

THE REVIEW

EAST COULSDON RESIDENTS' ASSOCIATION



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ECRA is your Community Organisation run by Volunteers

ECRA and Coronavirus Covid -19

Please help us by paying your annual subscriptions by Standing Order

We wish to thank all the businesses in Coulsdon, Old Coulsdon and the surrounding area that have stayed open during the pandemic to serve the local community. We also wish to thank all the key workers in the NHS, Croydon Council, emergency services, postal, bus and train workers along with the delivery drivers shop workers and many others who have continued working on our behalf.

We are so lucky in Coulsdon to have so many open spaces such as Farthing Downs. Happy Valley, Cane Hill and our great local parks where people can not only exercise, but appreciate the value of these open spaces. It has also been pleasing to learn about the togetherness of local Coulsdon people who have been able to help their less fortunate and vulnerable neighbours and friends with shopping or just a phone call. It is especially heartening to see the number of Whatsapp and Facebook local groups that have been set up to keep people in contact with each other. We are also very sorry to report that a number of local people have succumbed to Covid-19. We offer their families and friends our deepest sympathies and condolences.

We are pleased that, with the help of our less vulnerable road stewards and some volunteers, that we delivered the Spring Review magazine to all households with a leaflet explaining Covid-19 and a contact number for those needing help. This enabled us to put many vulnerable people in touch with local volunteers.

The Future of the Review Magazine

We intend to publish all four magazines during the course of the year. However, with social isolating we are only able to deliver and will have difficulty in collecting our annual subscriptions (£3) and donations. This will certainly apply to the next issue in the Summer and probably to the Autumn and possibly Winter editions as well. It is also clear we cannot hold our AGM in June.

You can help us with our aims to inform you what is happening in and around Coulsdon through the Review Magazine, our web site, Facebook page and eblast list. You can help us by paying your annual subscription by Standing Order. To do so please contact our Chair Charlie by email king.charles@talktalk.net Alternatively you can send a cheque payable to ECRA or cash for £3 to our Chair Charlie at 50 Reddown Road CR5 1AX or Gill our Vice Chair at 6 Mead Way CR5 1PG.

We thank those of you that have changed to a standing order or put a cheque or cash through our doors with your annual subscriptions and donations.

If you would like to be included in our eblast information system, please contact Maureen our secretary by email mcb.l@btinternet.com. Please contact us if you feel you need any help.

Thank you for help

Charles King

Charles King Chair
01737 554841

Gill Hickson

Gill Hickson Vice Chair
01737 555919

Maureen Levy

Maureen Levy Secretary
01737 555231

ECRA COMMITTEE & CONTACTS PAGE

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| Coulsdon Town Safer Neighbourhood Team | | 020 8721 2465 |
| Twitter: @MPSCoulsdonTown | | Email: CoulsdowntownSNT@met.police.uk |
| www.met.police.uk/a/your-area/met/croydon/coulsdon-town | | |
| City of London (Farthing Downs) Emergency – 01372 279488 | | |
| Emergency Fire/Police/Ambulance – 999 | | |
| Non emergency Police – 101 Non emergency | | NHS – 111 |

STOP PRESS

The Government has now announced that, from 15th June 2020, non-essential retailers will be able to reopen. This reopening is “contingent on progress in the fight against coronavirus”, and retailers will have to adhere to new guidelines to protect shoppers and workers. These guidelines detail “the measures they should take to meet the necessary social distancing and hygiene standards. Shops now have the time to implement this guidance before they reopen.”

Car showrooms and outdoor markets may reopen from 1st June.

For more information, please check the Government website:

<https://www.gov.uk/coronavirus>

Editorial

by Alison Sleight

As we continue to live under the shadow Coronavirus and are all finding ways to adapt and thrive in this ‘new normal’, The Review has also undergone a few changes for this issue! With concerns about delivering hard copies to residents in the current circumstances we decided to produce an interim, virtual issue. Please do share this widely with anyone who has not received it, or you think might be interested. We hope to still produce four hard copies of The Review this year, aiming to produce the next one for delivery in July/August. We have not included our usual What’s Happening? page in this issue, but do keep an eye on our Facebook page where we regularly post items of interest for residents.

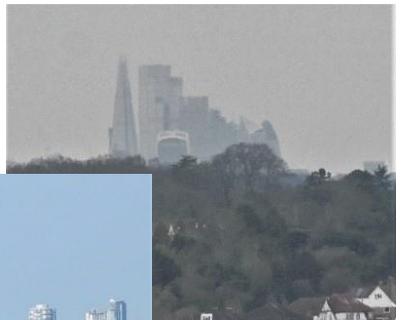
You will see on page 2 a copy of the letter ECRA sent to local businesses and a variety of local keyworker organisations expressing our thanks. We are also very grateful to those of you who took the time to send cards, letter or postcards letting us know how much you enjoy The Review and appreciate the work ECRA continues to do.



For those that are missing the Church Bells of St John’s church, a special recording was put on YouTube for VE day:
www.youtube.com/watch?v=0wZAPbtUFv4

Coulsdon Open Spaces

We are lucky in Coulsdon to have many great parks and green spaces where we can take walks while observing social distances and the local **flora and fauna**; from the Greater Yellow Rattle to the mighty oaks, from small butterflies to large deer. Along with the range of smaller birds such as wrens and blackbirds to a pair of Red kites, that can often be seen flying around the Downs and Cane Hill. Due to the improvement of air quality there are some very clear views of Cane Hill, Croydon, Canary Wharf and the Shard from Farthing Downs. Please do share your photos of the local area and all the wonderful things you are discovering while spending more time at home and locally.



VE Day 75th Anniversary – Coulsdon Commemorates

by Gill Hickson

The community came together and had a lovely day commemorating 75 years of peace in Europe on VE Day. Helped by wonderful weather, Chaldon Way had a singer, vintage car and wartime props. Other roads had Pimms, tea and cake in their front gardens. Older residents remembering the original day in 1945, when Nancy in Mead Way was 12. A great way to meet neighbours from a safe distance and help us get through the current restrictions. Chaldon Way, Mead Way, Marlpit Lane, Downs Road and others had very successful street picnics in their front gardens in the glorious weather!



Views on Coronavirus

Gill Hickson, ECRA Vice Chair

The COVID 19 crisis has impacted on all our lives. One benefit has been the great community spirit that has arisen. Getting a leaflet with a contact number to every home in Coulsdon and residents volunteering to help with shopping, prescriptions, dog-walking or just a chat. This has led to WhatsApp groups being set up in a number of roads which has proved very successful at coordinating help. It has also led to great community spirit and people getting to know more of their neighbours. Thursday night clap for carers is well supported. Woodplace Lane are sharing items and getting to know each other. Contact me if you'd like to share your group or like to set one up (07956 666095). Thanks to everyone who has volunteered and helped so far. We will need new stewards to help when we can print the Review newsletter again. Keep Calm and Keep Safe.

Maxine Leyland, ECRA Committee Member

Covid 19 has forced us to review the value of people's contribution to community and society. On Thursday nights we started cheering and clapping for the NHS, but over the weeks we expanded this to include carers and now we recognise keyworkers. There seems to be an understanding that keyworkers are people who help to keep us functioning as a civilised society during very strange times and at considerable risk to themselves. We hear about the "front line" which is generally taken to mean doctors and nurses, but we must now include train and bus drivers, NHS porters, cleaners and administrators, shop workers, care staff, refuse collectors, postmen, milkmen and lorry and van drivers. Many of these workers have something in common which is that they get paid the National Living Wage (minimum wage) or slightly above. Together they ensure that things happen "just like that " and keep the show on the road so we can go shopping, receive our post and get our bins emptied. We saw what could go wrong when lockdown was announced and the shelves were cleared in panic buying. The current National Living Wage for adults is £8.72 an hour, the London Living Wage, which is not mandatory, is £10.75. It is estimated that only 1500 London employers currently pay the London Living Wage. The minimum wage is designed to account for food and housing, the London Living Wage takes into account other essential needs like clothing and other basic necessities. The goal of a living wage is to allow workers to earn enough to prevent them and their family falling below the poverty line. The "we are all in this together" mantra doesn't work if it comes from millionaires and/or hedge fund managers capable of manipulating international financial markets and causing a global financial crisis. It was used as a reason for austerity after the global financial crisis of 2008. Those who were not all in this together include Tim (Wetherspoons) Martin who sacked his staff telling them to get a job at Tesco and Richard (Virgin and tax exile) Branson who would like a taxpayer funded bailout for his airline.

The fact that supermarkets and local shops remain open and are relatively well stocked, that we receive the post and get our dustbins collected, that numerous community groups have created themselves to offer support to individuals is a good indicator that we are all in this together. We seem to be able to value the contributions that each of us make to maintaining our communities. When this is over, I hope that we will be able to recognise the contributions made by those who have demonstrated that they are the keyworkers in our society. If we have learned anything from Lockdown 2020, it should be that our key workers have helped us to live and they too deserve to do some living.

What's Happening in and Around Coulsdon

by Charles King

The main issue to hit Coulsdon has been clearly been the Coronavirus (Covid-19) which was followed by the lockdown from the 23rd March 2020. This resulted in the closure of clubs, pubs, restaurants and non-essential shops. The knock-on effect of this was that it provoked overcrowded shops, panic-buying and shortages of things such as toilet rolls, eggs, pasta, potatoes, tins of bean and tomatoes. Visits to local supermarkets resulted in long queues and empty shelves.

The Government advice was to “stay at home, work from home and only go out for essential shopping and exercise while social distancing”. It was pleasing to see that after a short while all the local supermarkets introduced a queuing system, maintaining 2 metres distance by marking the floor and the pavement outside. They also introduced special times for the vulnerable groups and NHS and care workers.

The Government relaxed the laws on deliveries which allowed the supermarkets to increase the number of deliveries they could make each day, reducing the shortages. Shops have reduced the number of checkouts and introduced screening to improve staff safety. Sales at supermarkets have risen by between 7% and 15%, while at local convenience stores it is up by 20% or more.

How we have adapted in Coulsdon? We have now, of course, got used to queuing and maintaining social distances. Unfortunately, a lot of local shops and businesses have had to close, and we hope that they will be able to reopen soon. ECRA have estimated that around 70 shops and businesses in and around Coulsdon have managed to stay open in some form. We have written and thanked them all on behalf of our residents, along with thanking NHS, transport, and emergency service workers.



In the town centre several restaurants have been able to adapt to a takeaway service, while **Café Time** at the northern end of Coulsdon is now selling fresh fruit and vegetables. **The Big Panda** Chinese has changed to the **Bombaylicious** Indian takeaway



What's Happening In and Around Coulsdon

(continued from page 7)



The biggest change has been the accelerated move to on-line shopping. On-line grocery sales have now doubled. Our roads are filled with white delivery vans day and night. The local Waitrose Coulsdon on-line distribution depot, which serves south and central London, has taken on addition employees from John Lewis and local agencies to cope with a massive increase in on-line

sales. As a result, they have brought forward the opening of their second distribution centre in Enfield to serve north London to September this year.

Construction sites were a mixture with both Barratts and Haxted closing down on Cane Hill, while the site in Station Approach Road continued. Smaller sites were also mixed depending on the individual builder. Most of these returned to work from the 18th May 2020.



The Bourne water at the rear of Coulsdon South which started to flow again on the 8th January 2020, stopped flowing on Tuesday 12th May 2020, flowing for 126 days in total. The longest recorded flow in Coulsdon was from November 1968 to June 1969 – a total of 211 days.

At the end of January, a public art sculptor to mark the Croydon to Godstone extension of

the Surrey Iron was unveiled at **Purley Rotary Field**. This is on the section of the park situated by the path which is on the original route of the railway towards Merstham via Coulsdon.



BrickbyBrick the council owned building and development subsidiary. At **Homefield House** Old Coulsdon 14 houses are now complete and being handed over to occupants. The block of flats has been purchased by the council as Key Worker accommodation. The site should be complete in the near future. Tollers estate site was closed on 24th March while social distancing measures were introduced. The site has now reopened.

At **Lion Green** the archaeological work is now complete and BrickbyBrick are in negotiations to start work in August 2020. We will be asking BrickbyBrick for details of how car parking will be managed as they construct the new car park. They have said they will produce an ongoing monthly newsletter when building starts. At the former **CALAT centre** the local NHS has failed to obtain funding in this financial year for the proposed Medical centre on the site. As a result, the other BrickbyBrick projects are on hold. Maureen our secretary has raised this with the NHS Croydon Clinical Commissioning Group as to why other projects have obtained funding, but not the Coulsdon Medical centre. We have now been told that with slowing of Covid-19 staff can be released to progress this over the summer. We will continue to press them for progress on this important site especially as it affects the other projects that are important to Coulsdon including the new town centre community centre.

Coronavirus (Covid-19): A View From a GP Practice

On behalf of the Patient Participation Group at the Old Coulsdon Medical Practice



Today the Old Coulsdon Medical Practice is quite a large practice with GPs, Nurses, Nurse practitioners and a number of clinics in the recently enlarged building serving the people of Coulsdon and Old Coulsdon.

The COVID-19 has caused the practice, like all GP practices, to put into place a number of measures to maintain safe working practices for our staff and patients. This had to be undertaken rather rapidly but in a way that did not reduce the quality of care to our patients.

In doing so, all patients have been advised not to attend the practice to make appointments or request repeat prescriptions, but to telephone the practice from 8.00am or if they have online access, appointments could be booked from 7.00am.

Patients have either had a telephone consultation or if felt necessary face to face consultation, in which case an appointment has been given to attend the practice. Our GPs have all been wearing appropriate Personal Protective Equipment to protect themselves and patients.

To ensure that there would be adequate staff on duty, the practice manager has organised for staff members to work from home when appropriate, to ensure that there would always be adequate cover in the surgery to maintain services.

Despite patients not attending the practice in person unless requested to do so, all staff have been working tirelessly to maintain smooth running of services and day to day tasks. All requests for repeat prescriptions have been sent direct to the pharmacy of a patients' choice.

Whilst there has been some relaxation of the lockdown, it is unlikely that patients will be able to attend the practice, unless requested to do so, for the foreseeable future. We are sorry to say that sadly some people in the area have died due to COVID-19. So it is important that we must all continue to observe the social distancing advice and continue with frequent hand washing and personal hygiene to maintain our wellbeing for ourselves, families and others.

There are many people who live alone who would welcome a telephone call to check if they are coping or need anything. If you feel able to contact anyone this will be much appreciated by them.

Our thanks and appreciation to all at Old Coulsdon Medical Practice and other keyworkers on the frontline for maintaining services in difficult circumstances.

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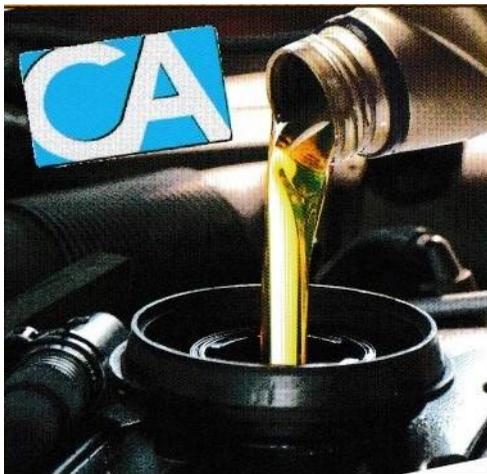
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Birdwatching in Lockdown

by John Birkett, RSPB Croydon Local Group



Buzzard by Ted Weston

By the time you are reading this we may have an idea of the pathway out of lockdown during these strange times. At the time of writing, however, the safest place for everyone is staying in our own homes if possible. To keep people's interest during lockdown, the RSPB Croydon Local Group organised a 'Croydon Lockdown Bird Watch' (CLBW) asking people to send in weekly lists of the birds seen and heard either in their gardens or flying over. And some people are lucky enough to overlook open spaces without leaving their property. This means that people could still enjoy birdwatching and connecting with nature and we can get a better idea

of what birds are using what is one of the largest single wildlife habitats in the country; our own gardens.

I have been very pleasantly surprised at what birds turned up during April. Over 60 different species were reported. There were the regular garden birds such as robin, blackbird, blue tit, woodpigeon, magpie and the like, but we also witnessed some birds migrating through, such as swallow, house martin, garden warbler and chiffchaff. And right at the end of April the first of our swifts returned from Africa having been flying constantly since they left here last summer! Several people were treated to tawny owls calling nearby, with one person actually seeing one flying over. Those with open spaces nearby have seen moorhens and skylarks.

Early April provided a couple of unexpected records. Listening out for birds flying over after dark led to one person hearing a flock of common scoter (a duck normally found around our coasts in winter) migrating back to their breeding grounds. And another heard another wintering duck, a wigeon, fly over his garden. Unheard of in Croydon 25 years ago, the buzzard is now an established sight and was by far the most commonly reported bird of prey, with red kites also putting in appearances. Looking up to the skies can certainly bring rewards.

Birdwatching in your garden may not be as exciting as visiting a reserve like Minsmere or Dungeness, but you never know what you might find. Why not give it a go?

For more information about the RSPB Croydon Local Group, visit their website: <https://ww2.rspb.org.uk/groups/croydon> where details of their regular talks will be posted once they can resume.

What3Words Location Finder

by Charles King



While we are in lockdown many people have discovered the wonderful open spaces in and around Coulsdon with a huge number of walks that you can

take in woodlands and open countryside. These walks offer many interesting things from rare Flora and Fauna, wild animals, birds, insects and the many variety of butterflies. Many of these locations will take you a considerable distance from the road network and the paths are often steep and tricky. This could be a problem if you should trip and injure yourself or you see something that you need to report to the emergency or ranger services.

One way you could provide your exact location is to download the **what3words** app <https://what3words.com/products/what3words-app/>

This amazing app was developed by dividing the whole world in to three metre squares and giving them three unique words. Examples of this in our area are : Aldi in Coulsdon is “cars.fortunate.valve” and The Tudor Rose pub is “heave.dollar.random”.

These 3words can also be converted to GPS coordinates. The App is used both officially and unofficially by the emergency, rescue and breakdown services and is free for individuals, but there is a cost for businesses. If you need to identify your location and send it to somebody, just open the app and it will provide the three words associated with your location. You then phone or text them (don't forget the full stops) and the receiving body enters the three words in their app to provide them with your location.



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Bourne Society Blue Plaques in Coulsdon

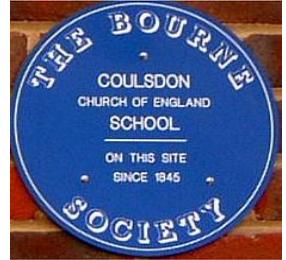
by Charles King

The Bourne Society, our local history society, has put nine of their blue plaques on historic sites or sites of interest in and around Coulsdon and Old Coulsdon. This is a suggested walk starting in Old Coulsdon and ending at Coulsdon South station via Coulsdon Town centre which will enable you to see all of them.



Plaque no 1 is at Coulsdon Church of England School Jubilee Way. It commemorates the first local school in Coulsdon.

Plaque no.2 is on Coulsdon Manor Hotel and commemorates the Manor house of the Byron Families.



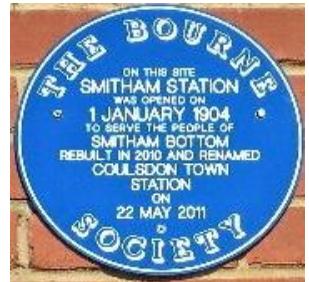
After leaving plaque number 2 you can walk down Byron Avenue, named after the family, then through Hillars Heath and over the recently decorated footbridge, showing other parts of Coulsdon's history.



Plaque no.3 is on the flats in Station Approach Road and commemorates the site of the Old Coulsdon North Station and the train crash of 1912

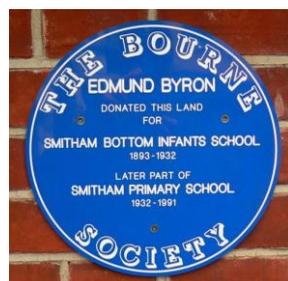
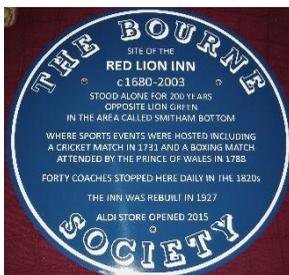
Plaque no 4 is on Coulsdon Town Station and commemorates the change of name from Smitham to Coulsdon Town some 100 years after the town changed its name

from Smitham Bottom to Coulsdon



Plaque no 5 is on the side of Aldi's supermarket and commemorates the Red Lion Pub which stood on this site for over 300 years.

Plaque no 6 is on the old flint stone building which is now the site of Bright Horizon's nursery. This commemorates the first purpose-built school in Smitham Bottom



Bourne Society Blue Plaques in Coulsdon

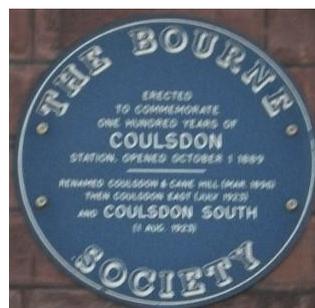
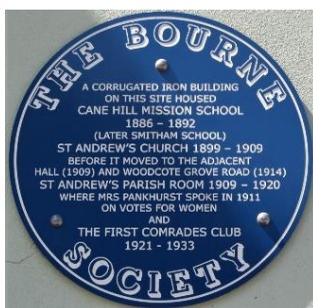
(continued from page 16)

Plaques 7 and 8 are both on the front of the Comrades club.

Plaque no.7 commemorates Gordon Pirie holder of 5 world records and Olympic silver medallist in the 1956. He lived in Mead Way and was a member of the South London Harries situated behind the Comrades club.

Plaque no. 8 commemorates Smitham Parish Hall which was used as a school and church prior to the building of Smitham School and St Andrew's church. Emily Pankhurst spoke there in 1911 in support of votes for women.

Plaque No. 9 is at Coulsdon South Station and commemorates the opening of Coulsdon station on Brighton Line. in 1889 then renamed Coulsdon & Cane Hill station in 1896



The Bourne Society has 23 historic Blue Plaques within their area if you would like to know where other can be found they are on the following web page: <http://bournesoc.org.uk/blue-plaques-locations>

A couple of other Blue Plaques you might see when out and about

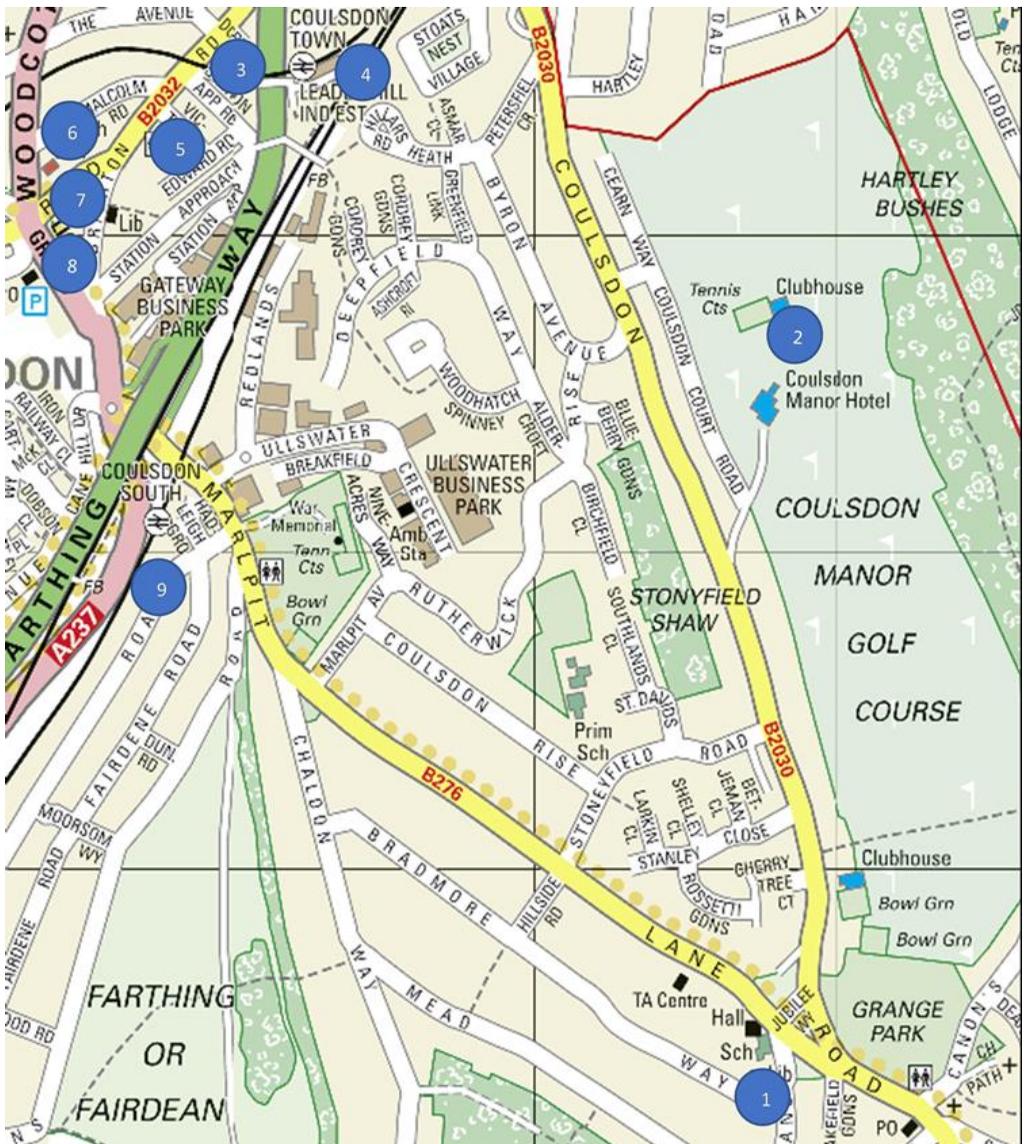


This Blue Plaque was placed on the front of the **Fox** to commemorate the site of the joint services Linguistic School the precursor to GCHQ. Unfortunately, it was removed during redecoration and was not replaced.



This TfL Blue Plaque at the northern end of Farthing Way the Coulsdon Bypass

Blue Plaques Walk Map



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Public Transport Report

by Charles King



Buses: Locally the **404 bus** started its new route serving Cane Hill and the Tollers Lane estate on Saturday 29th March 2020, the very day that the government started the lockdown and advised people not to use public transport. At some future date the 404 will be diverted to serve Placehouse Lane and Shirley Avenue in Old Coulsdon

Since March sadly some 30 London Bus drivers and 10 other front-line staff have died from Covid-19, while many other staff were self-isolating. Usage of bus services have dropped between 80% and 90%. As a result, the Mayor and TfL decided to agree to reduce bus frequencies to a mixture of Saturday and Sunday schedules. To reduce the risk to staff it was agreed that the front seats near the driver would be taped off to maintain a safe distance from the driver and where possible entrance and exit by the middle door only. This in effect has made the buses a free service. Fares were reintroduced on 25th May 2020.

Trains: The lifts at Coulsdon South opened in the last week of February and have proved beneficial to many people. As a result of the lockdown most services were reduced to Saturday and then Sunday services, while TfL withdrew the Overground to West Croydon. Asking people to make essential journeys only.

As the lockdown eased in May there were major changes to the transport system in and around London from Monday 18th May 2020. There are a number of issues and problems arising from this. The Government wants people to return to work where they can't work from home. They don't want you to use public transport at this stage, but at the same time don't want you to drive. They are keen to maintain the improvement in air quality.

- The Government, The London Mayor and Croydon Council are encouraging people to cycle and walk where possible.
- To encourage this the Mayor is restricting a number of streets in Central London between Waterloo and London Bridge to pedestrians, cyclist and buses only.
- Croydon Council is experimenting with blocking off a number of streets with large flower planters to allow access, but not through traffic.
- The central Congestion charge and Ultra Low emission zone charges were reintroduced on Monday 18th May 2020.
- The Congestion charge zone will increase to £15.00 and the hours extended from 22nd June 2020.

Transport in London is entirely financed by the Mayor and no longer receives a government grant. The loss of fare revenue has caused a major shortfall in income to TfL. The Government has now agreed to a mixture of grants and loans to TfL to cover the major short fall in fares. However, this has a number of conditions

- The Mayor puts up Fares.
- The Freedom Pass and 60+ pass can no longer be used in Peak hours before 09.30. *The disabled Freedom Pass can still be used before 09.30.*

Public Transport Report

(continued from page 20)

- Children between the ages of 11 & 18 will have to pay fares all day.
- Entry and exit to buses will continue to be by the centre door for the time being.

Rail Services : Both GTR and TfL enhanced services from Monday 18th May 2020 which meant in general moving from a Sunday service to a Saturday service. While on Some longer distance trains services are asking you to book a seat in advance.

It is accepted by the Mayor and the Transport Operators that a lot of people returning to work will need to use public transport. To deal with this a number of large stations will have one-way systems and at busy times you may be requested to wait for a later train. Hand sanitisers have been installed at many stations along with advice posters and distance marking to keep social distance of 2 metres where possible.

The following advice is issued to those returning to work :

- Where possible work from home.
- Use Cycling and walking where possible.
- Try to avoid using the car.
- Avoid public transport if you can leaving it for essential journeys only.

If you need to use Public transport please use the following advice :

- Travel outside the peaks.
- Wash your hands before and after the journey.
- Wear a face mask.
- Try and keep social distancing.
- Do not eat on short train journeys.
- If possible carry a hand sanitiser.
- Respect staff and their instructions.



Air Transport has been severely hit With London Heathrow reduced from four terminals to two terminal 2 and 5 only. Gatwick has been reduced to one terminal and only operates for a limited time of the day. London City Airport has suspended all flight until at least June 2020.

At present all arriving air passengers except those from the Republic of Ireland will be expected to self-quarantine for 14 days providing the UK Border Force with the address they will be residing at. At present it is intended to apply this to those that arrive by Ferry, Eurotunnel and Eurostar trains. Lorry Drivers and people working on Covid-19 work and vaccines will be exempt.

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Scams – Be Aware

Vishing is fraudulent contact made by phone, claiming to be the bank, police, an IT company or another official organisation or company that you trust. They will try to get you to reveal confidential information such as: account details, PINs and passwords to get the ‘problem’ resolved. Sometimes you may get a ‘warm-up’ call where no information is discussed. This is to prepare for a second call in which they are likely to ask for information. They will then use the information gained to access your accounts and transfer funds. Alternatively, they may ask you to make payments or transfers to either “protect your funds” or to “test” your profile.

The fraudsters may claim some of the following:

- A problem with your account that requires urgent action.
- Suspicious activity on your accounts.
- Malware on your computer.
- Investigating fraud by bank staff.

Treat all unsolicited phone calls with suspicion – never be afraid to hang up.

Never reveal the details of PINs, passwords or Smartcard codes over the phone in any circumstances, even if the caller claims to be from the bank or a company you trust. If you receive a request to download software to connect to your computer and you haven’t started the conversation yourself, refuse to do so.

You will never be asked to transfer funds by either the bank or the police. **Do not make any payments** – instead, end the call and contact the bank using a separate device. Be aware that fraudsters can spoof your Caller ID to display a recognised number and make you believe the call is genuine. Another scam is a cold call that asks you to press another key now, doing this can result in you being connected to a premium line with very high charges. **Don’t just hang up.** If you receive a suspicious or unexpected call, verify the caller using an independently checked phone number, such as a contact number from the company’s website. Where possible, use a different phone, in case the fraudster has kept the line open and are waiting to intercept the outbound call you make to verify the caller. If not, try calling someone else you know first to make sure your line is clear

Phishing is contact made by email. The sender impersonates well know companies such as banks. The purpose is to get you to click on a link and enter personal details or open/download an attachment. The request will often be something to encourage you to take action, such as ‘Verify your details or your account will be locked’ or ‘Click the link below to gain access to your account’. They hope that the recipient will think they need to act urgently and so respond immediately without thinking. These are often sent to thousands of email addresses in the hope that some people will take action. They do not usually contain personalised information and will use terms such as ‘Dear valued customer’. Look out for familiar language or tone and casual and informal wording; there may also be poor grammar and spelling.

Remember, Banks will never ask you to enter your full PIN and password details onto the website.

When you receive an email, check it for signs that it may not be from the company it appears to be from; is the email address the same as the one the company usually use? Look out for any prompts to click on links or to download a file. Something like ‘Verify/update your account details’ is likely to take you to a copycat website to fill in your confidential details. Never respond to any suspicious emails and don’t click on any links or attachments within them. Check if the email is personalised, does it have information like your name, your postcode or part of your account number? If there is no personalisation at all treat it with suspicion.

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