NOBODY did what ANYBODY could have done.*

## 6. Need for Safety and Security

So let's consider the diverse areas of possible difficulty. The most obvious problems are the physical ones. Growing older can – but does not always – bring with it physical problems such as arthritis pain and restricted mobility, reduced hearing or sight, the need for help with bathing; there may be a

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worsening of conditions such as heart disease, digestive tract problems, loss of balance leading to falls, diabetes, stroke or degenerative disorders. These all impinge on daily living skills and affect ability to cope. We are blessed in this country in having available medical care and social services support and voluntary organisations to alleviate suffering and provide help with daily living.

But the elderly may need help in accessing these services; they may need a lift to the hospital, or need someone with them when seeing the doctor or social worker, and, in the case of immobility, prescriptions and shopping may need to be collected or a key safe fitted to enable access for care assistants. Not to mention all the worrying mini-crises that can arise in a house – fuses or light bulbs that need replacing, equipment failure, vital things being mislaid, etc. – little things that cause a lot of worry.

### *a) Safety at the Meeting Room*

On the practical level, our first concern will be for the member's safety and security.



There is a serious responsibility to ensure that the Hall is safe for everyone there and to recognise and address the particular needs of those whose strength is failing. It would be a good idea to ask the members if there are any matters that need to be improved.

The particular matters to be considered in relation to elderly members are:

- Designated parking space near the entrance
- Easy access, and wheelchair access
- Level surfaces If there are steps, they should be well lit and fitted with a handrail
- Help at the ready, if needed

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- Good lighting
- Comfortable temperature
- Aisles free of clutter
- No trailing wires or loose floor coverings
- Suitable chairs with good support and arms, preferably next to the aisle
- Convenient toilet facilities – wheelchair access, grab rails, raised toilet seat, good lighting...
- Effective amplification and/or a loop system
- Large print hymn books and Bibles
- Clear, bold visual aids and slides

*'Everything should be done  
in a fitting and orderly way'*

*I Corinthians 14: 40*

### *b) Safety in the Home*

When we visit the home of an elderly member, let us be observant about safety issues and aware of their vulnerability. Elderly people may feel no different inside from when they were younger, but they can be prevented from doing some things they used to do by their loss of physical strength, balance or dexterity. If they cannot see the possible risks in the home for themselves, then a family or ecclesial member must tactfully offer to help or advise getting professional help.

#### **The following are important:**

- Well-fitted carpets and non-slip mats
- Good lighting, especially on stairs and work areas
- Comfortable temperature – hypothermia is a danger if the house is cold
- Regular servicing of gas and electric supplies/appliances
- Careful food storage and preparation
- Clear labelling of substances
- Safe storage of medicines, cleaning materials, chemicals, etc
- Accessible and well-maintained smoke alarms

**A safe home might also need to include:**

- Door chains and/or peep holes
- Telephone to hand and at the bedside
- A trusted local key-holder to the property
- Grab rails for steps, bath, etc
- Ramps for a wheelchair user
- Kitchen aids, eg trolley, special cutlery, kettle pourer, etc
- Dressing and bathing aids
- Available walking stick
- Long arm hand grab to avoid bending down
- Stair lift
- Personal alarm – check with Age UK or local council
- Special aids for hard of hearing or visually impaired, eg amplified or large numbered telephone, door bell extension, etc
- A reminder by the door not to admit strangers without identification

Let us appreciate that it is hard for independently minded people to accept the necessity for change, especially in their own homes, even though it is for their personal safety. Sometimes a professional assessment and advice is desirable.

Some aids are available on free loan.

It is advisable for the pastoral team or the managing committee to have a list of names and telephone numbers of close relatives and immediate neighbours of lone elderly members. It is also important to know who has a key to the house in case of emergencies.

*'Carry each other's burdens, and in this way you will fulfil the law of Christ'*

*Galatians 6:2*

## **7. Financial Matters**

Although most elderly people continue to manage their own financial affairs perfectly well, some help may be needed to:

- Collect pensions
- Organise shopping

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- Pay bills
- Manage debit/credit cards safely
- Set up direct debits
- Plan responsibly for needs and expenses
- Apply for a bus pass
- Find out what financial help is available
- Apply for benefits or grants
- Find reliable and affordable workmen
- Plan secure ways of keeping money. Some elderly people tend to keep too much cash in the house and to carry too much cash when they go out, thus putting themselves at risk. They may need help to enable them to deposit their money safely and to access and manage it.

If someone becomes unreliable in controlling their own money, and keeping up to date with payments, their carer(s) or closest relatives will need to handle the situation with great sensitivity. It would be advisable to take out a Lasting Power of Attorney (LPA) enabling them to take active responsibility if the need arises. Life in our society has become very complex; for anyone with loss of concentration or failing memory, financial matters in particular can be a source of anxiety.

There is also the matter of financial need.

There is also the matter of financial need. This can be very difficult to ascertain because it is hard for elderly people to admit there is a problem and some have got into debt and not sought help until the level of debt became serious.

It may be that a member is not receiving benefits they are entitled to and need help to access the necessary information and fill in application forms. There may be necessary but unaffordable household repairs needing attention or equipment to be replaced. In the case of need beyond the ability of the family and ecclesia to supply, financial help is available from the Christadelphian Benevolent Fund, via the Recording Brother. Fuel and water bills can be paid and a grant made towards necessary equipment, a holiday or respite care. In dealing with these matters we must know the difference between shared concern for a member and the need to keep some things strictly confidential.

*‘Suppose a brother or sister is without clothes*

*or daily food, if one of you says to him,  
“Go, I wish you well; keep warm and well fed”,  
but does nothing about his physical needs, what good is that?”*

*James 2:15-16*

## 8. Lasting Power of Attorney

The Office of the Public Guardian is responsible for registering LPAs and their website is very helpful: [www.gov.uk/power-of-attorney/make-a-lasting-power-of-attorney](http://www.gov.uk/power-of-attorney/make-a-lasting-power-of-attorney). It is possible to make these arrangements yourself, but most will use a professional Certificate provider to ensure it is done correctly. There are many companies and individuals who provide this service and the costs can vary widely. Always check the qualifications if using a professional, even solicitors, as many are not fully conversant with the Law and its implications; and always ask for the total cost and whether this includes registration. Also, there are two types of LPA: Finance, Property and Affairs; and Welfare. Both have the option to restrict the type of decisions an Attorney can make, although any restriction should be carefully considered as once mental incapacity has been declared these cannot be rescinded. For further information see Appendix 2

## 9. Making a Will

Many people resist this responsibility but making a Will is important to give peace of mind and assurance that things will be disposed of according to their owner's wishes. A Will avoids delays and complications for dependants. It should be properly drawn up (with legal advice) and executors appointed. It should be deposited, along with other important documents, in a safe place, known to the executors and close relatives, possibly at a bank or with a solicitor. See Appendix 2.



*'Do not cast me away when I am old;  
Do not forsake me when my strength is gone ....  
Be not far from me, O God;  
Come quickly, O my God, to help me'*

*Psalms 71: 9 and 12*

## 10. Personal Circumstances

Most elderly people keenly wish to retain their personal independence despite increasing problems.

Let us encourage them to make their own choices, as long as they are able – and safe – to control their own lives.

Some live alone, some still have a spouse living or share their home with another relative, some are taken to live with relatives and some need the level of care provided by a care home.

### *a) Living Alone*

**The advantages and compensations of living alone include:**

- Independence and privacy
- Opportunities to invite visitors or to go visiting
- Ability to arrange own timetable – getting up, going to bed, meal times
- Freedom to select own shopping and choose own meals
- Being in own environment, with own possessions around

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- Freedom to keep pets
- Own space and solitude to pray, to read, to meditate and to grow spiritually

### **Being alone means having sole responsibility for:**

- Upkeep of the property and garden (especially if owning the property)
- Maintaining safety in the home
- Organising own finances
- Remembering to pay bills, service equipment, renew insurance, etc
- Day-to-day living – washing, cleaning, shopping, cooking, personal hygiene, etc
- Keeping appointments – attending doctors, hair dresser, chiropodist, hospital
- Maintaining health – dental care, eye tests, eating well, taking tablets, exercise, keeping warm, keeping mentally alert, etc
- Coping with losses – health, faculties, dignity, friends, family, activities, etc.
- Being prepared to accept help when it is needed. Some find it difficult to admit they are not coping. Some enjoy solitude and don't want help.

Any of these becomes a worrying problem when people become frail physically and/or mentally or suffer short-term memory loss. They may feel unable to maintain their previous standards of cleanliness. They may become vulnerable to falls, intruders and to con men. Those who are bereaved later in life may find it especially difficult to cope. An assessment of needs can be organised by Social Services; they can also provide the required practical help and/or aids.

*'You understand, O Lord,  
Remember me and comfort me'*

*Jeremiah 15: 15*

### *b) Living in Partnership*

Some couples are blessed in being able to grow old together, continuing to love and support each other as they await the Lord's coming.

### **The advantages may be:**

- The comfort of companionship

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- Opportunity to discuss problems, share joys
- Shared responsibilities and tasks
- Physical contact
- Mutual caring and helping each other through difficult times
- Validation of being loved and being special to another person
- Opportunities for a shared spiritual life

As well as having to deal with the same practicalities as those who live alone, couples have these extra responsibilities:

- To understand each other's roles, likes and dislikes and temperament
- To listen to each other
- To love and care for each other
- To share know-how so that, if either is left alone, the other can cope
- To encourage each other's spiritual life and build up faith
- To observe each other's changing needs and capabilities, and not assume that things can go on as they have always done before
- To encourage and not undermine what each can do
- To accept help when caring becomes wearing. If one becomes heavily dependent on the other, (he/she may also be frail or unwell) occasional respite care can be discussed and sought sooner rather than later, so that the carer can rest and then continue to feel able to support his/her partner at home for as long as possible if that is what they choose to do.



### c) Carers

Let us never forget the needs of the carer(s) for support and respite. The caring one may have had to take on tasks that the other used to do – the husband may not have had to do the washing or cooking before, or the wife might not have had to fill in forms, pay the bills, drive the car, change a fuse or the battery in the smoke alarm, etc.

... but carers need care

It is all too easy for others to assume that, because there are two of them, they will cope, or to hold back from offering help out of a reluctance to 'interfere', but carers need care. They need to care for themselves and to accept help before they become ill or exhausted.

There can be joy and fulfilment in caring for a dependent loved one, and a great desire to do their very best for them, but long-term caring can be wearing. There is also sadness in seeing one's loved one deteriorate, especially if there is pain and/or mental impairment.

The carer, of course, may be a close friend or a younger member of the family, who has to juggle caring for their elderly relative with their responsibilities towards spouse and children and/or a career; or the carer may be a son or daughter still living at home with an ageing parent or parents, having to fulfil the caring role as well as being the bread winner. Whatever the circumstances, all carers need support and 'time out'

- Carers can suffer acutely from lack of sleep and endless demands.
- Carers benefit from someone coming alongside and seeing what is needed, sharing in the caring or providing respite. A friend can enable the carer to rest, meet a friend, get a hair-do, attend a meeting, go swimming or whatever will help.
- Carers may need financial assistance, help with transport to clinics or hospital, equipment to make some tasks easier, information about particular conditions and help available locally.
- Carers need to be able to express their feelings to someone who is totally accepting and non-judgemental of negative feelings, eg anger, resentment, guilt, frustration, grief, etc. A brother or sister may be the one, or they may prefer to attend a carers' support group.

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- Carers may need someone to pray with them and will certainly need their brothers and sisters to pray for them.
- Carers themselves may be elderly and frail and, however willing, may find the task too great.

They may find it particularly difficult to 'let go' and to allow others to help. Love and conscientious attention can drive them to go beyond their strength, to the detriment of themselves and ultimately to the one they are caring for. Tactful and sympathetic persuasion may be called for before the carer becomes a casualty.

*'My grace is sufficient for you, for my power is made perfect in weakness'*

*II Corinthians 12: 9*

### *d) Living with Family Members*

Independence is a precious state. The decision to relinquish it is made with much thought, discussion and prayer.

#### **The family needs to consider:**

- The needs, real and perceived, of their relative – physical, emotional, medical, social and spiritual – and their choices
- How these needs and choices are to be met, to provide a good quality of life
- Picking up on urgent needs (eg request for the toilet) and responding quickly to avoid distress
- How to give the relative the maximum realistic degree of independence, choice, social contacts, ecclesial involvement and individuality
- How to help the relative dispose of their home and to choose what – of real or sentimental value - can be accommodated in the family home
- Consideration given to arrangement of a Will and a Lasting Power of Attorney (LPA)
- What are the carers' personal resources and limitations, strengths and weaknesses
- What other resources are available

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- How the changes in the household will be managed – every member of the family must be in on decisions

### **The advantages for the elderly person are:**

- Receiving loving care and knowing that they are wanted and loved
- Safety .... Security
- Fewer responsibilities
- Companionship and someone to talk to – someone else in the house
- Contact with younger people and children



*‘Listen to your father, who gave you life,  
and do not despise your mother when she is old’*

*Proverbs 23: 22*

### **People living in other people’s homes need to remember:**

- To be considerate to other family members – they have their needs too
- Not to make too many demands nor expect constant attention
- To be prepared to be flexible and accommodating – not wanting one’s own way
- To expect to wait a while for non-urgent things to be done
- To offer to help as much as possible, but not to interfere

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- To offer to contribute financially to the running of the house
- To use patience and tact
- Be as cheerful as possible - find something to be thankful for every day
- To maintain own interests and activities wherever possible
- To value time spent alone
- To keep contact with own friends
- To accept day care where appropriate
- To accept help from others – friends or Social Services – and not always say, ‘My daughter/son will do that’
- To accept respite care at intervals to give the family a break
- To accept that the family may not be able to provide care indefinitely

### e) *Sheltered Housing*

One option to consider is sheltered housing – after careful appraisal.

You may wish to also consider an apartment operated by the Christadelphian Care Homes

#### **The possible advantages of this are:**

- Easily managed home, usually on one floor
- Own privacy and independence
- Some are Council owned and maintained, though standards vary
- An alarm system for emergencies
- A warden on call, and who can make contact daily
- A quiet area away from young families
- Sometimes a communal room for social activities, and maybe provision of meals

There is, however, no caring or nursing service so it is not adequate for people who need regular care and it may isolate people from young, active neighbours and children.

*‘Clothe yourselves with compassion, kindness,  
humility, gentleness and patience ...  
Let the peace of Christ rule in your hearts,  
since as members of one body you were called to peace.*

*And be thankful'*

*Colossians 3: 12 & 15*

*f) Residential Care*

Though independence is valued – and not to be given up lightly - there may come a time when someone living alone no longer feels safe and able to cope. Though a partner or other family member may be willing to go on caring, they may be unable to sustain that role. Then residential care needs to be considered and sensitively discussed.

Residential care homes cater for people who need personal support. Those needing nursing care need the greater service of a nursing home. While a Christadelphian home may be the first choice for some as this includes spiritual support and a network of people they may already know, a local home (council or private) may be preferred. Being located near their home allows easier visiting for relatives and friends and contact remains with their own ecclesia.

Research into the cost and standard of care in a home is vital – it is not necessarily commensurate with the impressiveness of the decor. You can always ask to see their most recent Inspection Report. The home operator is obliged to give potential residents not only the latest report but also their Statement of Purpose and Users Guide.

It is recommended that there be a trial period of residence before a decision is taken to move in permanently. This is needed to experience staff attitudes, diet, and variety of activities, comfort and care. Financing residential care needs to be carefully investigated, taking into account any personal resources and details of support from Social Services

Going into residential care need not mean letting go of all personal choices.

Sympathetic help will be needed with the transposition and the disposal of a home in the case of someone living alone. As much as possible, the elderly person must be the decision maker about the disposal of their effects. It is comforting for them to have as many familiar things as practicable in their new residence.

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Personal possessions are more than just 'things'; they are reminders of close relationships and rich experiences. They may wish to give other things to friends, neighbours, etc. Dispose of nothing without their knowledge.

Though their care has passed into the hands of the staff at the home, their brothers and sisters must continue their loving care, and emotional and spiritual support. The new resident may have difficulty accepting and adjusting to the situation. Time is needed. It is very hard to let go of independence – more so for some than for others. But a good home will encourage a resident to be as independent as possible. Visits, letters and cards provide mental stimulation and are important if they are to sustain their self-confidence and feel loved. Listen to what they are saying and do not dismiss negative thoughts – they may be born of anxiety or there may be some matter that needs to be dealt with by speaking courteously to the Manager.

*'I was sick and you looked after me, I was in prison and  
you came to visit me ... I tell you the truth,  
whatever you did for one of the least of these  
brothers of mine, you did for me'*

*Matthew 25: 36 and 40*

## 11. Health Matters

Old age is not a disease, nor is it necessarily accompanied by disease. However, though many people live to a great age in good health, some deterioration is inevitable. The likelihood of illness and frailty increases with the years. So it is important that elderly people take care of themselves, eat nourishing food, keep warm, take exercise, rest comfortably and guard against the many hazards of day to day living. Acceptance of the difficulties of old age and an ability to find humour in one's situation can help enormously to keep an elderly person cheerful and as positive as possible.

### **Aspects of health/illness that may be of concern to elderly people:**

- Teeth and/or dentures need regular attention
- Feet and nails may require the services of a chiropodist
- Hearing may need the assistance of a hearing aid

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- Eyes need to be tested/examined regularly and glasses replaced as necessary
- Adjusting to new aids may be difficult and bothersome
- Help may be needed to access health care and Social Services
- Personal hygiene is vital. Regular baths/showers are necessary to keep skin healthy and avoid odour. Bathing and dressing can become difficult and assistance may be required.
- Incontinence can be a worrying problem; there are special Continence Advisers in some areas. Aids available include special clothing and continence pads. The District Nurse will provide access to these.
- Correct use of medication is vital, eg using the correct dose, completing the course, reporting side effects to the doctor. A useful aid is a pillbox in weekly sections (available in pharmacies) to ensure doses are not missed or duplicated.
- Short-term memory loss is frustrating. It may be helpful to write reminder notes and keep an appointments diary/calendar.
- Pain often accompanies old age. Today there are various possibilities for the relief/management of chronic pain. The condition needs to be regularly reviewed.
- For people who have specific complaints, such as Parkinson's Disease, heart disease, stroke, diabetes, MS, cancer, etc., information and advice is obtainable through the GP and from voluntary support organisations.

### **Remember:**

- Help with home care/personal care is available via Social Services
- Help with medical problems is available via the GP and District Nurse Team

*'I have learned to be content  
whatever the circumstances.  
I know what it is to be in need,  
and I know what it is to have plenty.  
I have the secret of being content in any  
and every situation ... I can do everything  
through him who gives me strength'*

## 12. Mental Health

Depression is not uncommon, and often goes unnoticed. It can accompany physical illness, bereavement, a change of circumstances or loss of any kind, or it can develop from frustration or loneliness. Take it seriously and it is important for the GP to be involved when depression is suspected.

Mental deterioration is NOT inevitable but it can be a factor in old age.

Memory loss is not uncommon, especially short-term memory loss. It causes great frustration and anxiety so it will be helpful to seek a medical assessment and advice early.

Friends can help by reminding the person of appointments, meetings, visits, outings etc, encouraging them to write things down and assuring them each time of lifts and help available. Meeting other people and engaging in conversation will provide the mental stimulation they need. Getting them to reminisce, share their story (their long term memory is often still good) and show you photographs is cheering for them and will help you to know them better.

Where there is mental confusion, the safety of the individual living alone becomes a worry. Everyone concerned must be made aware of the situation and the family, together with the elderly relative, must decide what can be done to ensure their welfare and safety.

Loss of memory and confusion could indicate – but not necessarily – the onset of dementia of which Alzheimer’s disease is one type. It is important to recognise this developing condition, so that a Lasting Powers of Attorney (LPA) can be drafted whilst the relative is still considered fit to give consent. Then, if the condition deteriorates, the LPA can be registered and the attorney/attorneys are able to take on the responsibility for making decisions on the donors’ behalf. This can prevent much heartache and practical and financial difficulty.

When visiting someone who is confused, it is important to be calm, kindly and patient. Speak clearly. If someone with Alzheimer’s has regressed into the past, accept what they say on face value – it is their reality. Don’t contradict or

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challenge what they say or you will confuse and distress them. Sometimes Alzheimer's causes a change in personality, aggression or emotional lability. The sufferer cannot help this but, even so, it is distressing for carers.



*'As God's chosen people, holy and dearly loved,  
clothe yourselves with compassion, kindness, humility,  
gentleness and patience. Bear with each other;'*

*Colossians 3: 12*

### 13.Hospitals and Hospices

Hospital appointments can be at difficult times, involve long journeys in uncomfortable transport and long waits in the clinic. Car transport by a friend, and their company in the waiting area, can be invaluable and reassuring.

The prospect of admission to hospital is often very frightening. It is a relief to be able to talk about it to a good listener and to share in a prayer.

#### **Fears may be:**

- For dependants at home, including pets
- For procedures to be faced
- For lack of privacy and dignity

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- For the supply of clean clothes
- Not hearing/understanding explanations
- Safety of possessions, eg glasses, hearing aid etc
- Hospital visiting can also be a strain for the partner and relatives. The hospital may be some distance away and transport may be difficult. Hospital car parking is expensive; if the stay is prolonged, regular visitors can usually get a weekly pass at a reduced rate.

## 14. Terminal Illness

People face terminal illness in their own personal way. On the one hand, it is the heaviest of burdens, perhaps accompanied by pain, fear and loneliness; but, on the other hand – in contrast to sudden death - it can be a time to be able to put affairs satisfactorily in order, to grow spiritually and experience peace with loved ones and with God. Some turn inward but others need to talk to help them settle their anxieties and to clarify their thoughts.

Carers have to cope not only with the practical care for and the emotions of their loved one but also with their own emotional toll, fears and grief.

It is important to ask what help and support is wanted. Friends will take their cue from and be sensitive to the individual's and the family's feelings and choices and be ready to help, without being intrusive. This can be a difficult balance to achieve. Keep visits short, unless invited to stay longer. Try to empathise with the frame of mind of the patient and the carer(s); try to allay any fears; be calm, gentle and reassuring of the Lord's presence; be prepared to listen; pray for them.

*'The angel of the Lord  
encamps around those who fear him,  
and he delivers them.  
Taste and see that the Lord is good;  
blessed is the man who takes refuge in him'*

*Psalm 34: 7-8*

## 15. Bereavement

For elderly people, the severing of a lifelong partnership can be particularly painful and distressing.

Family and friends need to be sensitively aware of the enormity of the loss.

Believers may not have the hopeless despair of those 'who have no hope', but there is still a deep human sense of loss and deprivation. The 'we' has now become 'I'; the activities and decisions which were shared now have to be addressed alone

The bereaved one may have to take on tasks with which they are not familiar – paying the bills, domestic chores, maintaining a garden, coping with the car, changing a fuse, etc. Suddenly having to manage alone and adjusting to change are overwhelming and there seems to be nothing to live for. It can lead to depression. Friendship, sensitivity and help with the practical issues are needed.

After a death, there are many things to see to, when one is in no fit state to take decisions. It is advisable to write down every bit of information and list all that needs to be done – and involve a trusted friend to help. There are very helpful booklets available to guide people through the complexities.

Grieving is a painful but necessary process – sometimes expressed in solitary tears, sometimes shared with a sympathetic friend. They may need to talk about their loss many times, over many months, even a couple of years. Friends will need to be patient with this but also – in time - gently encourage happier thoughts and perhaps pray together. Many different emotions can be experienced – numbness, denial, sadness, guilt, anger, fear, relief (after long illness). These are all normal reactions and anyone disturbed by them can be reassured of this.

The end of grieving is being able to let go and leave the loved one trustingly to God's loving care and mercy, while adjusting to changed circumstances and beginning to look forward and outward again with God's help.



*'The Lord has appointed me ....  
To bind up the broken-hearted ....  
To comfort all who mourn, to bestow on them  
a crown of beauty instead of ashes,  
the oil of gladness instead of mourning,  
a garment of praise instead of a spirit of despair'*

*Isaiah 61: 1-3*

## **16. Need for emotional support**

There is much more to an elderly member's life than health, physical needs and financial matters. What about the inner needs of the person – the emotional, psychological and spiritual? As one dear 93 year-old sister said mournfully to me, 'I don't like this getting old lark'! Old age has its joys and celebrations and we can rejoice with our members in these but we must also be prepared to weep with those who weep.

Old age is for many a time of multiple losses. For some there was the loss of a satisfying career, the loss of family as they married or moved away, perhaps

abroad, the diminishing horizons and social limits caused by having to give up driving, declining health and mobility and, worst of all, bereavement. The older you get the more likely it is that you will lose your friends, and the death of a life partner is a severe loss and a deep and long sadness, as is the shock of the death of a younger member of the family. With few peers to sympathise, grandchildren all grown up and their parents so busy that visits become fewer, and the aloneness of those with no family and long days spent alone, it is no wonder that loneliness is common among the elderly.

There is, of course an onus on elderly people themselves to address their own problems as long as they are able – to look outwards to the needs of others, to perhaps engage in voluntary work or develop interests and hobbies, cultivate new friends and keep in touch with old ones. But it is not uncommon for elderly people to become low in spirits and unable to motivate themselves, especially if they are unwell, immobile, increasingly forgetful, in pain or bereaved: there can be great frustration at not being able to do what they used to be able to do and they feel they cannot be bothered – everything takes too much effort (and life in our society has become very complex) – and soon depression sets in to compound the loneliness.

We must be alert to this problem. There can be give-away signs such as the loss of attention to appearance in one who always used to be smart, a lack of attention to tidiness in a usually tidy house, failure to eat properly – a general air of neglect. Or there can be anger or bitterness expressed. Let us give people in this state some reason to be cheerful and to take care of themselves – something to look forward to - an invitation to lunch or a planned outing, remembering their birthday, involvement in an ecclesial event, an appeal for their help with something, a visit by a couple with their new baby – anything positive and planned and joy-filled.

If they need help to cope, be careful not to take over – that creates dependency and aggravates frustration – but enable, empower and encourage people to maintain their independence, as long as they wish to and are safe to do so. Although no amount of social interaction can take away the loneliness of losing their closest companion, involvement in the lives of their brothers and sisters of all ages in the meeting can go a long way to averting depression and the dark feelings of not being needed or loved anymore.

## 17.Spiritual Needs

Another aspect of care – sadly sometimes neglected – is the spiritual need of our older brothers and sisters. After a lifetime of faith and works, one could be forgiven for thinking that there would be no worries there.



Many older brothers and sisters are an inspiration to the young. They have a lifelong accumulation of knowledge and experience, strong faith, spiritual maturity and wisdom. However, the onset of problems associated with old age, perhaps of pain or illness, can sometimes undermine their confidence. They are in need of encouragement, and can be helped in the following ways:

- Each brother and sister is known to God. Remember each one by name in ecclesial and personal prayers, not just under the collective term 'our elderly (or absent) members'. Be specific.
- In any telephone call or visit, the need for spiritual nourishment of the brother or sister must be held in mind. Careful listening and observation will enable a caller to assess what might be helpful – whether prayer, reading, conversation or sharing bread and wine.
- Be alert for signs of spiritual hunger, doubts, anxiety or depression.
- Fear of illness and/or approaching death and fear of the judgement can be very real. Don't side step the issue if the brother or sister needs to talk about it. They will need sensitive reassurance.

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- For the housebound, tape recordings of meetings are valuable and give the brother or sister a continuing sense of belonging, by keeping them up-to-date with ecclesial news.
- Some appreciate being given a lift to any meetings, but others would prefer a small daytime meeting in their own home – whether for Bible study or breaking of bread.
- Because the activities and social contacts of most very elderly brothers and sisters are reduced, social occasions and fellowship within the ecclesia are important, if they are to feel valued and involved.
- A personal invitation to another's home is often much appreciated. If the main carer is someone other than the partner, it is helpful to both to invite them separately, thus giving them both a break.
- Caring for the elderly is not just about giving, but also includes receiving – accept and value any contributions they can and wish to make.
- Value their long experience and knowledge – listen and learn.

*'Even to your old age and grey hairs,  
I am he,  
I am he who will sustain you.  
I have made you and I will carry you;  
I will sustain you and I will rescue you'*

*Isaiah 46:4*

## 18. Summary

I love the verse, 'We do not lose heart. Though outwardly we are wasting away, yet inwardly we are being renewed day by day'. However old we become, in reality, we are all caught up in the newness that God is creating. We are a new creation living in newness of life and looking forward to sharing in the blessings when God will make all things new – for ever new. That puts all ages on the same footing but becomes more and more reassuring as we age.

We live in a society that forges ahead with change, which promotes youth and undervalues age. But that is opposite to the Bible perspective. We are told to

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honour the elderly and learn from them. We must make sure that we are not tainted by the worldly attitude but always show respect and love and thoughtfulness and care and thankfulness for our elderly brothers and sisters who have walked the way ahead of us. Let us always value their experience and wisdom, their faithfulness, their struggles and their long service in the ecclesia.

We all have basic human needs of:

- Love, friendship and contact with others – people need people
- Empathy, a chance to talk through worries, and being listened to
- Prayer and encouragement
- Bible reading and remembrance of the Lord in breaking bread
- Being needed and valued, being shown respect and dignity
- Making own choices and decisions

So let us 'do to others what you would have them do to you' and see that we all accept the particular responsibility – out of love – for meeting the needs of our precious elderly and less able brothers and sisters in Christ.



*'A new commandment I give you: Love one another  
As I have loved you, so you must love one another.  
All men will know that you are my disciples  
If you love one another'*

*John 13:34-35*

## 19. Appendix 1

### Contact Information

It is suggested that a folder of relevant information be kept and updated at regular intervals. The following organisations can be approached for help and informative literature. The locations of local organisations/branches are listed in the Telephone Directory or in Yellow Pages under Charitable Organisations, or can be obtained from Council for Voluntary Service, a library or Citizen's Advice Bureau. If there is no local branch, call the national number.

Age UK	Advice and help on most concerns of elderly people, and many informative leaflets. A range of free advice leaflets on finance, housing, home safety, health, making a Will, bereavement. Advice Line and personal alarm systems.
Aids Suppliers	See Yellow Pages under Disability Information and Service and Mobility Equipment
Benefits Agency (Social Security)	In Telephone Directory under Benefits Agency
Christadelphian Benevolent Fund	(via Recording Brother) Help for brothers or sisters in financial need
Christadelphian Support Network UK	Information, support and prayer. <a href="http://www.chsn.org.uk">www.chsn.org.uk</a>
Christadelphian Care Homes for sheltered housing, nursing, residential and dementia and respite care	phone number 0121 764 3540
Citizens Advice Bureau (CAB)	General information and advice on benefits, finance, legal issues, heating, etc. and 'where to go for what'

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Community Transport	Convenient, accessible and assisted transport for people who cannot cope with public transport
Council for Voluntary Service (CVS)	(possibly listed as Volunteer Bureau) Information about local voluntary organisations
Crime Prevention (Police)	Listed as Police or Crimestoppers Do NOT ring 999 Advice on home safety and crime prevention
Crossroads	A voluntary organisation offering respite care, to relieve carers
Department of Health	Freephone 0800 555 777 Informative literature on health issues
Disability Direct	Information and advice service
Fire Service	Listed under Fire Do not ring 999 except in emergency Advice about fire safety in the home
General Practitioner	First port of call for health care and medical services – referral to specialists, district nurses, health visitors, physiotherapist, occupational and speech therapists, continence adviser, wheelchairs, day care and respite care
Health Information Service	Freephone 0800 665544 Helping callers to make better use of NHS services
Health Promotion (NHS)	Leaflets on maintaining health and safety, also books and videos to hire
Home Energy Efficiency Scheme	Freephone 0800 952 0600 Grants for insulation and heating improvement
Independent Age	A charity providing information and a national advice service for older people, their families and carers. Web site: <a href="http://independentage.org">independentage.org</a> . Phone 0800 319 6789 or email <a href="mailto:advice@independentage.org">advice@independentage.org</a>

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Local Acute Hospital A & E Department	For medical emergencies and accidents
Local Council	Information about Housing Benefit, Council Tax, Radar keys for access to public toilets for disabled people, home improvement grants, health and safety, libraries
Local Housing Associations	(Yellow Pages or enquire CVS or CAB) Special housing for easier living, home repair services
NHS Direct	Freephone 0845 46 47 A confidential telephone access to a qualified nurse for advice on health Matters
Office of the Public Guardian	<a href="http://www.gov.uk/power-of-attorney/make-a-lasting-power-of-attorney">www.gov.uk/power-of-attorney/make-a-lasting-power-of-attorney</a> 0300 456 0300 Help and advice on preparing, registering and implementing Lasting Powers of Attorney (LPA)
Royal Society for the Prevention of Accidents (RoSPA)	Informative leaflets and advice on accident prevention and home safety
Safeguarding Vulnerable Groups Act 2006	Wikipedia en.wikipedia.org/wiki/Safeguarding_Vulnerable_Groups_Act_2006 <a href="http://www.chsn.org.uk/working-with-young-people">www.chsn.org.uk/working-with-young-people</a>
Social Services	(listed under Local Council – contact local Area Office) Support services, meals on wheels, day centres, respite care, residential care, Welfare Rights advice, assessment of needs. A social worker can advise on a wide range of practical, personal and financial problems.
Welfare Rights (Social Services)	Guidance on claiming State Benefits, independent of the Department of Social Security (Benefits Agency)

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Voluntary Organisations	There are many national and local organisations offering information, advice and support on specific conditions, eg Alheimers Society, Arthritis Care, British Heart Foundation, CAMTAD (help for the deaf), Diabetes UK, Listening Books (books on tape), MIND (all aspects of mental health), Parkinson's Disease Society, RNIB (re blindness), RNID (re deafness), The Stroke Association, etc
WRVS	Practical help for housebound and elderly people
For local builders, plumbers, gardeners, taxis, etc, it is advisable to get personal recommendations from neighbours	Local Age UK can sometimes provide recommendations.

### Further Reading

**The following publications might be of interest, though not all will necessarily reflect our views in all respects.**

Caring for your elderly parent

Julie Burton Jones

Coping with bereavement (from The Christadelphian Office)

Sister Joan Thomas

Dealing with depression (From the Christadelphian Support Network)

Sister Margaret Howarth

Enjoying the best years

J Oswald Saunders

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Even when I am old

Brother Norman Fitchett

The Over 60's Directory

Belinda Hadden

Thinking Through Dementia a brief guide (available from CCH)

Understanding Caring (available from some pharmacies)

British Medical Association and Carers National Association

Practical advice on caring for sick and disabled people

Who Cares? (from Health Promotion Department, NHS)

Health Education Authority

Information and support for carers of confused people

Information, and further copies of this publication can be obtained from:

The Christadelphian Support Network UK

Phone: Admin 01555 705099

Email: [admin@chsn.org.uk](mailto:admin@chsn.org.uk)

Web Site: [www.chsn.org.uk](http://www.chsn.org.uk)



## **Christadelphian Care Homes**

**Supporting Brethren & Sisters with  
independent housing schemes, nursing,  
residential, dementia and palliative care.**

**Further information available at:**

**[www.cch-uk.com](http://www.cch-uk.com)**

**e-mail : [admin@cch-uk.com](mailto:admin@cch-uk.com)**

**telephone no : 0121 764 3540**

## 20. Appendix 2

### Property and Succession.

#### (Making a Will and other things)

NB. The Law in Scotland varies from that of England and Wales.

Although we are “*strangers and pilgrims*” in a foreign land, many own land, property and other possessions which are subject to the Laws of whatever country we live in, (or where we own property). When someone dies there are strict Laws that govern how property and possessions are distributed thereafter. These Laws are complex and are at times altered either intentionally or by default because of another Law that has been introduced that relates to those possessions.

Making a Will is part of our responsibility towards our family and the final active part of one's service to God, in disposing of that with which God has blessed us. Dying intestate causes much difficulty and worry for the family. Many people are still reluctant to make a Will.

Making a Will is an individual's choice of how they want their property and possessions distributed and, with certain exceptions, this negates the statutory Law. It is wise to take advice on this subject to avoid complications and hurt feelings after the event. In England and Wales it has been a tradition for solicitors to draft Wills and most people still use them for this purpose; it should be noted however that in recent years there has not been the necessity for solicitors to study succession Law and also there are many companies and individuals who run businesses in writing Wills and associated documents. As always it is best to check the qualifications of anyone who you are trusting with this important task – and the cost, both initially when the documents are drafted, and also if there are “hidden” costs associated with storage and/or probate; beware the “company representative” or “consultant” who is really just a salesman and also beware a “free” Will (who is paying?).

Wherever possible appoint family members or a close friend as Executor and Trustee and only appoint solicitors or other professionals if it is a complex Will with specialist Trusts. Keep a copy at home with a note of where the original is stored (ONLY the original can be used to obtain a Grant of Probate so it is

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important it is kept in secure, fire-proof storage), together with where other important documents etc. are kept.

Changes in legislation introduced throughout the first ten years of the 21<sup>st</sup> century have had a major impact on how Wills work especially in relation to Inheritance Tax (IHT).

The Institute of Professional Will Writers ([www.IPW.org.uk](http://www.IPW.org.uk)) and the Society of Will Writers, ([www.thesocietyofwillwriters.co.uk](http://www.thesocietyofwillwriters.co.uk)) are two organisations that can help you find a reputable company. If you wish to use a solicitor ask whether they have a separate qualification in Estate Planning as well as their law degree.

For foreign owned property you will need a separate Will in that Country AND it must be mentioned in your UK Will.

Last, but by no means least, IHT is a voluntary Tax: if you can (legally) avoid it you do not pay it and there are many ways to legally avoid it altogether with the right advice – giving to charity is one very simple way as well as utilizing the full Nil-Rate Band Allowance for spouses. If you have more than the Nil-Rate Band, (NRB), seek professional advice.

*‘For we brought nothing into the world, and we cannot take anything out of the world.  
But if we have food and clothing, with these we will be content’*

*1Tim. 6:7-8*

Property ownership has also attracted the attention of the Government, in particular relating to means testing and the payment of care. This is a very complex and particularly sensitive subject and again is fraught with misinformation. Sufficient to say here that THERE IS A WAY TO DEAL WITH THIS but it is far too complicated to detail in this publication. If you are concerned for yourself or a relative seek specialist advice and ask for proof that any scheme you are advised to undertake has been tested by Law. The solution is not cheap so beware of “simple” solutions including “giving” away property and “the six month rule” as NEITHER WORK.

Selling or otherwise disposing of property needs careful consideration: is it necessary to sell? What are the alternatives? How will the money be invested/distributed? When an elderly relative moves into the home of

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someone else it is vital that ownership is not shared in any legal format. Should this be done and the relative subsequently needs to move to a Care home or need care provided by the Local Authority then it is highly likely that their “share” of ownership will be used in a means test and cause financial hardship for the family or even result in the property needing to be sold. Again, specialist advice is best sought when dealing with financial transfers and “rental” agreements.

When it comes to disposing of a property great care needs to be taken and sound advice sought; remember a property is the result of a lifetime’s work and thrift; it is not the “rightful inheritance” of the children any more than it is the rightful inheritance of society by way of IHT or Care fees. It is the home of someone who has cared for it and maintained it and enjoyed the pleasures and responsibilities that came with it; more than that IT IS THE GIFT OF GOD who provided it – so always think how He can benefit from its disposal as well.

*‘Each one must give as he has decided in his heart, not  
reluctantly or under compulsion,  
for God loves a cheerful giver.*

*And God is able to make all grace abound to you, so that having  
all sufficiency in all things at all times, you may abound in every  
good work’*

*2 Cor.9:6-7*

**Lasting Powers of Attorney** has already been touched on elsewhere. The Mental Capacity Act of 2005 changed the way mental capacity is diagnosed and dealt with. In brief this was a good Act as it recognises the variableness of capacity of sufferers, particularly those with dementia. As a result Enduring Powers of Attorney (EPA) was replaced with Lasting Powers of Attorney (LPA). LPAs are in two categories: Finance Property and Affairs, and Welfare. EVERYONE should draft these as the Office of the Public Guardian believes that 9 out of 10 families will be affected by incapacity at some time.

In short you (the Donor) are appointing someone you trust (your attorney) to look after your affairs in the event of your being unable to do so yourself. An attorney HAS to involve the donor as much as they are able so there is no danger of your wishes being ignored and it is far better to have a family member or close friend dealing with your affairs than a Court appointed

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Deputy who may not know you as well; in addition to this the Court of Protection will charge fees for every decision that has to be made and has a duty to publish your accounts yearly. REGISTRATION of a LPA only becomes necessary when someone has or is deemed to be likely to lose capacity and may take up to 8 weeks to complete. If you are unsure ALWAYS register as there will always be the opportunity to change any of the provisions later (providing there is capacity).

As has already been stated the Law requires the Donor to be involved as much as possible in any decision making regarding their affairs, and this follows the teaching of Scripture as well. Part of our care for others is to encourage them to be as active as possible in their own life and those with whom they share their pilgrimage – the natural and the spiritual family. With this in mind there should be no reticence in giving whatever degree of control is necessary to those we love and share our Hope with, secure in the knowledge that they will always carefully and prayerfully consider our needs and wishes in making decisions on our behalf: the Court of Protection, (the alternative to having a LPA), does not meet that criteria.

Information is available at [www.gov.uk/power-of-attorney/overview](http://www.gov.uk/power-of-attorney/overview).

*‘Beloved, let us love one another, for love is from God,  
and whoever loves has been born of God and knows God’*

*1 John 4:7*

## **Probate**

Probate is the process of proving a Will in a Court of Law, sometimes a dedicated Probate Court. If you are an Executor of someone’s Will you will need to obtain a Grant of Probate. In the majority of cases it is a relatively straightforward matter and anyone (over 18) can do it. There will be the need to “affirm” and the Court keeps the original Will which then becomes public property. In this increasingly litigious world there are always those who seek to gain from any legal opportunity so make sure you are robust enough to deal with speculative correspondence or phone calls, emails etc.

NEVER divulge any information to anyone without first thoroughly checking whether they have the right to know. Only a Court official or beneficiary or

dependant has the right to challenge a Will. Always remember that a Will is a legal document and has to be executed as it stands unless a Deed of Variation has been agreed by ALL parties involved.

As an Executor and Trustee there is a legal duty to comply with the Will without unnecessary delay.

## 21. Appendix 3

### Definition of Vulnerable Persons

Who is a Vulnerable Adult and what is Adult Abuse?

Some adults are less able to protect themselves than others, and some have difficulty making their wishes and feelings known. This may make them vulnerable to abuse; within the Safeguarding Adults policy a Vulnerable Adult is defined as someone 18 years of age or over:

- who is or may be in need of community care services by reason of mental or other disability, age or illness ...and
- is or may be unable to take care of him or herself, or unable to protect him or herself against significant harm or exploitation

Abuse is defined as: ‘a violation of an individual’s human and civil rights by any other person or persons’

Abuse may be physical or sexual, it may involve people taking money without permission, or not looking after someone properly. It may include poor care practices, bullying or humiliating, or not allowing contact with friends and family. Abuse often involves criminal acts and the Police are key members of the Safeguarding Adults Board.

Abuse can be a single act or may continue over a long period. It can be unintentional or deliberate, but will result in harm to the victim, either physically, emotionally or in its effect on the person’s wellbeing or development.

The definitions used here come from the Department of Health’s guidance document ‘No secrets’. The overall work of the Safeguarding Adults Board is

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also governed by the document 'Safeguarding Adults' which was produced by the Association of Directors of Social Services.

*'Grace and peace to you From God our Father  
And the Lord Jesus Christ.  
Praise be to the God and Father of our Lord Jesus Christ,  
The Father of compassion and the God of all comfort,  
Who comforts us in all our troubles,  
So that we can comfort those in any trouble  
with the comfort We ourselves have received from God'*

*2 Corinthians 1: 2-4*

Notes