



# Salford Heart Care

"THE PULSE"

September 2022

*Improving health & wellbeing, preventing heart-related illnesses & after-care for people with heart conditions*

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## ~~Announcements~~

It is with deepest sympathy that we announce the passing of our dear friend and long-standing member, **John Gilchrist** from St Helens.

John passed away peacefully on the morning of Friday 5<sup>th</sup> August, with his loving and devoted wife, Joan, by his side. John had just reached his 81<sup>st</sup> birthday. He attended our club with Joan from the very beginning, back in 2009 at Irlam Youth Club. John was a very happy and contented man who was always smiling. He loved to dance and joined us on many day trips and parties. John's health deteriorated over the last few years, having suffered a heart attack and a stroke and being diagnosed with vascular dementia and prostate cancer. Despite this, he was determined to live life to the full - thanks to the support and loving care of his wife Joan. John's funeral took place on Thursday 25<sup>th</sup> August at St Helen's Crematorium.

*John will be missed by all his friends at the Club.*

*Our sincere condolences go to his wife, Joan, and all his family and friends.*

♥ Our sincere condolences also go to our volunteer, **Jean Denton** (from Monton), who sadly lost her partner, Reg, last month.

We are all thinking about you, Jean, and we send our love and best wishes xxx



**Joan & John Gilchrist dressed up for our day trip to Chester**

## Pension Credit Help – Are you entitled to more support?

If you're aged 66+ and have a total weekly income under £200 get online: [www.gov.uk/pensioncredit](http://www.gov.uk/pensioncredit), or call **0800 99 1234** to see if you're due more financial support. Pension credit is an income 'top-up' payment. It's a means-tested benefit to help those without enough to live off, with two parts:

**1. Guarantee credit:** tops your income up to at least £182.60 a week for single people (£278.70 a week for couples).

**2. Savings credit:** those aged 71+ may be due a top-up if they have savings,

even if they're not due guarantee credit. The aim was to stop those who'd put something aside for their future being disadvantaged.

If you're entitled to the guarantee credit element, this also entitles you to other state protections like a one-off £650 to help with energy bill rises, a free TV licence (over-75s), council tax reduction, help with heating and energy costs (warm home discount and cold weather payments), housing benefit for renters, & free dental and optical care.

## Energy Bills - help for everyone this winter

The Government has revealed how households will receive £400 in energy bills support this winter. Ministers said they would "take the sting" out of rising costs by offering grants of up to £400 in the form of energy bill discounts to 28 million households from October.

- **Customers will have a discount of £66 applied to their bills in October and November, and then £67 a month from December to March 2023. All households qualify, and the rebate does not need to be repaid.**

The vast majority of homes will qualify for automatic rebates. Customers paying by direct debit will have the sum deducted from their bills and "smart" pre-payment customers will receive credit on their device.

### Our Clubs: Where We Meet

#### St Luke's Salford

St. Luke's Community Hall  
Swinton Park Road  
Irlams o' th' Height M6 7WR

**Mondays 1.30pm - 2.30pm**

*Chair yoga, bingo, raffle,  
day trips & refreshments*

#### Little Hulton Healthy Heart Club

St. Paul's Peel Community Hall,  
Manchester Road  
Little Hulton M38 9EG

**Fortnightly Wednesdays 10am – 12pm**

- Wednesday 14<sup>th</sup> & 28<sup>th</sup> September
- Wednesday 12<sup>th</sup> & 26<sup>th</sup> October
- Wednesday 9<sup>th</sup> & 23<sup>rd</sup> November
- Wednesday 7<sup>th</sup> December

*Chair yoga, line dancing, reiki, bingo,  
weight management, blood pressure &  
pulse testing, books & bric a brac stall,  
refreshments & day trips*

#### Eccles Healthy Heart Club

Winton Bowling,  
Tennis & Social Club  
off Grange Road, Winton M30 8JW

**Most Tuesdays\* 10am - 12 noon**

**Closed:** Tuesday 27<sup>th</sup> September,  
18<sup>th</sup> October, 6<sup>th</sup> December (trip days)

*Chair yoga, reiki, bingo, "Play Your  
Cards Right", weight management,  
blood pressure & pulse testing, books &  
bric a brac stall, refreshments, day trips*

#### Irlam & Cadishead Healthy Heart Club



Irlam Steel Club  
Liverpool Road, Irlam M44 6AJ

**Wednesdays & Fridays  
9:30am – 12pm**

**Closed:**

**Wednesday 14<sup>th</sup> September (trip day)**

*Chair yoga, chair exercise, dancing,  
reiki, bingo, "Play Your Cards Right",  
weight management, blood pressure &  
pulse testing, books & bric a brac stall,  
refreshments, day trips & party days*

**New members always welcome. First  
visit is FREE - turn up on the day or call  
on 0161 707 7402 for more information.**

#### Bereavement Support Group

Cadishead Band Room  
Locklands Lane, Irlam M44 6RB

**Fortnightly Tuesdays  
10am – 12 noon**



- Tue 6<sup>th</sup> & 20<sup>th</sup> September
- Tuesday 4<sup>th</sup> & 18<sup>th</sup> October
- Tuesday 1<sup>st</sup>, 15<sup>th</sup> & 29<sup>th</sup> November
- Tuesday 13<sup>th</sup> December

*Group discussion with qualified  
counsellor, relaxation & raffle*



## Our Events & Day Trips

**Trips departing from  
Eccles & Little Hulton:**

**Fish & Chips Barton Grange Boat  
Trip & Scorton Barn**

**Tuesday 27<sup>th</sup> September - full**

*Sail along the canal with fish & chips  
for lunch, then onto Scorton Barn*

**The Piece Hall & The Calf's Head**

**Tuesday 18<sup>th</sup> October - full**

*includes 2-course carvery lunch*

**Dobbies Garden Centre &  
The Bedford Hotel (Lytham)**

**Tuesday 6<sup>th</sup> December - full**

*Includes 3-course Christmas lunch &  
afternoon entertainment*

*See Dot or Mavis for details*

*\*£5 non-refundable deposit required\**

**Trips Departing from  
Irlam & Cadishead:**

**Bury Steam Train**

***"Dining with Distinction"***

**Wednesday 14<sup>th</sup> September - full**

**Otley Market & Ilkley**

**Tuesday 27<sup>th</sup> September - full**

**Kirkby Lonsdale Market  
& The Calf's Head**

**Thursday 6<sup>th</sup> October - full**

**Tiffany's & Blackpool  
Illuminations**

**Thursday 3<sup>rd</sup> November - full**

**Ye Old Red Lion Christmas Party**

**Thursday 8<sup>th</sup> December - full**

*3 course lunch with bingo & raffle*

**Irlam & Cadishead Healthy Heart  
Club Christmas Party**

**Friday 16<sup>th</sup> December £5**

*Buffet lunch, bingo & raffle plus  
entertainment from Sheila Diamond*

**The Club House Christmas Party**

**Monday 19<sup>th</sup> December - full**

*3 course set Christmas lunch, tea/  
coffee & entertainment, bingo & raffle*

*See Pat or Serena for more details*

**Salford Heart Care's  
Christmas Party Afternoon**

at

**Winton Bowling, Tennis & Social Club**  
Off Grange Road  
Winton M30 8JW

**Tuesday 13<sup>th</sup> December**

**11 am - 4 pm**

**Tickets on sale now - booking essential**

**£7 per person**

*Includes hot & cold buffet lunch  
with live entertainment from Kevin Kay  
plus bingo & raffle*

*\*\*Bar will be open to purchase drinks\*\**

Please see Marion at the club for tickets  
or contact Serena for more information: 0161 707 7402  
email: [admin@salfordheartcare.co.uk](mailto:admin@salfordheartcare.co.uk)



**We need raffle prizes  
for the party!**

*~ unwanted gifts~toiletries~  
bottles~chocolates etc.*

**J.J.J. Stress Management  
Autumn Well-Being Day**

**Sunday 2<sup>nd</sup> October**

**Irlam Leisure Centre**

**11 am - 3 pm**

**Admission £3**

*Holistic therapies~reiki~crafts~sweet  
treats~mediumship~card  
reading~jewellery*

**Call Julia O: 07758932908**

## **Text & Phone Call Scams**

### **Beware phone calls from 'your bank' after receiving fake texts**

**We're being bombarded with fake texts used to steal personal data and card details, but victims may face a second attack by the same criminals.**

This one-two jab can be highly effective for fraudsters - they refer to the initial bogus messages to establish trust and can then more convincingly claim to be calling from a bank's fraud department.

Scammers will initially send thousands of fake texts seemingly from legitimate companies you might expect to hear from. Recent examples are Evri (formerly Hermes), Royal Mail & the NHS. The messages invite you to click on web links that are disguised or misleading.

Malicious websites are generally taken down quickly, but scammers can do damage in a short space of time. Clicking these links can also put you at risk of downloading malicious software. If installed, criminals could steal your banking details, passwords and other sensitive information.

### **The next stage of the scam.....**

Victims who enter their details on fake websites are extremely vulnerable to further scams because opportunistic fraudsters are armed with plenty of information to be highly persuasive when impersonating their banks.

A man aged 25 was contacted by scammers pretending to be from his bank's fraud team just a few days after he fell for a parcel delivery scam. The caller ID had been spoofed, so it appeared to be the genuine phone number for his bank. Fraudsters convinced him that his savings had been compromised as a result of the parcel delivery scam and talked him through transferring his money to several third-party accounts 'for safekeeping'. He lost more than £33,000.

### **Triggering security codes**

A 73 year old received a missed delivery text from 'Evri' in June. As she was expecting a parcel, she assumed it was genuine and entered her credit card details on the cloned Evri website, intending to pay £1.45 for redelivery.

A few days later, she received a phone call from an 0345 number, claiming to be from the fraud department of her credit card provider. The caller said they had noticed suspicious transactions on her account after she had entered her details on a cloned website.

They triggered various security codes to her phone, claiming they needed her to share these to 'verify' her identity. She didn't realise the criminals were using these codes to authenticate an £80 card payment at Pretty Little Thing and £3,363 at a car rental company in Spain.

### **Gaining remote access**

Another common tactic is to try to take control of your device by persuading you to download a remote access tool.

A victim received a phone call in June from her 'bank' about suspected fraud on her account. Suspicious, she checked that the phone number was listed on the genuine website - it was.

The caller took her through the usual security questions, then informed her that she had recently entered her personal details on a fraudulent website. Only days before she had received a 'Royal Mail' text, flagging an attempted delivery - inviting her to reschedule it. She had clicked the link & entered her card details. Panicked, she agreed to download a remote access tool on her laptop so that the caller could 'secure her accounts'. This gave the fraudster full access to her laptop. She later transferred nearly £10,000, believing she was sending money to a 'safe account' in her own name.