

Happy October!

Hopefully you all had a nice summer and are getting used to the autumn colours as we move into the colder parts of the year.

I thought I'd start by giving you a quick update on a few topics.

The Park Magazine & Census

We released *The Park* magazine for September in both paper and digital formats. While this could be considered a “standard bread-and-butter” activity, there was hidden complexity - we wanted to piggy-back on the postal costs associated with *The Park* to issue raffle tickets and census questionnaires. With the support of Oakleaf (our printers) we made successful deliveries in what I consider to be a cost-efficient manner.

I hope those who have read the latest edition agree that there are some excellent articles. I once again thank those who spent considerable time providing input. I think the Guildford Branch should be extremely proud that we support people with Parkinson's who may not be able to benefit from exercise or social activities, but who can still feel part of a community by receiving *The Park* and *Park Bench*.

By way of example, I recently received the following feedback: “We love reading your magazines. Our residents with Parkinson's are no longer able to attend any meetings at present due to the later stage of the condition. Thank you for all you do...”

The census we've been working on for the last 18 months was finally executed. Conceptually it was simple: send a questionnaire with a stamped addressed envelope asking for confirmation that the individual currently on our membership list wants to stay on the list. The complexity was keeping the cost down. For example, sending the questionnaire to all 375–400 people on the membership list would have cost £800 or more. By using other ways of verifying individuals desire to stay on our membership such as telephone contacts, etc. we ended up only needing to mail the census paper questionnaire to 38 people (roughly 10% of names on our membership list).

The headline result is that the post-census membership is **304 individuals**, down from a peak of around 400 at the start of 2024. Some individuals had moved leaving no forwarding address, others no longer wished to be members, and others had sadly died. Having a clear and precise membership list is vital in our quest of knowing who our members are. There is also a cost saving element from a Park magazine perspective by not sending magazines to individuals who are not actually reading them and are just tossing them out with the recycling.

Finally, I am able to answer the question: “*How important is it for me to be sitting here writing this newsletter?*” The answer is **very** — as 40% of our members are engaged in reading *The Park* or *Park Bench* or simply want to be communicated with, rather than participating in physical or social activities. And that's absolutely fine — it's just nice to know we're making their day by providing what they want.

Raffle Tickets Reminder

Please follow the instructions in *The Park* magazine: sell your tickets to friends, then return the funds and ticket stubs to our Treasurer Steve. It can be a bit of a challenge, but it's really important that everyone helps out with fundraising because it's the lifeblood to support what we do as a Branch.

Thank You to Valerie Box for a successful Jazz Bonanza

Before moving on to other updates, a big thank you to Valerie Box for organising the jazz event a couple of weeks ago. It was a great success both financially and socially — everyone had a wonderful time and there was a really upbeat vibe. Spontaneous dancing broke out including my first Branch conga 😊



Christmas Lunch

Having met several volunteers from other Branches at a face-to-face meeting last week in Worthing organised by Parkinson's UK, it became clear our Guildford Branch offers more than average when it comes to events, both in their scale and the subsidies provided. This is most evident when it comes to Christmas Lunch provision. While some Branches are offering £5 off a £15 pub meal we offer a full Christmas lunch heavily subsidised.

I would hate to feel we have come complacent so get your diaries out and note this year's Christmas Lunch – Tuesday 2nd December, Broadwater Pavilion, Godalming doors open noon for 1pm Meal. Follow the instructions in *The Park* about payment (£30 per member & first guest, £49 others).

Rantings of a Madman – TSB, Gold Cards and Travel Insurance

Some of you may have been expecting my usual ‘Ramblings of a Madman’. This time, however, I bring you the ‘Rantings of a Madman’.

As with all my stories, context is everything, and like many I enjoy a good ‘rant!’.

Many years ago while preparing for university life, I needed to set up a bank account. Having your best friend’s mum working at Lloyds Bank in Tadworth was fortuitous. She suggested a Gold Account, which came with a deal: if you held a small deposit — I think about £100 — you were exempt from paying the monthly account fee but still got access to the perks.

I was particularly seduced at the time by the famous Sentinel Card Protection, whereby if you lost your wallet you could phone a single number and have all your cards cancelled at once.

I actively used the account for decades. Each year I received revised Terms and Conditions. While the required deposit slowly increased, the account remained free — so I stayed happy.

In 1995 Lloyds and TSB merged. Following the 2008 financial crisis and government bailout, the two were later split and in 2014 I was transferred from Lloyds to TSB. During this period the perks increased significantly — mobile phone insurance, AA cover, and Travel Insurance.

All things must end. In early 2024 the Terms and Conditions changed and I began paying the monthly fee (£15.99). While not overjoyed, I thought it fair, having paid nothing for 40 years. Importantly, Parkinson’s was listed as a standard covered condition for Travel Insurance, so long as you did not have swallowing difficulties.

But this month (September 2025) I received notice that in December the following will be removed from the “accepted conditions” list unless I pay an additional premium: Crohn’s disease, rheumatism, epilepsy, **Parkinson’s** and sleep apnoea.

I phoned to ask about the impact, and it may be significant — £50 premium for a single trip to Europe, and no annual worldwide policy quote at all. In all cases I selected Parkinson’s and then answered “NO” to all their sub-questions. Who knows the premium if I were to answer “YES” to, say, “Do you need help dressing?” The question annoyed me: the answer is “NO” if we’re talking about putting my pants on, but “YES” if I’m going to a black-tie gala and need help with my bow tie.

It would be tempting to inform them of my displeasure by leaving immediately, but this might backfire as it appears Aviva underwrites my TSB Travel Policy policy as well as many other household names Travel Policies.

I’ve checked Parkinson’s UK’s website and found leaflets on travel insurance, which I’ll study before my next trip. I also note that AllClear Travel Insurance makes a donation to Parkinson’s UK. When I saw this — and the fact that AllClear had been vetted by Parkinson’s UK — I thought my days of worry were over. Confusingly, as far as I understand, this vetting gives no guarantee that the price quoted is in any way competitive.

So why does this upset me? It’s not the money — it’s the principle. Yet again, this feels like another hurdle preventing people with Parkinson’s from expanding their horizons.

Rant over!!

David Lowther

CHRISTMAS LUNCH BOOKING FORM

Branch Christmas Lunch 2nd Dec at Broadwater Pavilion.

The price is £30.00 per person for each member and one guest, additional guests are priced at £49.00

If you wish to attend please send your name(s) to our Treasurer, Steve Heron **by 15th October.**

- email to sheron@guildfordparkinsons.org.uk or call 07795 963940
- post to Steve Heron, 11 Merrow Woods, Guildford GU1 2LQ

Steve will email you the menu choices.

If you do not do email, when you send your names by post to Steve please enclose a Stamped Addressed Envelope for him to post the menu choices to you.

Please let Steve know of any food allergies, chewing/swallowing difficulties, and whether wheelchair space at the table is needed

.....
Please remember payment for your booking is due no later than Fri 7th November.

- Bank Transfer to - Parkinsons Disease Society of the United Kingdom, Sort: 20-00-00, Acct: 03859762
 - Cheque payable to - 'Parkinsons Disease Society of the United Kingdom', -posted to Steve.
-