

CourtCIRCULAR

SPRING 2025

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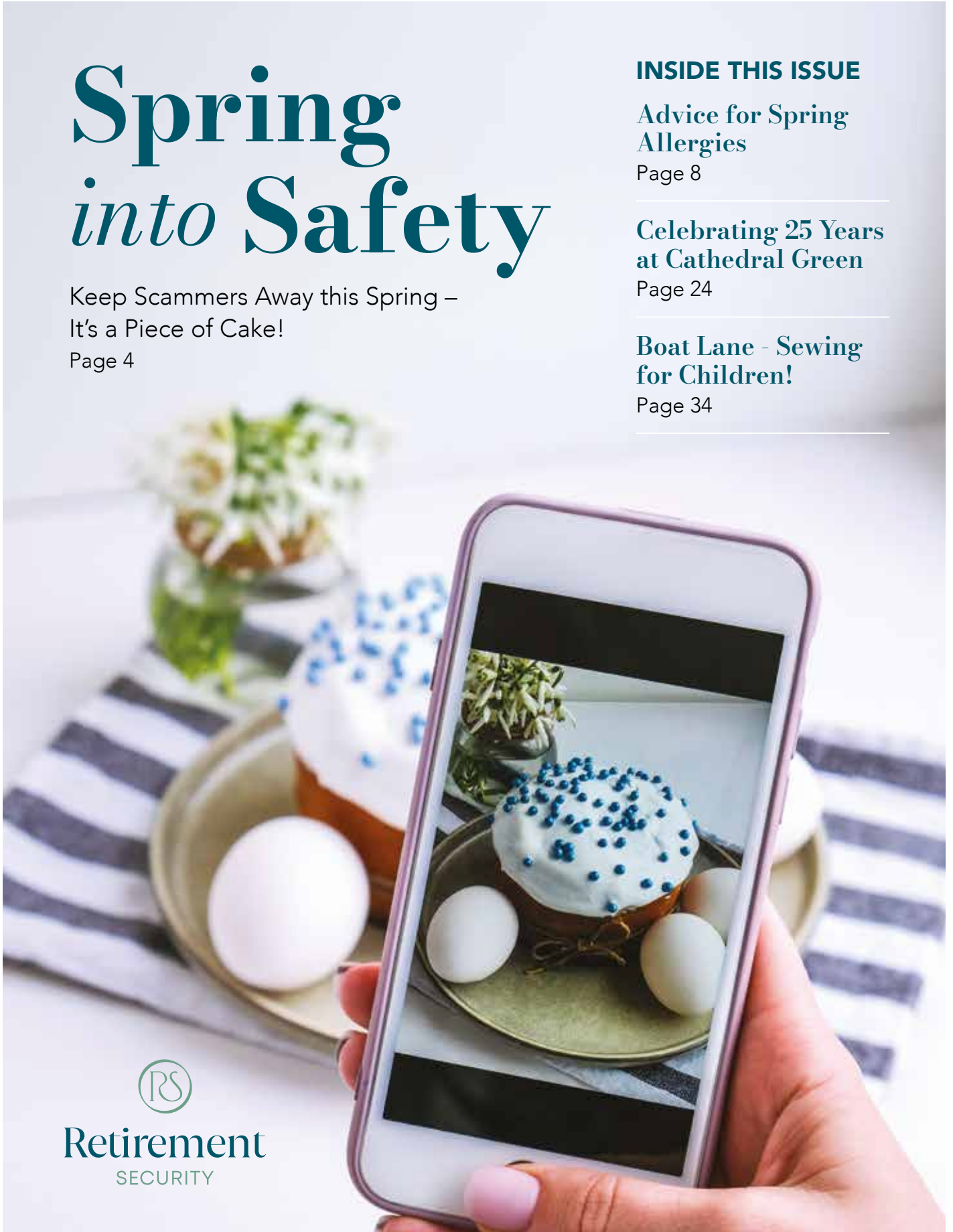
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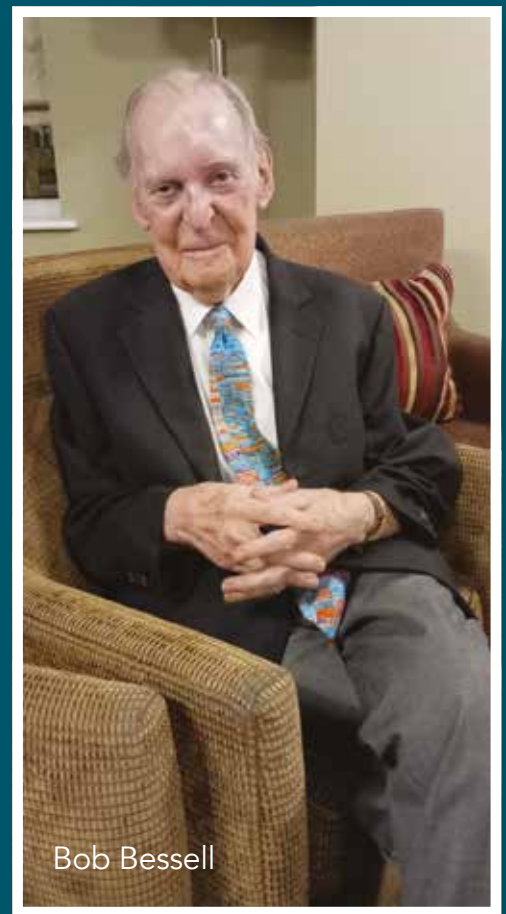
Welcome

Welcome to the Winter/Spring edition of the Court Circular. Following your feedback we have made some changes and will be reducing the number of publications to twice a year. We do hope you enjoy it as much as we have enjoyed receiving all your articles and photographs.

I would like to inform you that Bob Bessell has resigned as Director of Retirement Security. Bob explained that for the first time in over 40 years he is confident that he is leaving the company he founded, and dedicated his life to, in safe hands. He felt that at nearly 91 years old, now was the right time to step back from the business.

All of us at Retirement Security are so proud of what Bob has achieved and are committed to ensuring his legacy lives on for many more years to come. I am sure you will join us in wishing Bob a well-earned and restful retirement.

The support I have received over the last 12 months from Court Managers, Chairs, Directors, not to mention our wonderful Owners has been sincerely appreciated. I am, therefore, pleased to announce that our Board of Directors recently offered me the position of Chief Executive Officer, which I was honoured to accept. As you are aware, I am committed to providing quality services and will continue building on the successful changes we have already made. I will keep you updated throughout the year about the exciting projects we are currently working on to further support our Courts.



Bob Bessell

Best wishes

Michelle

Michelle Hackett
Chief Executive Officer



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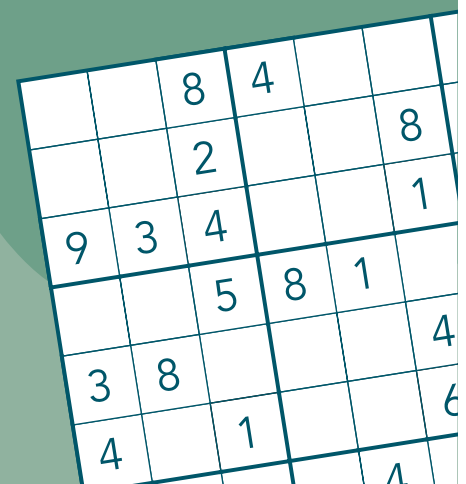
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Test Your Brain Power!



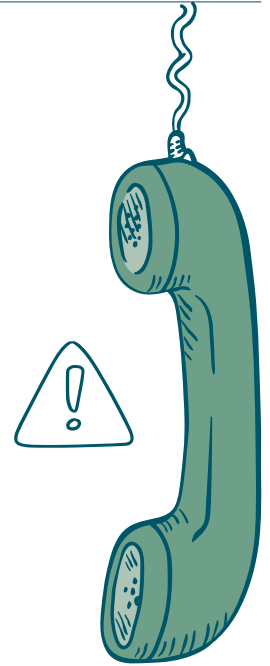
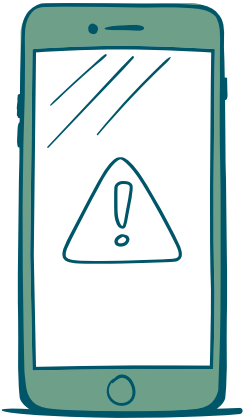
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Scams & Fraud

It is perfectly normal for Owners to feel worried about scams.

The methods being used have become very sophisticated over recent years. Some Owners have explained that they can feel quite vulnerable when answering a telephone call from someone they do not know.



Phone scams are a very common way for criminals to trick people out of their money. This article covers some of the most common phone scams and what you can do to stay safe.

What is a cold call?

A cold call is a phone call out of the blue from a company or person you've never dealt with before, usually trying to sell you something. They aren't always scams, but they can be irritating.

What are some common types of phone scams?

It can be hard to tell the difference between a scam and cold calling. But, it's good to know some common scams so you can be prepared.

Bank scams

Watch out for calls supposedly from your bank about fraudulent use of your bank account or bank cards. Scammers might ask you for your PIN and tell you to give your bank card to a courier. Your bank would never do this.

Undercover police scams

These can be calls from someone saying to be the 'undercover police', claiming that they're investigating a member of staff at your bank and asking for your card details. The police would never ask you to take part in an investigation like this.

Computer or mobile phone repair scams

The person may call and tell you that your device has a virus, and that you need to download software to fix it. This is actually spyware – an unwanted programme that runs on your device and can give scammers access to all your online information.

HMRC scams

You may get a text or call from someone claiming to be from HMRC saying there's an issue with your tax refund or an unpaid tax bill. They may leave a message and ask you to call back. HMRC would never contact you this way and would never ask you to reveal personal financial information such as your bank account details.

Council Tax scams

Calls claiming to be about correcting your Council Tax band or giving you a Council Tax rebate. Your council would never call you about a rebate out of the blue.

Compensation calls

This is a call from a company asking about a car accident you've supposedly had, claiming you may be entitled to compensation. Don't engage in these calls. If you've had an accident, call your own insurance company on the phone number provided on your policy.

Texts with fake links

You might receive a text asking you to follow a link to fix a problem with one of your accounts or to track a parcel. These links will often take you to a fake website and get you to log in, which scammers can then use to access your information.

Telephone Preference Service scams

Watch out for calls asking you to pay to renew your membership of the Telephone Preference Service. The service is free and any calls asking you to pay for it are scams.

Pension or debt management offers

Be wary of cold calls or texts from strange numbers offering products or services, such as pension or debt management.

Sales and investment calls

These are unwanted or pushy sales calls, or investment opportunities that seem too good to be true.

Just because someone
knows your basic details
doesn't mean
they're legitimate.

These details could include your name, address, your mother's maiden name and even your Direct Debits.

Fake caller ID

Scammers can mimic an official telephone number, which can trick you into thinking the caller is from a legitimate organisation, such as a bank or utility company.



How can I protect myself from scam calls?

There are things you can do to protect yourself from scams:

Say no: Ignore a caller that asks you for personal information, such as your PIN, or tells you that your computer has a virus. A genuine organisation will never ask you for these details over the phone, in an email or in writing.

Report any scams: Forward unwanted texts to 7726 for free so your mobile phone provider can flag potential scams.

Check the line: Be aware that scammers can keep your phone line open even after you've hung up. Use a different phone, call someone you know first to check the line is free, or wait at least 10 to 15 minutes between calls to make sure that any scammers have hung up.

Use an answerphone: You can use an answerphone on your landline or voicemail on your mobile to screen your calls.

Check your calls: Get a caller ID device to see who's calling. But be aware that some scammers appear as a legitimate number, for example, your bank or utility company.

Try call blocking: Some phones have call-blocking features to stop unwanted calls. If yours doesn't, you can use a separate call blocker. Some blockers come pre-programmed with known nuisance numbers and some allow you to add numbers to that list when you get a nuisance or scam call. You can buy call blockers from various retailers and some local authorities provide them.

Cut the cold calls: Join the free Telephone Preference Service (TPS). This should cut the number of cold calls you receive, though it won't necessarily block all scammers. TPS has a service to stop cold calls to mobile phones too. Go to their website or text 'TPS' and your email address to 85095 to register.

Call the company: If you get a phone call from an organisation asking you for personal information, contact the company directly using a known email or phone number to check the call is legitimate.

Avoid links: If you've received a text asking you to follow a link, don't click on it. If you'd like to check if the text is genuine, contact the company directly either using their official website or phone number and enquire about your account that way.

Who should I contact if I've received a scam call or text?

If you've received a scam call, there's support available:

Action Fraud: Contact Action Fraud on **0300 123 2040** to report a scam or get more advice on scams and fraud.

Your bank: If you receive a call about your bank account or credit card that concerns you, you can speak to your bank by calling the centralised number 159 or by calling the number on the back of your bank card.

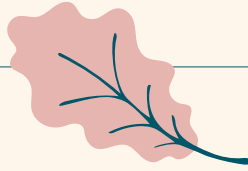
Telephone Preference Service (TPS): Contact TPS on **0345 070 0707** to register with its service. There's a free call blocker to stop scam and nuisance calls available to those who are identified as most vulnerable by a doctor, Trading Standards officials or local councils.

There are also ways to report scam texts and WhatsApp users:

Texts: Forward any unwanted texts to **7726** for free so your mobile phone provider can flag potential scams.

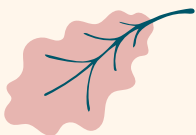
WhatsApp: Report a scam WhatsApp user by opening the chat with the user you want to report, tapping on their name and then tapping 'report contact'.

(Source: Age UK)



Autumn Collectors' Competition

We would like to thank all the entrants for taking the time to share with us their wonderful collections and entering the competition, the standard was again very high indeed. Congratulations to our winners!



First Place - Military memorabilia

Commander Ian Walker-Spicer, Margaret Court



Second Place - Collection of hares photography

Major Roger Brown, Tannery Court



Awareness of Seasonal Allergies

After a cold Winter, the arrival of Spring and the warmer weather can be a welcome relief. However, for some people the change of season can bring some unwanted consequences such as allergies.

For those that suffer from allergies these symptoms can be irritating, but for some they can cause larger problems, especially if they are suffering from respiratory issues or heart disease.



Spring Allergies

The Spring weather brings with it pollen. Pollen is a fine powder produced by flowers, trees and grasses that fertilise other plants of the same species. Many people have an adverse immune response when they breathe in the pollen causing an allergic reaction.

Symptoms of Spring Allergies can include:

- Itchy eyes, nose, throat and skin
- Watery eyes
- Nasal congestion
- Runny nose
- Sneezing
- Coughing
- Headache
- Irritability
- Fatigue



Prevention

If you suffer from allergies then there are a few things you can do to decrease the risks of them developing and reduce symptoms. These include:

Close windows

It is best to leave the opening of doors and windows for days when the pollen count is lower.

Stay indoors

When the pollen count is high try to limit your outdoor activity.

Wash after being outside

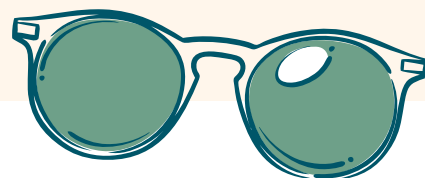
Pollen sticks to your hair, skin, clothes and shoes. If you've been outside then wash your hands when you come in or take a shower.

Wear sunglasses

If you are heading outside then it's best to wear sunglasses to protect your eyes from airborne allergens.

Eat foods that reduce inflammation

According to nutritionists what you eat can help you to fight Spring allergies. Try eating more foods that reduce inflammation such as leafy greens, walnuts, flax seeds, apples and anything high in vitamin C.



A Guide to our Management Services

Using Retirement Security as your management company not only provides you with our comprehensive range of services but also includes exclusive access to a range of additional benefits.

Court Manager Support

- Assigned Services Manager
- ARHM Code of Practice
- Property Redress Scheme
- Financial systems - general help and advice
- Budget preparation
- Office of National Statistic returns
- General management – including maintenance, expenditure control, debt recovery, health & safety, environmental health
- Safeguarding
- Complaints handling

Company Secretary Duties

- Court Director support - understanding of roles and responsibilities
- Attendance at AGM's
- Preparation and circulation of Board papers
- Attendance at Board meetings
- Preparation and circulation of minutes
- Implementation of Board decisions
- Election of the Directors and returns to Companies House
- Maintenance of the Shareholders Register for the Owners Company

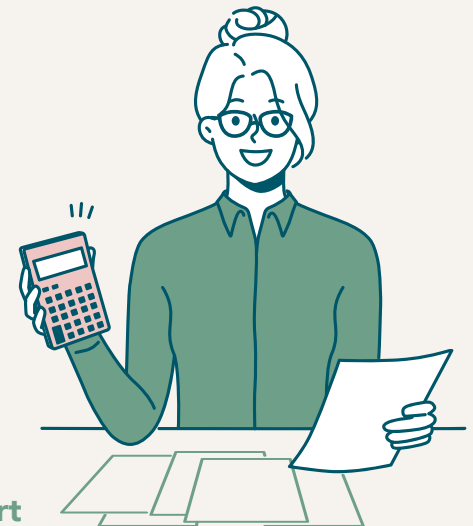
Human Resources Support

- Recruitment
- Supervision, Training and Development
- Employee Handbook
- Contracts of Employment and associated compliance documentation
- Disciplinary matters, in consultation with the Board of Directors
- Behaviours & Culture
- Annual Leave
- Policies & Procedures – in line with current Employment Law
- HR management software
- Legal representation in Employment Tribunals, with insurance cover
- Disclosure & Barring service



Finance Support

- Review both statutory and management accounts
- Liaise with Court accountants to help with any queries/problems
- Assist with the preparation and review of the annual budget in partnership with the Services Manager, Court Manager and Court Board of Directors
- Distribution of budget documentation to Owners and Court Accountant
- Calculate, produce and distribute DWP budget reports, to assist Owners who receive/or may be entitled to Pension Credit
- Calculate charge out rates, along with the basic wage rates from the budget, and submit to Court Manager and Accountant
- Administer Court Manager and Duty Manager resale bonuses - including payment instruction to Court Accountants and sending payment to Courts to cover their payroll cost
- Liaise with the Court Accountant in the provision of the quarterly management accounts, statutory accounts and any difficulties with the monthly payroll. Ensuring your payment to the Court Accountant is kept to a minimum



Property Support

- Manage the appointment of a new Court Surveyor through a tender process
- Assist with disputes and/or termination of a Court Surveyor
- Liaise with Court Surveyor, particularly with regard to life-cycle/quinquennial reports and annual reviews
- Liaise with Court Surveyor in obtaining estimates for remedial work
- Liaise with Health & Safety Contractor to ensure compliance
- Property inspection & valuation prior to (new) resale process
- Insurance - arranging the policy and assist in administering claims
- Section 20 notices – in accordance with the Landlord & Tenant Act

Welfare & Wellbeing Support

- Raise awareness of both non-means and means tested benefits such as Attendance Allowance, Pension Credit and Council Tax Benefit
- Assist with completing application forms, reconsiderations and appeals
- General advice and help with DWP and Local Authority regulations
- Confidential visits with Owners regarding finance and health



EXCLUSIVE BENEFITS

- The £350 administration fee is not charged for new owners when obtaining a licence to occupy for early residency as part of a sale (all applicants pay the standard legal costs of £900)
- Within the existing RS 'single term' rental model, we will not charge the £500 administration or seek other associated fees.
- The administration fees for undertaking alterations within an Owners' apartment are not charged
- Freeholder inspections fees are not charged
- Opportunity to obtain a lease extension at a discounted price
- Opportunity for Courts to participate in the RS block insurance policy
- Bonus for Court Managers assisting in resales
- Gifts for new owners (meals, handyman hours and flowers)
- Publication and distribution of Owners handbooks, annual key facts documents and regular Court Circulars

COMING SOON

Launch of **NEW RETIREMENT SECURITY WEBSITE**

Particular focus
on resales



Launch of a **BESPOKE IT MANAGEMENT SYSTEM**

Allowing Court Managers
access to our data



Introduction of an **UNCAPPED RESALES BONUS SCHEME** for Court Managers



“Just a short note to wish you well in your new post. Don’t forget that we are here to assist in promoting the Court model and would love to be involved in moving the system forward whilst preserving the ethos. Every Good Wish”

Blundellsands Court

“Thank you so much for taking the time out of your busy schedule and coming to talk to the Owners yesterday. I feel they really did appreciate that you spent time with them and discussed things that have been on their mind”

Cathedral Green Court

“I am sure RS will go from strength to strength with you at the helm”

Deerhurst Court

“So nice to see Retirement Security in the Older People’s Taskforce report. It just goes to show what a good job you’re all doing”

Emmbrook Court

“It’s a real pleasure to acknowledge you and your team’s care for those whom you all serve. Every blessing”

Emmbrook Court

“It was so nice to see you again and the Owners were really impressed with your presentation”

Forum Court

“Paul, thank you so much for the very informative budget presentation today. Your professional delivery made my job as chairman a ‘piece of cake’. I had a lot of positive feedback after the meeting most of which was ‘singing your praises’. Well done my friend!”

Forum Court

“Myself and the Board thought the visit went extremely well and now feel assured that RSL are moving in the right direction thanks to all the hard work you have put in”

Fullerton Court

“I just wanted to pass on a big thank you to you, on behalf of Mrs Martin. She was absolutely delighted to have won first prize in the court circular competition, for her beautiful quilt. She looks forward to the next edition”

Marlborough Court

“It was lovely to see you yesterday and I know in my heart you have brought back the buzz for me and I will feed this back to owners with much positivity”

Melton Court

“Jane, your commitment to RSL and Court development has never wavered since I have known you”

Pinner Court

“On behalf of the Board and myself, thank you for not only taking the time to meet with us personally, but also listening to our thoughts and concerns and your prompt actions following. We understand that nothing changes instantly but I certainly feel confident that ‘change is in the air’ in a positive way”

Oaktree Court

“I wanted to say that the welfare benefits surgery has brought about some very positive outcomes for our Owners. Sean committed to seeing every Owner who requested help and he did it in a very kind and patient way. Thank you, I am very pleased”

Pinner Court

“To Mike & Nick. The Board of Directors asked that I email you to thank you for your time last week. They look forward to meeting up in the new year”

Plymouth Court

“Just wanted to drop a note to thank RSL for the 2 bottles of Prosecco donated for the raffle, it is much appreciated”

Plymouth Court

“At long last the right person is at the helm of the ship, well done we are so proud of you”

Priory Court



Thank You
for your Feedback



Card Making Competition

Everyone loves receiving post. Making your own greeting card to send allows you to put your own mark on a special gift. We would be delighted if you would share your creation with us.

1st Prize £75 | 2nd Prize £50 | 3rd Prize £25

Take a good clear photograph of your greeting card and send your entry to michellehackett@retirementsecurity.co.uk or post via your Court Manager.

DEADLINE FOR ENTRIES IS MONDAY 2 JUNE.

Sharing Poetry

Our Winter Poetry Competition winner, Joan Best, would like to share her latest poem. Joan feels that all our Courts will relate to her words.



FORUM COURT The Good Ship Forum Court!

We are on the good ship "Forum Court"
Our skipper is Captain Gail
She has a crew who are very well taught
With little prompting we steadily sail

The crew on the bridge plot the day's course
They keep the records and do the accounts
They submit the bills and collect right amounts
They respond to the bells and answer the phones
With endless patience they hear all our moans

Gail's First Mates are Debbie and Danielle
Jan and Nicola and Annabel
Alicia is really her name but tell that to Alan at flat 31
His memory is poor – he's getting on

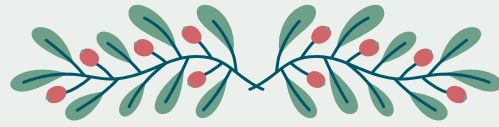
The rest of the crew are Able Seamen – all-rounders
Cooking and cleaning and laundry too
They chat as they work but won't stop for a brew
There is Angela and Denise, several Julies and Lucy

They can change light bulbs and batteries, duvet covers as well
I bet they can all change wheels and tyres – I can tell.
No job is too big or too small for the Forum crew
Every meeting is served with tea and coffee, biscuits too

They know who takes sugar, which tea must be strong
One coffee black – they are never wrong
So let's drink to our ship and its expert crew
We know we are safe whatever we do

Through tempests and storms (we've had a few)
They just keep going – so give them their due
We are just passengers enjoying the trip
Thanks to the crew of our wonderful ship





Celebrating Together at Christmas

After a very busy 2024 it was wonderful to spend quality time together away from work. Following a Christmas quiz and present giving we were delighted to welcome Bob and Margaret Bessell to join us for Christmas lunch.

Michelle Hackett, CEO:

“I am so proud of what our team has achieved this year, through their work they have made a significant difference to the services we provide to our Courts.”



Social Committee Success

Following a recent visit to Cathedral Green Court we were delighted with the enthusiasm of the Owners to start a new Social Committee. Tracey Britton, Court Manager, sent us this recent update: "The social committee wanted me to thank you for the donation from RS. We have had 16 owners enjoying a prosecco and nibbles event this afternoon. As you can see the two ladies on the committee had a fun time."

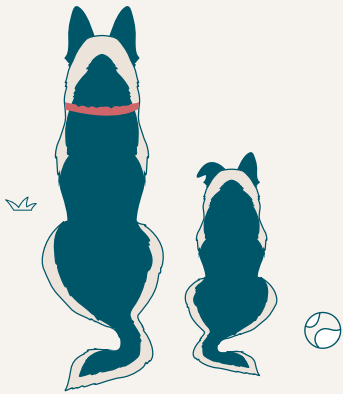


Apprenticeship Congratulations Katie!

Having teamed up with Stratford-upon-Avon College to create our first apprenticeship programme we are proud to announce that Katie Hall has achieved a Distinction in Business Administration. As a valued member of our team, we are pleased to inform you that Katie has secured a full-time position as our new Business Administrator. Complementing her work in resales, Katie is currently supporting our Office Manager in customer services, human resources, information compliance and company secretarial duties.

Very well done Katie!





Lin Sutcliffe
Services Manager

Getting to know you...

"I was born in the seventies and have two brothers, both younger than me. Growing up was fun as I come from a fairly large family with lots of uncles, aunts and cousins. I was raised in Hammersmith, but my parents liked to move often, so I have lived in Putney, Streatham and Mitcham to name but a few. I left home at the age of 16 as I was eager to explore the big wide world. My first job was as a receptionist for a double-glazing company. However, in the late 1980s I joined the motor trade. It was there that my passion for cars started to grow. I have worked for many car manufacturers such as Lada, Audi, Volkswagen, Land Rover, Jaguar and lastly, Mercedes Benz.

I have three wonderful children - two boys and a girl, now ages 34, 33 and 31. In 2008 I married the most amazing man ever, Richard. We have 3 grandchildren, 14, 2, and the most recent, born in September 2024.

My children, being grown and living their own lives now, have all left home but it is never dull in our house.

With two German Shepherds, Charley 2, and new puppy Georgie, there is always something going on.

My husband and I are always out and about visiting classic car shows and we recently restored a Ford Coupe which we often exhibit. A highlight of 2024 was visiting Brooklands Museum for an American Day car show where I got to sit in one of my favourite cars, the GT40."



Welcoming our Court Managers

We were delighted to host a training event in Warwickshire for Court Managers recently. Our invitation extended to all new Managers and those who felt they would benefit from attending. Managers stayed in a beautiful country hotel where senior members of our team joined them for welcome drinks and a delicious meal. The following day was spent getting to know the Retirement Security team, understanding their roles and responsibilities and how they support our Courts 'behind the scenes'. We covered many topics from resales to administration. A highlight of the event was listening to the experiences and work carried out by Gary Baxter, Oaktree Court Manager. Gary held a workshop tackling the difficulties some Managers face trying to balance their catering account and what steps he took to reimagine the catering facilities at his Court.

Tracey Britton, Cathedral Green Court Manager said:

“A massive thank you for the past couple of days. It has been really nice to meet the RS employees in person and very beneficial to meet some of the other Court Managers.”



Happy Birthday Nick

Nick Payne couldn't keep his big birthday a secret from us thanks to our new HR Management System – BrightHR.

Nick beamed:

‘I was so surprised to come into work to find my desk had been decorated; my gifts and cake were lovely. I was very touched.’





Mike Manley
Director

New Retirement Security Director

"I have lived at Boat Lane Court for just over 11 years and been Chair of the Board for around 8 years. My working life was spent mostly in middle management, nearly 50 years in industry and retail in the private sector.

One of the best decisions made by my wife and I was retiring to Boat Lane Court. Living in a place like Boat Lane, managing your own affairs as a group, having control of your own finances and making your own decisions on behalf of all Owners really appealed to me.



In the past I have had my differences with RSL but always wanted to try to work with them to improve the service we received. Over the last six months, Michelle and her team have demonstrated their commitment to improving this service, as acknowledged by our Court Manager.

I hope my experience and knowledge of living in and helping to manage a Court will be of assistance to the Board of RSL and to all the Owners.

One of the aims of the RSL Board should be to help the Courts set up properly functioning Boards by explaining that you do not need to be Einstein, you just need common sense and the ability to listen. Technical and financial help is available to you as a Board member.

I am looking forward to helping RSL to maintain Bob Bessell's vision to look after the interest of all the Owners.

RSL retains the philanthropic motives of its founder, which offers an alternative independent way of living to the retired community with a service driven ethos at its core."

PRIORY COURT



The Warmest of Welcomes

“Heartfelt thanks to Priory Court for inviting me to their Owners Christmas Party.

I appreciated you (literally) rolling out the red carpet for my arrival and my Cadbury chocolates as a nod to my ‘Brummie’ roots.



The time I spent with the Board, Owners and Staff was invaluable. Having had a total of six Christmas dinners over the festive period I can honestly say my meal at Priory Court was by far the best, your catering team is amazing!

I have never laughed so much listening to your comedian/singer – you all have a very wicked sense of humour indeed.”

Michelle Hackett, CEO



Supporting our Wider Community

“Alone we can do so little; together we can do so much”

HELLEN KELLER

Whatever the goal, fundraising projects bring a sense of unity and motivation. Achieving something for others is always a heartwarming and inspirational experience which helps raise awareness of many worthwhile causes.



10k Review

Nick Payne, Resales Co-Ordinator

“I first started working towards the Alcester 10k run at the start of 2024 following a diagnosis of hypertension. I knew that exercise was a tried and tested way of combatting the condition. My motivation was that I was running in remembrance of my father, as well as two friends, my old vicar and his wife, who were tragically killed in a car accident in Anglesey last August. I wore three friendship bracelets on my right arm to keep them in memory.

I was astounded by the amount of people who showed up to support and encourage me. As I could see the final bend, our local policeman was on hand to give me a final burst of support. The noise from the crowds and hearing my name on the tannoy as I neared the finish line was something I will never forget. Mission accomplished I headed for a box of bananas and the pub to replenish my energy.”



Oz & James's Great Cycle Challenge

Retirement Security were delighted to support television presenter and journalist, James May and wine expert and singer, Oz Clarke on their recent annual charity bike challenge. Armonico Consort helps to raise money for those living with dementia.



Christmas Jumper Day

Christmas Jumper Day is Save the Children's annual event which raises money for the children who need it most.

Every December Retirement Security join millions of people across the UK by wearing our festive knitwear to work. By dressing up and being silly we are helping children facing serious issues like war, hunger and poverty. Our thanks to Wendy Steinheimer, Bookkeeper, for organising this successful event.



CATHEDRAL GREEN COURT

Celebrates 25th Anniversary

Cathedral Green Court in Peterborough recently celebrated its 25th anniversary with a lively gathering of Owners and staff. The event featured a homemade cake by Owner Beryl, which was thoroughly enjoyed by all. Owners joined in the festivities making it a memorable milestone for the entire community.

Duty Manager Cassy contributed a decorative piece that showcased names of past and present Owners and staff, adding a nostalgic touch to the celebration.



FROM ZIMBABWE TO
CATHEDRAL GREEN:

Barbara's Journey of Resilience and New Beginnings

A New Life in Africa

Barbara Daniels' journey began in Dorset in 1937. In the 1950s, she met her first husband, and together they embarked on an adventure that would take them from the UK to Zimbabwe, where they built a life on a tobacco farm.

From Tobacco Fields to Coffee Farms

Life in Zimbabwe was initially full of promise. Barbara and her husband grew tobacco and coffee, with Barbara enjoying a peaceful countryside life. But tragedy struck when her husband passed away unexpectedly. Despite the heartbreak, Barbara's life in Zimbabwe continued, eventually leading her to remarry and build a new life on a coffee farm.

The Challenge of Change

One of Barbara's most memorable experiences came when the army informed her that her farm was being used by terrorists crossing the border. Despite the looming danger, Barbara and her family remained safe.

A New Chapter in the UK

After decades in Zimbabwe, Barbara made the decision to return to the UK. Her daughter, now living in Cyprus, believed it was time for Barbara to find a place that could offer better support. After exploring several options, Barbara chose Cathedral Green Court.



Settling into Cathedral Green

Since her move, Barbara has been embraced by the welcoming community at Cathedral Green Court.

“It’s amazing how much the UK has changed, but I’m so happy to be back,”
says Barbara.

Barbara has found joy in the friendships she’s made and the support she now has at this new stage of life.

FEATURED GUEST SUITE

Pinner Court

HARBORNE, BIRMINGHAM



Known for its leafy streets and vibrant high street, Harborne is a place where you can feel the pulse of community life.

Harborne has become one of Birmingham's most attractive neighbourhoods in recent years.

With a number of great bars and esteemed restaurants, the suburb is a must-visit destination in the city. The quaint and relaxed atmosphere of the city's south-west neighbourhood offers sanctuary away from the bustling city centre, while still being able to enjoy plenty of great independent businesses.

Harborne sits next to the village of Bourneville, with Woodgate Valley Country Park offering 250 acres of lush green grassland complete with riding stables and a community run farm. If you fancy really stretching your legs head to the nearby Lickey Hills Country Park which is around 20 minutes away and is perfect for dog walking, picnics and there's a cafe onsite too.

In neighbouring Edgbaston there's Winterbourne House and Gardens – a beautiful Edwardian house and gardens to amble around.

Take a stroll through Birmingham's city centre squares and streets to find fabulous shops and restaurants, fantastic street entertainment and stunning architecture.



Birmingham city centre is a modern, bustling area full of fantastic places to eat, a number of transport links and a range of shopping like no other.

If it is your first time to Birmingham do consider:

- Birmingham Hippodrome
- Bullring Shopping Centre
- Birmingham Museum and Art Gallery
- Cadbury World

Pinner Court is perfectly situated in the heart of the village.

**Guest Suite prices (per night)
from April 1 2025**

Single Occupancy: £60.00

Double Occupancy: £70.00

Please contact Pinner Court directly on **0121 426 4554** to enquire about availability.



EMMBROOK COURT

The Land of Emmbrook Court

One of the many attractions that convinced me to buy a new home here, was the amount of greenery and mature trees within the bounds of the Court, some of the oaks, ashes and horse chestnuts were magnificent specimens, surely once parkland planting, I made a mental note to find out more once I had settled in.

Our Duty Managers provided me with a voluminous file of research notes carried out by three previous Owners, tracing in great detail the history of the ownership of the land from about 1840 up present date. But what of before? Some of the oaks must be 300 years old.

Royal Berkshire, the county of Emmbrook has one of the richest histories of anywhere in the UK. Old Stone Age artefacts to Roman impacts, Anglo-Saxons to Norman Conquests, Wars of the Roses to civil wars, vast estates and flooded lakes, all joined by the River Thames with access to the North Sea.

Emmbrook Court sits on Reading Ridge as it is known locally, the high point of the ridge, Marshalls Hill, is just inside our boundary at 83m above sea level, the land surrounding the ridge is at least 30m lower so we get a mention in the list of English hills known as tumps, or P30s.

North of the ridge flows the Thames, on the west side the Kennet flows east joining the Thames at Reading, whilst to the South the Loddon flows north east joining the Thames east of Reading.

It seems self-evident that early man would establish their settlements on the ridge, surrounded by flood plains, a secure habitat from predators both two and four legged. About 200m from the Court a Bronze Age disc barrow has been discovered with a Bronze Age burial urn. In the same area a bronze spear-head and knife, flint implements and iron age pottery. In 2010 during excavations for a new house not far from the disc barrow, a number of ditches and pits dating to the late Iron Age were found.

The Roman Road, "The Devils Highway", from London to Silchester, passes to the South, clear of the Thames flood plain. Prior to the Roman invasion, the area was controlled by the Atrebates, a Belgic tribe from Gaul, with their



centre at Calleva (Silchester) which the Romans renamed Calleva Atrebatum. There are no major Roman villas in the area, but plenty evidence of Romano-British buildings.

The Romans left in 410, the waiting Saxons migrated from the continent, pushing the Brits West and North. Taking on many of the Romano-British traditions and culture, they evolved into Anglo-Saxons. Tribes began to control larger parts of Southern England and the land was fought over between Mercia and Wessex, later Alfred the Great battled the Danes invading from the North-East. The first, recorded, of many battles at Reading, over the centuries, took place in January 871 and Reading lost at home again. Alfred narrowly escaped death on the battlefield, somewhere near the confluence of the Thames and Kennet, he ran South (over Reading Ridge), and lost the pursuing Danes in the flooded Lodden Vale. In 878 he defeated the Danes at a major battle in Wiltshire, concluded a peace deal and began the consolidation of his kingdom.

Reading gets official mention at this time, though it had probably existed as a ferry crossing, or trading port on the Thames since Roman times, with ships able to sail or row up the Thames. Tradition has it that a chapel had been founded by St Birinus in the 7th century; this church is now St Marys the Virgin in Reading Town. St Giles, another nearby church was built in the 11th Century.

After the Norman Conquest, William the Conqueror gave lands in and around Reading to his Battle Abbey. In 1121 Henry I founded the huge Reading Abbey (he is buried there, some say under the nearby car park, not another car park burial!), and he arranged that the land previously owned by Battle Abbey be transferred to the Abbey. The other nearby churches came under the abbot.

The roads around Emmbrook Court have historical significance, our West boundary, Shinfield Road, is the main route South from Reading, over the ridge to Shinfield, a village

mentioned in the Domesday Book. Shinfield may take its name from "Selingas' Field", other variations abound, the popular one being Shining Fields because of the sun reflecting off the flooded Lodden when viewed from the Ridge. To the East is Elm Road, up to 1793, executions of felons held at Reading prison took place at Gallows Common, land between the Sportsman's Pub and EC. An ancient Elm there was the natural gallows until Dutch elm disease killed it off in the 1970s. Pepper Lane to the North, separates the Whiteknights Campus of the University of Reading from the land of EC and the Quaker founded Leighton Park School. Pepper Lane is derived from Peppards Farm which was part of the "bounds" of St Giles Church which was part of Reading Monastery.

Sometime before Richard the Lionheart became king, the 'De Erleigh' family held the estates adjacent to EC. A John de Erleigh served with Edward I on his Scottish campaigns, he was known as the 'White Knight' because of his shining armour. He gave his nickname to his manor, Erleigh Whiteknights. The Beke family took over mid-14th Century who sold it to the devout Roman Catholic Englefield family in 1606. Their main estate being about 10 miles west of Reading. In 1798, George Spencer-Churchill, Marquis of Blandford bought "Whiteknights". Over the next 20 years vast amounts of money was spent landscaping, creating Whiteknights Lake, planting exotic trees, (were our oaks part of his scheme for the outer edge of the estate),

secret wooded areas, beautiful houses, libraries housing rare books, paintings and sculptures, a wine cellar the envy of all, and extravagant parties scandalising the locals. By 1819 it all imploded with debts totalling many millions by today's reckoning. The estate, parcelled off and sold, the rare books and paintings sold way below their value.

In 1840 the land on which the Court was going to be built was owned again by St. Giles and known as "No Man's Land Common". To the North, (to Reading) 10 acres were owned by Francis Cholmely and beyond was Peppards Farm. By 1871 we were part of Cressingham Park, the stables of which lie under our Eastern wing. Peppards Farm had become Leighton Park owned by a Captain Cobham. The Lonergan family, wine importers from Cadiz were in residence at Cressington in 1881. The Quakers bought Leighton Park for a school in 1890 and purchased Cressingham next door in 1924.

In 1988 Leighton Park School sold off some land which was part of the old Cressingham estate. Retirement Security bought four acres in 1989. The building of Emmbrook Court commenced and the first owners moved in on the 18 June 1990.

So, as we stroll through our woods, we walk in the footsteps of the great and good, their memory lingers in the land of Emmbrook Court, even though the jets arriving at Heathrow disturb our peace, sometimes!

Peter Wright, Emmbrook Court

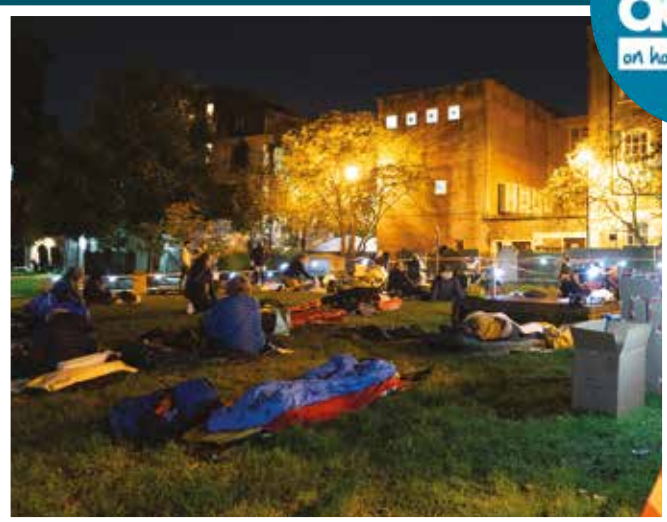
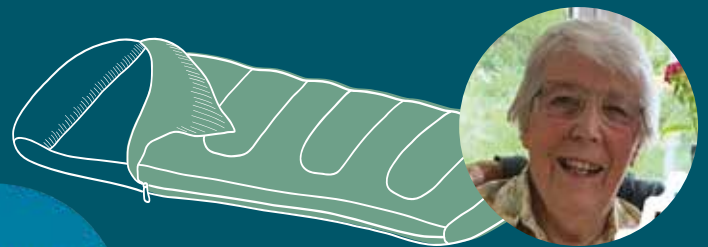
FULLERTON COURT

Supporting Kingston's Homeless

We are so proud of Fullerton Court Owner, Bridget le Huray, who recently took part in a charity event to support Kingston Churches Action on Homelessness (KCAH). With sponsorship from Retirement Security, the event raised vital funds for the homeless community of Kingston, with Bridget contributing an impressive £1,600.

The 'Big Sleep Out', held on 4 October 2024 at All Saints Church, saw participants sleeping outdoors to raise awareness and funds for KCAH. The charity provides essential services such as the winter night shelter, which offers rough sleepers a warm and safe refuge during the colder months.

Bridget's involvement highlights Fullerton Court's commitment to the local community and its dedication to helping those in need.



MELTON COURT

Accolade to Melton Court Staff

A message from Derys Maddox...

It is now 16 months since I walked through the front doors of Melton Court and a year since I relocated from the Welsh Border.

I chose Poole because my sons lived locally, but it was not somewhere with which I had any other links. It felt like taking a step off the edge of the world, leaving the house my husband and I had lived in for forty years before his recent death, leaving well-established groups of friends and community involvement. I knew that if I didn't do it soon I would lose the energy and motivation to even try. With my heart in my mouth I brought in a friendly estate agent, agreed a price, put my home on the market and came to Poole to see the family. None of us (except the estate agent) expected my medieval cottage to sell easily, grade 2 listed, in need of refurbishment and ripe for development.

My proactive daughter-in-law kindly arranged a number of viewings just to get an idea of what was available in the area. The first appointment was at Melton Court, more by accident than design, and as soon as I walked through the door I was hooked. We looked at many other flats that weekend but I was

convinced Melton Court was the right move for me.

On my drive home I had a text to say I had an offer on my cottage so I rang the Poole estate agent and made an offer on the flat I thought was right for me. By the time I reached Ross-on-Wye it seemed I had sold the house and bought a flat.

It is now a whole year since I moved in and I wanted the staff to know that there isn't a day goes by when I am with a group of other Owners that we don't end up saying how pleased we are that we decided to come to Melton Court.

This doesn't mean that none of us ever complain about this or that but the overriding emotion in every group discussion is how grateful we are that we found it; how safe we feel here and how fantastic the staff are who haven't, to my knowledge, changed in a year.

Thank you to all the staff at Melton Court.

Derys

OAKTREE COURT

It's Only Fools & Horses



Oaktree Court Manager, Gary Baxter is fundraising
for Alzheimer's Society on 15 August 2025.

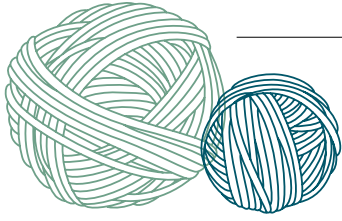
Gary and his friend will be on their bikes
dressed as Batman and Robin completing
the London to Brighton cycle run.

Gary explained:

“Alzheimer's is something that we are
all too familiar with and every penny
donated by my friends and colleagues
will go to this brilliant cause”.

If you would like to join
Retirement Security in supporting Gary
please do visit his JustGiving page.





Boat Lane Court

Always Sew Busy!



The Knit and Natter group at Boat Lane have recently been involved with The Linus Project who distribute blankets for babies and children in hospital. When the children go home they take the blanket with them. So far they have knitted squares for 9 blankets. The squares are sewn together and a crocheted border is added when needed. The group also knits trauma teddies for Wiltshire Fire Brigade to help give comfort to children involved in traumatic incidents where the emergency services have been involved.

Sandra Waterfield, Owner, added:
“The afternoon provides an excellent way for Owners to meet up and at the same time produce something useful.”



Burcot Court

Festive Celebrations

Owners at Burcot Court had a really memorable time during the Christmas season!

The whole Court was decorated with trees in all the communal rooms, as well as fairy lights and garlands all the way round every balcony. It all looked magical!

The Christmas programme itself began with an evening of surprises, including hot chocolate and marshmallows; then there were nostalgic afternoon film shows; a visit from the Salvation Army choir; a sherry and tapas evening; a quiz to test our Christmas knowledge; a carol concert by the local primary school choir and a massive Secret Santa event.

The Christmas party was truly an evening to tell your friends and family about. It started off with a chance to catch up with neighbours over a glass, or two, of fizz, followed by a wonderful three course meal and wine at a beautifully decorated table with crackers and little fancy boxes of chocolates for everyone. After our coffee, we adjourned to the lounge, not having a clue what else was in store for us. The whole room was decorated with (safety) candles and tea lights and even the two huge, silver Christmas trees were hung with lanterns. It took our breath away! What followed, was the Nativity story on a huge screen (actually the window blinds) with text, narration and appropriate carols sung by the Mormon Tabernacle Choir. At the end, while the applause was dying down, the blinds were drawn back and the courtyard outside was bathed in coloured lights as (artificial) snow swirled all around!

Lunch on Christmas Day, turkey and all the trimmings, and Boxing Day were very special, with some Owners inviting their families to dine with us.

The New Year was seen in in style with time to chat over a drink. Then a buffet followed by a lively game of "Would I Lie to You?" and some duck racing before seeing in 2025 with more fizz.

Thanks must go to the staff team, all of whom had worked so hard to make our 2024 Christmas unforgettable. Thank you one and all!

Lynn Bennett, Director



Bushmead Court

It's a Dog's Life



Services Manager Lin Sutcliffe recently visited Bushmead Court with a special guest. Owners were delighted to meet her German Shepherd, Charley.

Lin said:

“Our Owners were so pleased to be able to pet and cuddle her, even though she was determined to sit on everybody’s lap.”

Bushmead’s pet loving Owners are very much looking forward to Charley’s next visit.



Cathedral Green Court



Festive Fun!



Cathedral Green Court celebrated Christmas with warmth and cheer.

The highlight was the Christmas evening meal where Owners enjoyed a festive three-course dinner in a beautifully decorated dining room.

The Secret Santa gift exchange added a touch of fun and surprise, with Owners thoughtfully selecting presents to share during the celebration.

Court Manager, Tracey Britton said: “These simple traditions create a joyful and festive atmosphere, bringing the community together during the holiday season.”



Celebrating Different Cultures

It is wonderful to see how our Courts come together to celebrate, experience and embrace different cultures - through traditional dress, history, food, music, dance, art and beliefs. Pinner Court, Priory Court and Fullerton Court have recently held Caribbean, Central Pacific and Italian events which have been enjoyed by all.

Pinner Court



Priory Court



Fullerton Court



Deerhurst Court

Welcoming the Boogaloo Babes for a Festive Start to December

Deerhurst Court was delighted to host a captivating performance by the renowned Boogaloo Babes. Known for their dynamic energy and professional artistry, the group provided an uplifting and memorable experience for both Owners and staff.

The Boogaloo Babes delivered a delightful repertoire of retro classics, seamlessly combining music, dance and engaging audience participation. The performance created an atmosphere of joy and nostalgia, with many Owners enthusiastically clapping along and even taking to the floor for a dance.

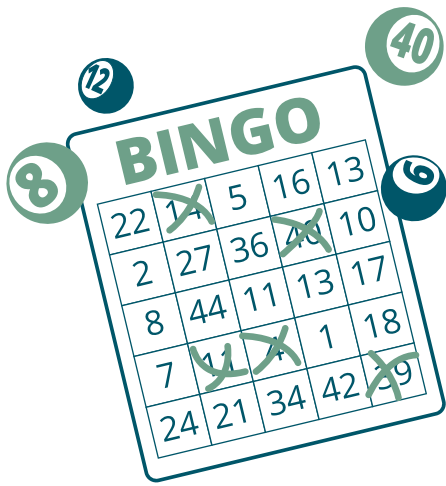


Owners Celebrate Guy Fawkes Day with Community Spirit

Owners at Deerhurst Court enjoyed a delightful evening commemorating Guy Fawkes Day, complete with laughter, camaraderie and charitable giving. The celebration featured a humorous addition, 'Thomas Bates', courtesy of Owners Dorothy Birchall and Margaret Alliston. Their creative touch brought joy and laughs to everyone, who appreciated the light-hearted spirit Bates brought to the festivities.

As part of the evening's events, donations were collected for the traditional 'Penny for the Guy'. All proceeds went directly to the British Legion Poppy Appeal, supporting the veterans and families who rely on its assistance.





Bingo

Sean Armstrong, Services Manager for Deerhurst Court, joined our Owners for a lively and fun-filled bingo event recently. Not only did Sean attend, but he also got fully involved by taking on the exciting role of Bingo Caller.

The event was a hit, with Owners coming together to enjoy some friendly competition and the chance to win prizes. The room was

filled with laughter and anticipation as each number was called, and the prizes on offer added an extra layer of excitement.

One Owner in particular had a stroke of incredible luck, securing multiple wins throughout the event. Their big smile and cheerful spirit truly captured the joy that bingo brings to Deerhurst Court.

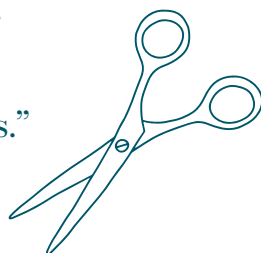
Emmbrook Court

Getting Creative

Owners Jean Olman, Mary Hoyle, Sheila Watt and Jean Banbury have been working on a photographic record of who lives and works at the Court with amazing results.

Director, Berenice Fray explained:

“It is a great reflection of the Court, its Owners and those who support us.”



Fullerton Court



The Joy of Christmas



The festive season commenced with a performance by a group of handbell ringers. The Owners joined in, singing along to carols and embracing the holiday spirit.

Children from a nearby primary school visited to sing Christmas carols and play musical instruments. Their performances were remarkable, as were their beautiful handmade Christmas cards given to our Owners. Before the big day Owners and their families enjoyed a pre-Christmas lunch, sharing good food and company. Court Manager, Nikkie Simpson remarked "Christmas is a time for togetherness, laughter, and joy."



Chris turns 80!

Chris Maddox recently celebrated her 80th birthday with friends and Owners.

Court Manager, Nikkie Simpson beamed: "Everyone had a really enjoyable afternoon and evening together."



Gorselands Court

Surprise Party for Bernard!

Everyone at Gorselands Court came together to celebrate Bernard Carroll's 90th birthday. Surrounded by family, friends and well-wishers Bernard had a day to remember.

Bernard and his family commented:

“Thank you to all the staff at the Court, especially Kate Robberts for all her time and effort in making the day a huge success.”



Oaktree Court

Snowfall Brings Fun to Oaktree Court

Milton Keynes turned into a snowy playground in December with the staff team embracing the winter weather. Court Manager Gary Baxter joined Housekeeping Assistants June Lockey and Irene Appleton in an impromptu snowball fight

The light hearted moment brought smiles all around, proving that a little snow can brighten everyone's day.



Spooktacular Halloween Events

Gorselands Court

Owners certainly got into the spirit of Halloween with a spooky afternoon singalong.

Court Manager, Sue Thomas said:

“We all had a frightfully fun time.”



Priory Court

Owners were delighted to take part in a spooky evening of fun and games. The highlight of the event was the nostalgic game of Play Your Cards Right.

Chair of the Board, Janet Tildsley said:

“The staff were amazing, we certainly got a fright when we saw them all in fancy dress.”



Marlborough Court

Cliff Reid, Owner at Marlborough Court, has shared this scary photograph of Duty Manager (or Witch), Mandy Naldrett.

He said:

‘Mandy hosted an amazing Halloween lunch, she always likes to get involved and really inspires everyone to join in.’



Margaret Court



Owners enjoyed a very spooky evening of entertainment this year.

Director, Jean Alexander explained:

“Halloween is one of the highlights of our social programme, everybody gets involved.”

Plymouth Court

Creativity is a Gift to Share

There is a saying by Thomas Merton that
'Art enables us to find ourselves
and lose ourselves at the same time.'

This is so very true as when we take up drawing or painting as a hobby, we can give expression to our innermost feelings. Many Owners at Plymouth Court find Art very therapeutic and have decided to showcase their work at the Court to inspire others.



Court Manager, Kate Dennis explained:

“We have many great artists living at the Court,
it brings great joy to all displaying their work.”

Gardening All Year Round

Even during the colder months Owners have been busy keeping their grounds looking fabulous! Along with fellow Owners, Gillian Gallagher (pictured) has been ensuring Plymouth Court always looks its best.

Court Manager, Kate Dennis expressed her gratitude:
 “Ladies, you’ve certainly done us proud, thank you.”



Mamma Mia!

Owners enjoyed an ABBA night with local artist, Melissa Hollick, singing the classics we know and love. The Owners acapella rendition, led by the Chairman, didn't quite compare but was definitely a highlight of the night! A beautiful Greek feast was provided by their social and catering teams, everyone had a wonderful evening.



Priory Court

Burns Night

To mark the anniversary of the poet Robert Burns' birth, Owners came together to enjoy a traditional Burns Night supper, followed by a less traditional karaoke.

Court Manager, Lisa Jenkins commented:

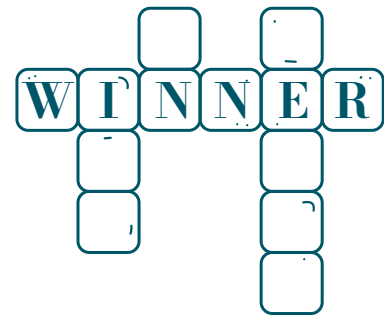
“It was such a memorable night with lots of dancing and singing until the early hours.”



St. George's Court

Scrabble Showdown

The cozy conservatory at St. George's Court was abuzz with friendly competition as a group of Owners gathered for their weekly scrabble match. This time, the contenders - Sheila, Beryl, Diane, Kath, and another Beryl - brought their A-game, creating an atmosphere of laughter, banter and some serious wordplay.



Sheila, a seasoned scrabble enthusiast, currently leads the pack with an impressive score that has left the rest of the group determined to catch up.

Joining the game was Kath, a beloved former employee of St. George's Court. Although no longer on the team, Kath remains deeply connected to the community and her weekly visits are now a highlight for some of our Owners. Every year, she volunteers at the Court's annual fête, delighting everyone with her homemade cakes.

Tannery Court

97 and counting!

Enid Jones celebrated her 97th birthday in style at Tannery Court recently.
Happy Birthday Enid!



Dennis does it again!

Owners at Tannery Court joined together for a coffee morning to present a cheque for monies raised by Dennis Smith, Owner, to Ty Gobaith Children's Hospice. Dennis, who is now 80 years old, completed the Conwy Half Marathon in November in record time.

Congratulations Dennis!

Tannery Court



Celebrating Christmas at Tannery Court



Owners enjoyed a fun filled social programme over the festive season

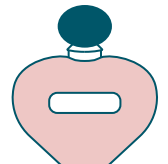
THURSDAY
27th November

Christmas Fair
with Festive
Treats,
Raffle & Bric
a Brac Stall



MONDAY
2nd December

Avon calling
to the Lounge at
Tannery Court.



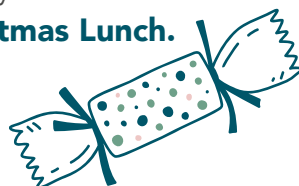
TUESDAY
3rd December

Beulah Brass Band in
the Lounge at 2.30 pm.

Tea/Coffee and mince pies
will be served.

WEDNESDAY
4th December

Turkey & Tinsel
Christmas Lunch.



MONDAY
9th December

Quiz at 7.00 pm
in the Function Room



TUESDAY
10th December

Christmas Party.

Celebrate with the Silver
Stars who are back by
popular demand and enjoy
a light buffet with drinks.

WEDNESDAY
11th December

Rikshaw Fashions from 10.30 am in the Lounge.

Visit from the Mayor who will be joining us for tea and Mince Pies at 3.15pm



SATURDAY
14th December

Come and watch **Strictly Come Dancing Final** with Friends in the Lounge. Refreshments will be available.

MONDAY
16th December

Alistair and Friends will be entertaining us with Music and Song in the Lounge. Festive refreshments will be served.

TUESDAY
17th December

Christmas Bingo in the lounge at 2.15pm. Refreshments will be served.



WEDNESDAY
18th December

Children from Ysgol Glan Morfa will be coming to sing for us in the Lounge at 10.30 am. Refreshments will be served.

THURSDAY
19th December

Bro Aled Male Voice Choir at 7.00 pm in the Lounge. Mulled wine, and festive treats will be served.

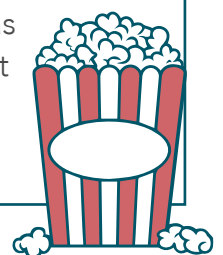
MONDAY
23rd December

Christmas Quiz in the Dining Room at 3.00pm. Quiz Master will be John Ransom. Mulled wine and festive treats will be served.



TUESDAY
24th December

Film Afternoon. White Christmas will be shown at 1.45pm in the Lounge.



CourtCIRCULAR

SPRING 2025

Spring into Sudoku

Challenge yourself with our Sudoku puzzles! Fill in the grid so that every row, column, and 3x3 box contains the numbers 1 to 9.

Think you've mastered the easy one?
Test your skills with the harder challenge. Happy solving!

		8	4				9	5
		2			8	4	1	3
9	3	4			1		8	
		5	8	1			7	
3	8				4			1
4		1			6		3	
8	1			4		3		7
7				2				6
2	4	6	3	8		1	5	

Easy puzzle

6	5	1	7	8	3	6	4	2
9	4	8	6	2	1	3	5	7
4	6	4	9	2	5	6	1	8
7	3	2	7	4	5	8	1	9
8	3	5	9	7	6	1	2	4
1	6	1	9	4	2	5	7	3
4	1	6	1	2	5	8	7	3
6	7	4	2	7	1	3	8	5
2	8	2	7	4	6	5	3	9
5	3	4	5	6	1	7	8	2
3	6	2	7	9	8	4	1	3
1	7	8	4	3	2	6	9	5

Solution:



		6		5			9	3
1					3	6		8
			3					
2		8		9		5		4
9		1			4		8	
			2					
8	2					1		5
						3	6	2

Hard puzzle

5	9	4	8	1	7	3	6	2
8	2	3	4	6	9	1	7	5
6	1	7	2	3	5	8	4	9
9	3	1	5	7	4	2	8	6
2	7	8	6	9	1	5	3	4
4	6	5	3	2	8	9	1	7
1	5	9	7	4	3	6	2	8
7	8	6	1	5	2	4	9	3
3	4	2	9	8	6	7	5	1

Solution:

