

Help us to secure the Triple Lock for pensioners of the future



So, what's the "triple lock"? Do I hear you ask? And is it important? It was introduced with a big fanfare by the Chancellor, George Osborne, on behalf of the coalition government, in April 2011.

The "triple lock" is the only guarantee we have that the basic state retirement pension will increase every year by either (1) the average increase in earnings, (2) the increase in the consumer price index or (3) a straight 2.5% - whichever is the highest.

We are anxious because George Osborne, in outlining the government's spending plans for 2015/16 said that, while the basic state pension would not be included in the financial limit he will be placing on welfare spending, he noticeably failed to give a public assurance that the "triple lock" provision is guaranteed.

Pensions Minister Steve Webb has already admitted that, while he would like to see the "triple lock" for the state pension continue after 2015, he could give no guarantee that it will be. So unless we make our feelings known before the next general election in 2015, we could return to the system that existed for 31 years from 1980, when the then government broke the link between pension rises and the increase in average earnings.

Pension increases became determined by the level of price increases - then running much lower than average increases in earnings - and the result is being felt to this day. The National Pensioners Convention estimates that had the link with earnings not been broken in 1980, the state pension today would be at least £50 a week higher.

If that scenario is allowed to be repeated, it will mean that millions of younger people will lose out and be trapped in a different kind of "triple lock". When they come to retire they will find the basic pension will be lower than it otherwise should be; they will be well past 65 and waiting longer to get their pension; and they will find it even further reduced by the government now linking all benefit increases to the lower Consumer Prices Index instead of the Retail Prices Index.

Our doubts and suspicions about the future of the "triple lock" has increased with reports that despite the cuts and austerity measures, **"public finances remain a total wreck, with underlying borrowing forecast to be £120 billion this year."** (The Times, August 3).

Sam Fleming, The Times economics editor, tells us that the government's take on corporation tax in 2017/18 will be the lowest as a share of national income since the early 1980s. Following the scandalous revelation that a million people are now "employed" on zero hours contracts, coupled with the big increase in part-time work, it means that millions are earning too little to pay any income tax at all.

According to HM Revenue and Customs estimates, there will be 2.5 million fewer people paying tax in 2012/13 than there were five years earlier - and all this is grist to the mill of those who say the country cannot afford to meet the rising cost of universal benefits to pensioners, including the cost of the "triple lock" for pension increases.

The doom merchants are now busy warning that with 12.2 million people of state pension age today, we won't be able to afford the pensions bill when in 20 years' time that number rises to 15.6 million.

The politicians, economists and planners should spend more time getting more people into full-time work, increasing apprenticeships and earnings to the German level and securing the taxes that the big multinationals ought to be paying on their profits. That way, they might give future pensioners the good life to look forward to that they merit. And the first task for us is to maintain the "triple lock" so that we pass something meaningful on to future generations. To do this we have to ensure that come the 2015 general election, politicians of all parties are committed to its retention.

Monty Meth

Why join the Forum?

"The Forum is the best local example of an organisation actively engaged with large numbers of local people from a wide range of communities. There is no other local organisation that is so much more influential than it was five or six years ago, and that is something to be proud of."

Ray James, Director of Health, Housing & Social Care, Enfield Council



Images from the Over 50s Forum's Falls Awareness Day and 2013 Conference

And they still say we're all lucky!!

One in seven people retiring this year will rely entirely on the state for their pension, according to research by Prudential. The good news is that six out of seven will have some other private or company pension, but for many it will be very little.

Nearly one in five (18%) will have an income below the poverty line - estimated by the Joseph Rowntree Foundation at £8,254 a year (about £150 a week) for a single pensioner.

The research also found people do not know what their state pension will be. You can get a forecast from the government's new website: go to www.gov.uk and search for "state pension statement". If you have too few National Insurance contributions to get a full pension, you may be able to pay extra to fill the gap.

For guidance and to apply for a statement of your NI record, go to www.gov.uk and search for "voluntary National Insurance contributions" or call 0845 300 0168. - SAGA magazine July 2013

John's jottings



Baby, Baby, where did our cash go?

As most of us recall, The Supremes actually sang about love not cash, but if they and other Tamla Motown recording stars were still singing today, the songs might well be different. Motown, or Detroit to give it its official name, is bust. The city, which 100 years ago this year saw Henry Ford's introduction of the moving assembly line and once boasted companies such as Chevrolet, Chrysler and Dodge, has lost virtually all of its manufacturing base.

Presumably the city had seen its revenues gradually shrinking, but City officials attributed the problems to excessive expenditure commitments and debt. Specifically, pension and healthcare commitments are said to be the cause of the problem – amounting to \$10bn out of the \$18bn shortfall. The brunt of the inevitable cut back in public pensions seems likely to be borne by people still at work, a terrifying prospect for those approaching retirement age.

Although not quite so dramatic, the British public finances are currently under strain and likely to get worse as time passes. The Office for Budget Responsibility published its Fiscal Sustainability Report in July and, in spite of innumerable caveats, gave a very clear message that we cannot carry on like this. One of the big difficulties is the effects of ageing which is expected to push the costs of health care and state pensions from 12.8% of GDP to 17.2% between 2017/8 and 2062/63.

Obviously, the precise figures are pretty speculative, but no one can doubt there will be a very substantial increase in present costs. Solutions to the problem are all long term and difficult. There may be efficiencies to be had in health care but, equally, new expensive treatments may be discovered which could push the overall costs up. The solution on pensions must be some combination of increased contributions and reduced entitlement.

But increased contribution rates are tax increases, currently seen as political suicide. The new flat rate state pension seems likely to be set at or just above the poverty line so there is not much scope for a cut there. A solution would be further increases in the state pension age which simultaneously reduce spending and increase contributions if older workers remain in the workforce. But this is not popular.

For example, under the old police pension scheme an officer could retire at 50 on a pension equal to 2/3rds of his final salary. This meant that a long-lived officer could end up getting quite a bit more in pension payments than he ever did in salary, especially if he got promotions. The furious but understandable reactions of the police to the proposed increase in their pension age to 60 got much media coverage and must make politicians nervous of major changes.

There is no chance of Britain going bust. Whilst we have our own currency, the Bank of England can run the presses to pay off any debt, but this causes inflation. The Weimar Republic is an unforgettable illustration of the dangers of running the presses too fast. It is inevitable that pressure on public spending will continue and we all must be vigilant to protect the services and provisions which we have.

As always, the Forum will do its best to actively lobby for older people.

John Ball
Chair

Disclaimer: This newsletter is for general information. You are urged to seek competent professional advice before doing anything based on its contents. The Forum takes no responsibility for any of the services provided by any advertisement in this newsletter.

Jan's Journal

We hosted both our Falls Prevention Day and our Adding Healthy Years to Life Conference in the last couple of months and both were well attended with high levels of satisfaction reported from the participants. The main concern of those attending Falls Prevention was that there was so much choice that they couldn't do everything, whilst at the Conference, there were too many speakers to allow time for all the questions which people wanted to ask!

Both days attracted over 120 people with relatively high levels of disabled people (24% at Falls Prevention and 14% at Conference) and people came from different ethnic groups from across the Borough. We shall be looking carefully at the workshop feedback from the Conference to ascertain what issues the Forum needs to address.

I always think of September as the month when summer fades and dark winter days come upon us. But whether you are disabled, very old, or not so old there is no need to stay home this autumn. We are running a full list of meetings with some excellent speakers, including, this month, an evening meeting at Southgate Beaumont (see our meetings list for September 17).

Enfield Time Bank (whose representatives attended our recent meeting at Green Towers) is always looking for volunteers – disabled and non-disabled to offer time and skills to help others and/or to receive skills to help you. Everyone can offer something to the community - whether it be a hand helping others to wash up, making phone calls from home or a skilled hour or two.

In return you will receive credits from Time Bank which you can redeem for others to provide services to you. For more information phone Time Bank on 020 8807 9215.

But if volunteering doesn't interest you how about joining one of our affiliated bowls clubs? Did you know that most bowls clubs offer autumn and winter activities such as short matt bowls, bridge groups, cards and social events and that they have facilities to enable disabled people to join in?

Some such as Bramley Ladies Bowls Club (men welcome) also offer indoor bowls throughout the autumn. So why not join up, get to meet a few people and learn how to play bowls into the bargain!

These are the contact details of some of our affiliated bowls clubs: **Arnos** Bowling Club, Ms. Rosalyn Mogilner 07990 535993; **Bramley** Ladies Bowling Club, Mrs Margaret Stimson 0208 368 4023; **Bury Lodge** Bowls Club, Mr Allan Hulme, 0208 360 7531; **Holtwhites** Bowls Club, Ms. Teresa Sinclair 0208 366 3606; **Pymmes Park** Bowls Club, Mrs Lesley Rowley 07902 888710. A fuller list can be obtained by looking at our website or by ringing the Forum office (020 8807 2076).

And finally, if dominoes takes your fancy, why not come along to **our dominoes afternoon** on Wednesday October 23 at Enfield Highway Community Centre, Hertford Road. If you are a Forum member, this will cost you only £2 and includes food (£5 to non-members). See further details in the social calendar.

Jan Oliver Office and Development Manager



Gentle exercising at Falls Prevention Awareness Day 2013



0844 - Just two surgeries left to comply



According to NHS England (the new quango controlling the contracts with all GP surgeries) there are just two GP practices left in Enfield where the only telephone access is through an 0844 premium line.

They are Connaught Surgery, 144 Hedge Lane, tel: 0844 815 1234 and the East Enfield Practice, 340 High Street, Ponders End, tel: 0844 8151474.

NHS Enfield CCG tells us that **“both practices have action plans in place”** to end the 0844 racket and we ask patients at these surgeries to inform us of any change. We are, however, in sight of a notable victory in a campaign that began nearly six years ago when GPs at 13 surgeries in the borough were caught out charging patients for calling to make appointments, asking for test results or repeat prescriptions.

We have constantly argued that this was in breach of NHS principles which say health services should be universally available and FREE at the point of need. Yet GPs at the guilty 13 have been collecting a personal rebate from the phone calls costing patients at least 4p a minute more than the standard charge from a local BT landline and around 40p a minute using a mobile phone. And there are no free calls to any 0844 lines.

We started the 0844 campaign when patients told us they were paying £3 to make contact with their surgery and one patient had to pay £6 as she could only make contact during the surgery's opening times by using a mobile phone because she was at work.

On November 26 2007, Alan Johnson, then secretary of state for health, said in Parliament: **“Patients should pay no more than the cost of a local call”** to contact their surgery. Three months later, after chivvying by the Forum, the old Primary Care Trust sent a letter to the offending surgeries asking GPs not to enter new 0844 contracts and to ask those that had them to **“consider your continued use in such a system”**.

Freezywater Primary Care Centre, Latymer Road and Riley House Surgery still have 0844 numbers, but they have installed an 020 line or an 01992 number – we assume because they are changing between numbers – but we'll be watching!

Under new regulations, GP surgeries, banks and government departments will be among those that will have to admit how much profit they make from 0844 phone numbers – as well as 0845, 0870 and 0871 numbers – but not until December 2014.

At present the cost of these calls is all wrapped up with the people you are calling getting a hidden rake-off of anything from 2p to 13p a minute. 0800 numbers will remain free and so will 0800 calls from mobiles from December 2014.

The 0844 racket is not confined to GP surgeries. It was recently revealed that in the 2012/13 financial year, callers to government so-called **“helplines”** spent £56 million - and £26 million of it was spent just in waiting for their inquiry to be answered.

The National Audit Office (NAO) found that 59 of the 120 higher rate lines used by government departments were aimed at vulnerable people and those on low incomes and included helplines for pension inquiries, redundancy payments and the bereavement service.

The busiest line was for benefit inquiries and the NAO said the cost of 0844 calls at twice the normal rate had deterred many people from using helplines. People using a mobile phone to call the Child and Family Court Advisory Service paid 17.1p a minute and this yielded a big profit for the department.

Under a new draft law based on a European Directive, 0844 and 087 numbers for customer inquiries and complaints will become illegal from June 13 2014, and the government is now inviting comments on whether the transport companies and airlines should be included.

Split views on 111

The very important new NHS non-emergency helpline may be working better here in Enfield, but it continues to attract divided opinions since it opened on April 1. We've heard of patients complaining about poor advice, with call handlers apparently badly trained and unable to give sound and speedy advice.

So, on the one hand, we have Ruth telling us she'll never use the service again and GP surgeries sending letters to patients saying they should not have gone by ambulance to A&E (which is charged to the surgery), but should have used the out-of-hours service provided by Barndoc.

On the other hand, David Hodge tells us that he used the 111 service for his mother with a good result. Both a doctor and nurse rang him back and the problem was resolved within two hours. He did say, however, that the operator asked a lot of (seemingly unnecessary) questions and didn't seem very knowledgeable.

And Margaret Baker told the Forum office that her 93 year old neighbour had been in great pain for three days with her back. She had not been

sleeping, did not want to go to A&E and looked awful. She persuaded her neighbour to ring 111 and had a good response. They said they would ring her back but unfortunately she had given them Margaret's phone number instead of her own and because Margaret had gone out they could get no response. Being worried, 111 sent a doctor and nurse round within the hour, **“who were charming”** and reassured her, gave a prescription for stronger painkillers, and said they would let her doctor know and if there was no improvement in two days the doctor would arrange an X-ray.

“I thought that was a great result, especially as it was Sunday. And even my neighbour was impressed with the NHS,” says Margaret.

For the week commencing 7 July, 3,131 calls were received in the North Central London area: 95% were answered within 60 seconds and just 9% were directed to 999 for an ambulance.

We still need to monitor the 111 service. So please let the office know how you get on. Call 020 8807 2076.



STENNETT & STENNETT

SOLICITORS & INDEPENDENT FINANCIAL ADVISERS
PROFESSIONAL SERVICES YOU CAN TRUST



Tax & Estate Planning
Property & equity release
Letting and Property Management

Nursing care fee funding
Court of Protection & Mental Capacity

Wills & Probate
Lasting Power of Attorney

4 Winchmore Hill Road, Southgate, London, N14 6PT
(Opposite Marks and Spencer)
Tel: 020 8920 3190
Email: enquiries@stennett-stennett.co.uk
www.stennett-stennett.co.uk

£50 Stennett & Stennett voucher!
Present this advert to receive **£50 off our services**. Offer is limited to one voucher per matter and available to **Enfield Over 50s Forum members only**.

Planning for the future

with solicitor Michael Stennett

What advice would you give Joan?

I saw Joan who was recently widowed. She inherited her late husband Fred's estate. She told me she had a son Matthew and a daughter Liz. Joan said Matthew took little interest in her affairs and well-being, whereas she and Liz were very close. Indeed, Liz was thinking about selling her home to live with her mother and care for her as Joan was becoming frail and just starting to forget things.

Joan had made a will years ago, gifting her estate to her late husband and then to the children in equal shares. She wanted to review her will and give more to Liz, but she was worried about how Matthew would feel about it. She was concerned about inheritance tax, because her house was worth about £700,000 and she had savings of £300,000. She was also worried about care fees, as her best friend recently moved to a residential home and had to sell her property to pay for the fees, leaving little to pass on to her family when she dies. What advice would you give Joan if she asked you the following questions?

1. How much inheritance tax will Joan's estate have to pay when she dies?
2. Joan has heard that if Liz moves in with her, the value of the home will not be considered by the local authority when it carries out a financial assessment to determine its contribution towards her care fees. Is this correct?
3. Joan wants to avoid inheritance tax but is not keen to move to a smaller home and gift the surplus to her children. Is there anything she can do with the home to reduce the tax bill?
4. What can Joan do to allow Liz to manage her affairs?
5. Joan does not want Matthew to know about her decision to alter her will. If Joan does change her will gifting a larger share to Liz, how can she explain her decision to Matthew to reduce the likelihood of disharmony between the siblings when she dies?

Answers on page 10

GARDENING CLUBS, SOCIETIES & SCHOOLS

TALKS/SEMINARS ON



'GARDENING SOLUTIONS'

- THE IMPORTANCE OF SOIL STRUCTURE
- CREATING HEALTHY GARDENS
- PRUNING
- FLOWERS IN YOUR GARDEN ALL YEAR ROUND
- PLANTS FOR SHADY GARDENS
- PLANTS FOR DRY GARDENS



GEORGE LOCKWOOD GARDENS (GLG)
Horticultural Consultant with over 10 years experience!

Office: 26 Woodridge Close, The Ridgeway, Enfield. EN2 8LP

Mob : 07983 948526 - Tel 020-8363-7015
Email: georgelockwood@hotmail.co.uk

Over 50s Forum Meetings Programme

Civic Centre, Silver Street, Enfield Town

Tuesday 24 September – 10am

Your Shout, your chance to raise any topic, then –

Marian Harrington, Independent Chair, Enfield Safeguarding Adults Board, which ensures vulnerable people are treated with dignity, respect and compassion, speaks on **"Safeguarding adults is everybody's business"**. **Loraine Hopwood, British Legion Poppy organiser** will also be seeking volunteer sellers.

Tuesday 29 October – 10am

Your Shout, your chance to raise any topic, then –

Dr Shahed Ahmad, Director of Public Health Enfield opens a discussion on: **"Improving life chances for everyone living in Enfield."**

Southgate Beaumont Community Care

A double bill at a new venue for our first evening meeting

Tuesday 17 September – 7-9pm

Your Shout, your chance to raise any topic, then –

John Garrett talks about **Family Tree Making** 7pm-8pm

Cllr Alan Sitkin, Chair, Sustainability & the Living Environment scrutiny panel on **Jobs, growth and regeneration in Enfield**

The Southgate Beaumont Care Community is the large care home at 15 Cannon Hill, N14 7DJ, diagonally opposite the Cherry Tree. Buses 121,W6, 298, 299, nearest station Southgate Underground. Car parking available.

Skinnners Court, 1 Pellipar Close, Fox Lane, N13

Tuesday 15 October - 10am

Your Shout, your chance to raise any topic, then –

Solicitor Michael Stennett, talks about **managing the affairs of someone with mental health problems - traps for the unwary**.

Michael Stennett will outline the common mistakes that can be made by a carer when dealing with the affairs of someone with mental health problems and the steps they need to take to avoid claims and disputes.

Millfield House, Silver Street N18 1PJ

Thursday 12 September - 10am

Your shout, your chance to raise any topic then:-

Ellie Robles, LBE community engagement officer, speaks on **the new Ponders End Waterfront project**.

Thursday 10 October- 10am

Your shout, your chance to raise any topic then –

Dee Solanki, partnership support manager, Department of Work and Pensions speaks about **Welfare reform**.

Hearing tests at the Dugdale Centre

The Forum has arranged for free pre-screening Hearing Checks by the experienced Chase Farm Hospital Audiology Unit starting on Monday 7 October and then on the first Monday in November and December. They will be available at our confidential drop-in advice clinic which runs every Monday 10 am - 12 noon at the Dugdale Centre in Enfield Town.

These tests will indicate only whether or not further testing is advisable. A degree-qualified audiologist will look into your ears to double check for any signs of wax or other obstruction before taking a brief history. They will then do a brief hearing check of around six frequencies per ear before explaining all the results and discuss whether a GP referral for a full diagnostic test is advisable.

Please register with the Over 50s Forum reception desk when you arrive at the Dugdale Centre and the people there will direct you to the hearing test.

Final push for the 5000

As I write, our paid up membership stands at 4,706 with 634 yet to renew. Our ages currently range from 50 years to over 90 years of age. That's a big span to cater for, but I guess we are pleasing many of you. How are we doing that? I suppose the health issues we cover are the most important, since without our health we cannot take on board the leisure centre discounted activities, social calendar, holidays and the varied activities offered by our valued affiliates.

A phone call to our office will inform you if we have an affiliate offering the activity you are looking for. And for those members still working, you'll see in the meetings programme that we are holding our first evening meeting on Tuesday 17 September. So please note the date and we hope to meet some new faces.

The stuffing of the newsletter gets a great response from our volunteers with some members taking on hand deliveries to save on postage. We would like to see attendance at our monthly meetings improve – any bright ideas?

Reminders – membership increases next year to £8 individual pa, £12 couples pa, £20 affiliates pa. Or you can join our growing band of life members £100 individual, £150 couples, £250 for organisations.

Our membership year runs 1 April to 31 March with no pro rata for partial year. Being a member of an affiliate does not entitle you to individual membership of the Forum. Forum members living outside the Borough with existing Fusion membership will be allowed to retain their discounts when the renewal date is due. But if they allow their membership to lapse, they will not be allowed to re-join at a discount.

Without our volunteers we would collapse, so our thanks as always to all of them whatever their role.

Lastly, I must mention our latest trio of affiliates. They are:-

The North London Morning Orchestra, a friendly informal group which meets on Wednesday mornings from 10 to noon at the Scout hut in the track opposite the Jolly Farmers pub on Enfield Road. They play all kinds of music, but give no concerts. Fees minimal! Contact Eric Chapman on 020 8367 3169.

We also welcome the **Southgate Society of Arts** whose secretary is Jean Stubbs, 263 Galliard Road, Edmonton, N9 7NR Tel: 020 8805 8193 jeanstubbs1936@yahoo.co.uk

And lastly there is the **North London Humanists Group**.

Contact Derek Marcus, 8 Bayswater Close, Palmers Green, N13 5BF Phone 0208 886 4176, e-mail nlondonhumanists@gmail.com

The North London Humanist Group provides activities and social contact for non-religious people. It holds discussion meetings at the Ruth Winston Centre, 190 Green Lanes, Palmers Green, on the second Thursday of each month (ex. August) at 8pm and has social events such as theatre visits, meals out etc. at other times.

Visitors are welcome without charge at all events, with no obligation to join. The current programme can be viewed at www.nlondonhumanists.fsnet.co.uk or from the secretary, tel: 020 8886 4176.

Joyce Pullen Membership Secretary

Spitting ban is almost here

A big Thank You is due to all those Forum members and affiliated organisations who supported our two-year campaign and petition calling on Enfield Council to introduce a bylaw to ban spitting in public places.

Although the campaign won the cross-party support of all councillors on 28 March 2012 after Forum president Monty Meth addressed the council, and presented a petition signed by nearly 4,000 residents, it required the approval of the Department of Communities and Local Government before it could go-ahead – and they couldn't be hurried.

Despite the DoCLG claim: **"We work to move decision-making power from central government to local councils"**, it needed supporting letters from both Labour and Conservative party leaders on Enfield Council and evidence of wide community support before Ministers would give "provisional approval" for the ban on anti-social spitting.

The ban will now come into force one month after the bylaws are confirmed by Eric Pickles, the Secretary of State. Before the ban can be confirmed, the Council had to publish a notice in the local press of its intention, giving any objectors another month to lodge their complaints.

After the expiry of the objection period, the Council will apply to the Minister for confirmation. And it will have to show that it has an effective enforcement strategy with signs in place in those spots where spitting is a problem. The Council's Environmental Health and Regulation Division will be responsible for investigating breaches of the legislation and the maximum fine that can be imposed is £500.

Cllr Chris Bond, cabinet member for the environment said: "I would like to place on record my thanks and that of the Council for the help the Over 50s Forum has given to this campaign. I am sure that your involvement helped to convince Ministers. It took longer than I thought it would, but it is worth it. We now have to draft the by-law and implement it. Thanks again for your assistance and support."

Cllr Joanne Laban, the Conservative shadow environment spokeswoman, said: **"The by-law is a great achievement that all the community have been pushing for. It shows what people can do when they work together."**



A relaxing summer's day was had by all when 43 members enjoyed a scone cream tea while afloat on the 'Lady of Lee Valley' on 6 August - thanks to Heather Cole of our Social Committee.

Free confidential advice

Visit the Dugdale Centre

(corner of London and Cecil Roads, Enfield Town)

Every Monday 10am to 12 noon

- Legal advice from solicitor Michael Stennett
- CAB adviser, Loraine Hopwood on benefits, debt, etc.
- Tax adviser Jeff Rodin
- Health trainers advice on lifestyle
- Jobs adviser Lorna Clark
- LBE adviser, Maria on council tax, housing benefit, pensions

An Enfield Over 50s Forum initiative in partnership with Enfield Council.

Poppy collectors wanted!

The Royal British Legion Enfield Poppy Appeal 2013 will start on 26 October and the Forum is supporting their appeal for volunteer helpers collecting at various points around Enfield Town – during the week and at weekends – from 26 October until 9 November.

Lorraine Hopwood, who is also the CAB adviser at our Monday Dugdale advice clinic, is organising a timetable for volunteers which means you can sign-up for two hours at a location and at a time that best suits you. **Lorraine will be at our Civic Centre meeting on Tuesday 24 September to tell us about the Poppy Appeal and to enrol Forum volunteers. If you can't be there, just leave your name with the office 020 8807 2076 or you can contact Lorraine on 07989142474.**

“Last year we collected over £25,000 in Enfield Town,” says Lorraine. **“This was only possible due to the work of all our volunteers. We need your help to match and hopefully increase the amount we raised in 2012. If you can give us a couple of hours of your time, it will help to make a difference to the lives of our service men and women this year.”**

The Royal British Legion has been helping service people past and present for over 90 years and although their needs have changed over time, the need for help is as vital as ever. Since 2007, the Legion has provided more than £115 million of help for Armed Forces families under its Benefits and Money Advice service. The Legion spends approximately £1.6million a week carrying out support services.

Since 2003, the Legion has helped more than 16,000 serving, ex-service and family members who are part of the Afghan and Iraq generation with direct financial assistance, in particular working on appeals for higher compensation awards for those wounded in Afghanistan.

A nationwide network of volunteers and staff operates locally to help those in need and, as guardian of the Military Covenant, the Legion campaigns for improvements to legislation, public policies and statutory services. The Legion is also committed to helping young people understand the importance of Remembrance, so the sacrifices so many have made for this country are never forgotten.

Call us today on: 020 8807 7111



The Advice Centre and ILAC Care is a non for profit voluntary organisation set up to address the needs of local residents in Enfield to help them live independently successfully.

SERVICES WE PROVIDE

- ✓ Information and advice
- ✓ Befriending
- ✓ Social Club
- ✓ Domestic Assistance
- ✓ Handy Man
- ✓ Gardening
- ✓ Painting and Decorating

The Advice Centre and ILAC Care
58 Market Square
Edmonton Green Shopping Centre
(The Balcony) Edmonton N9 0TZ
Email: info@easdb.org.uk



Twitter: @theadvicecentre1 Web: www.advicecentreLondon.co.uk

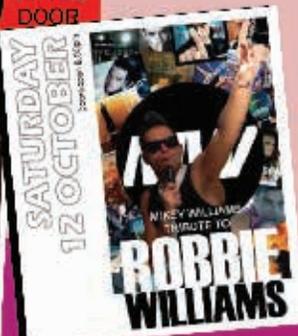
Beware of scam pension calls

If you get a phone call about your pension, it will almost certainly be a fraudulent scam. One pensioner we know had a recorded message left on his phone saying he was owed £1,000. All he had to do was press 5 or 9 to delete the message.

Sounds simple – press a button and collect £1,000 – just like that, as Tommy Cooper used to say. Well, our friend didn't, but there have been police reports from all over the country of people who did and they found themselves connected to a premium rate phone line costing pounds per minute.

If you get such a call, put the phone down and report it to Consumer Direct by email to scams@oft.gsi.gov.uk or phone 0845 404 0506.

AUTUMN TRIBUTES AT THE CLUB!



TICKETS **£7** ONLINE AND IN ADVANCE
£9 ON THE DOOR

THE SOUTHGATE CLUB

A great social club in the heart of Southgate!

- Friendly atmosphere
- Favourable drink prices
- Social place to meet
- People from all walks of life
- Snooker, billiards and darts
- Golf society
- Lots of entertainment
- Tribute nights and live music
- Function Room hire



020 8886 1617

17 Chase Side, Southgate N14 5BP
info@southgateclub.com
www.southgateclub.com

Always look on the bright side of life

Rapid humour

It was hard getting over my addiction to the Hokey Cokey, but I've turned myself around and that's what it's all about.

A lad decides to take up boxing and goes for the required medical. A few days later his trainer phones and says: "Son, you realise you've got sugar diabetes." "That's great, when do I fight him," says the lad.

Rapid puns

I stayed up all night to see where the sun went. Then it dawned on me.

The girl said she recognised me from the vegetarian club. But I've never seen herbifore.

I'm reading a book about anti-gravity. I just can't put it down.

When chemists die, they barium.

I did a theatrical performance about puns. It was a play on words.

I didn't like my beard at first. Then it grew on me.

Broken pencils are pointless.

I tried to catch some fog. But I mist.

What do you call a dinosaur with an extensive vocabulary? A thesaurus.

England has no kidney bank, but it does have a Liverpool.

I used to be a banker, but then I lost interest

Comedian Tim Vine's gags

My girlfriend covered herself from head to foot with grass. Her name's Lorna.

I went to my GP. I said my head feels like it's been hit by a set of bongos. He said you've probably got slight percussion.

I threw a stick into the sea and a round floating object brought it back to me. I said there's a good buoy.

Did you know the word receding is 400 years old? And that's going back a bit.

I spent the last two weeks sitting on a large book. It was my annual holiday.

Golf and Whisky

An 80-year old Scotsman went to the doctor for a check-up.

The doctor was amazed at the great shape the old fellow was in and asked:

"How do you stay in such great physical condition?"

"I am Scots and I'm a golfer," said the old fellow.

"I'm up well before daylight and out golfing.

"I have a wee nip of whisky on each hole, and that's it."

"Well," said the doctor, "I'm sure that helps, but there has to be more to it.

"How old was your dad when he died?"

'Who said my dad died?'

"You mean you are 80 years old and your dad's still alive. How old is he?"

"He's a 100 years old. In fact he golfed with me this morning, and then we went to the topless beach for a walk and another wee dram and that's why he's still alive."

"Well," the doctor said, "that's great, but I am sure there's more to it than that.

"How about your dad's dad? How old was he when he died?"

"Who said my grandad is dead?"

Stunned, the doctor said: "You mean you are 80 years old and your grandfather is still living! Incredible, how old is he?"

'He turned 118 last month,' said the old Scot.

"So, I guess he went golfing with you this morning too?" said the Doc.

"No. Grandad could 'nae go this morning because he's getting married today."

At this point the doctor was close to losing it.

"Getting married?! Why would a 118-year old bloke want to get married?"

"Who said he wanted to?"

You don't stop laughing because you grow old, you grow old because you stop laughing



THEODORA'S
GARDEN DESIGN & GARDENING

for

Garden Design/Visual Design
Garden Care/Planting & Borders
Pruning & Shaping/Consultancy
General Garden Maintenance

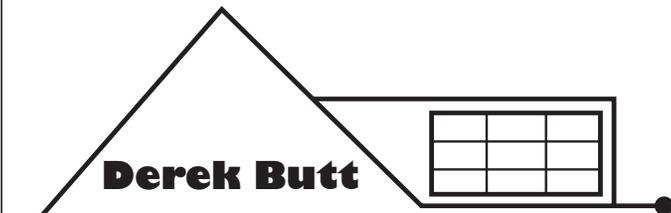
For exquisite garden design contact Theodora on:
07941 813 578/020 8884 0956
theodora.gd@gmail.com

www.facebook.com/theodorasgarden



Enfield Borough Over 50s Forum
Millfield House, Silver St, Edmonton, N18 1PJ
Tel: 020 8807 2076
email:info@enfieldover50sforum.org.uk

Secretary: Tony Watts
Development & Office Manager: Jan Oliver
Admin Assistants: Diane Barron & Liz Delbarre
Office hours: Mon-Friday 9.30am - 4pm



Derek Butt
General builder

- ◆ 30 years experience in the building trade
- ◆ Free estimates and advice
- ◆ Reasonable prices
- ◆ Small or large jobs undertaken including:
- ◆ Extensions
- ◆ Bathrooms/kitchens
- ◆ Plastering/painting/decorating
- ◆ Roofing/guttering/fascias/soffits
- ◆ Patios and decking
- ◆ Building maintenance and repairs

Contact me on: Home 01992 631814
Mob 07939 036369
e-mail derekbutt18@hotmail.com

Adding healthy years to longer lives

“The quality of life does not depend on how happy you are, but how happy others can be because of you.” Anon

It's all very well living longer, but we need to ensure those extra years are healthy. This was the message for the 125 people who attended the Forum's conference on Adding Healthy Years to Longer Lives at the Dugdale Centre on 5 July.

Doug Taylor, Leader of Enfield Council, said that there are both moral and economic reasons for keeping people as independent as possible for as long as possible, but he did warn those present **“don't ask for any money”**.

David Sinclair from the International Longevity Centre said it was really good to see conferences such as this one talking about **“the tough stuff”**. The healthcare costs for older people will rise much faster than care costs in the next 50 years, so addressing this issue is vital. He pointed out that younger people are often less fit and active than today's older people, so the problem is only going to get worse.

The issue of designing products and housing for older people or those with special needs was addressed by **Chris McGinley** of the Helen Hamlyn Centre for Design. He stressed the need to involve the relevant people (the users) in the design process and to try and design mainstream products to be accessible by as many people as possible rather than just looking to design 'special' products.

Ray James, Director of Health, Housing & Social Care, Enfield Council, pointed out that there are significant differences within Enfield Borough with, for instance, women in Upper

Edmonton living, on average, 13 years fewer than women in the west of the borough. He said it was vital that local people take more control to help themselves and praised the work of the Forum in this regard.

Jackie Allen of the Dorset Older People's Board provided several examples of how her organisation is matching local people who are happy to offer help with those needing it. She said we should ask: What stops you ageing well? What can you do about it? Who can help you with that?

Other speakers included **Tony Watts**, Forum Secretary who emphasised the role of the voluntary sector in helping to communicate with as wide a range of people as possible to promote healthy living, especially for older people.

The conference also included roundtable discussions where people could share ideas and raise issues on how we all, and the Forum in particular, can work together to encourage older people to take part in more local activities and organisations and so help them achieve healthier older years.

Monty Meth, President of the Forum, says the feedback from conference delegates was overwhelmingly positive and that ideas and issues raised would be included in Forum plans and activities where possible.

Yvonne Mulder

Healthwatch gearing up in Enfield

Healthwatch Enfield, the new independent local champion that replaces Local Involvement Networks (LiNk), is planning an autumn launch. Its aim is to secure genuine improvements in health and social care services in Enfield and it will want to know about your experiences of local services, good and bad. It is currently seeking office space for three or four staff and is developing its own website: www.healthwatchenfield.co.uk

Healthwatch Enfield's main role is to bring about improvements in local health and social care services by influencing providers to heed local people's wishes. It has already started to do this by encouraging local services themselves to engage properly with their users and carers. Once established, it will also collect information about people's experiences of local services and will report on those.

Deborah Fowler is the first Chair of Healthwatch Enfield. She was previously a non-executive director of Enfield Primary Care Trust and ran a charity working with older people. The chief executive of Healthwatch Enfield will be **Lorna Reith**, a former chief executive of a disability charity and former deputy leader of Haringey Council. Appointed in June, Lorna takes up her post in September.

Once Healthwatch Enfield has found premises and recruited staff, it will be able to start the next development stage, becoming more proactive in collecting local views. If you are interested in assisting, please email: info@healthwatchenfield.co.uk, or call the temporary contact number: 020 8379 6119.

Healthwatch will be interested in your experiences, to add to its reports on local services, but cannot support any individual complaints. So if you have problems or complaints with a service, then you should tell that service. If you need help to do this, then for health matters you should contact the independent NHS Complaints Advocacy Service on 0300 330 5454 or go to: www.nhscomplaintsadvocacy.org For social care problems, you should phone 020 8379 1001.

FANTASTIC FEET

NEW CHIROPODY/PODIATRY SERVICE



TREATMENT INCLUDES:

- ☞☞ TOENAIL CUTTING
- ☞☞ HARD SKIN & CORN REMOVAL
- ☞☞ VERRUCAE TREATMENT
- ☞☞ INGROWN TOENAIL TREATMENT
- ☞☞ FOOT CARE ADVICE & MORE!

**Home Visit Treatment
Available!**

£30

**To Book Call Jenna French on
07938 085 236**

www.fantasticfeetenfield.co.uk

Our health services need more money

In this, the 65th year since the founding of the NHS, the Forum's executive committee has decided to launch a petition to the Secretary of State for Health, Jeremy Hunt MP because **Enfield NHS is seriously under-funded and cannot meet the health needs of all its residents and uphold the NHS founding principles of a health service available to all, free at the point of need.** The petition urges the Minister to increase Enfield's funding allocation so that our health service providers have the resources they need.

Petition forms, which you can copy, are being distributed to Newsletter readers receiving copies by post and to our affiliates. You can collect petition forms and send completed ones to the Forum office, Millfield House, Silver Street, Edmonton N18 1PJ.

Top tips for the family

Here are some tips to bear in mind whenever there's a family get together starting with:

Pensions

Advise the next generation to "opt in" for a pension when they start work. This may not be top of the usual health message, but there is no certainty how much the state pension will be worth when today's youngsters reach pension age. So, the sooner they start saving the better.

Insulation

Now is a good time, before winter sets in, to ensure your home is fully insulated for the coming winter with loft and cavity wall insulation and double glazed windows.

Approximately 26% of heat is lost through the roof, 33% through the walls and 18% through the windows. Enquire for help with the insulation cost if you are over 70 or receiving benefit.

Green Deal

If you are not eligible for the Green Deal Grant then you will be able to receive Green Deal Finance (a loan with no upfront costs). Offers include loft insulation, cavity wall insulation and a new boiler. For more information: <http://www.freeinsulation.co.uk/index.html>

Leisure exercises

Join one of the modernised Fusion leisure centres, get a discount as a Forum member and join one of the many classes such as Tai Chi, good for posture, balance and flexibility. And it can be done at home. **As we get older, this becomes increasingly important for our quality of life.**

Food

Have food cupboard/freezer supplies in case of severe weather changes or health problems. Base meals around starchy foods e.g. pasta, potatoes and rice.

Immunisation and Vaccinations

Ensure children receive all immunisation and vaccination jabs such as MMR. 95% of children need to be vaccinated to be guaranteed herd immunity (e.g. reducing the number of vulnerable individuals so that transmission of any virus is prevented). Again, not specifically aimed at our older colleagues, but immunisation is one of the most effective health interventions and essential for the health of our grandchildren.

Flu Jab

If you are over 65 years old, book an appointment with your GP to receive your free flu jab. The flu virus mutates, therefore you must receive a jab every year to make sure you are protected.

Contact Numbers

Check you have emergency telephone numbers such as that for your surgery. The new NHS line is 111 for out-of-hours calls, but for emergencies it remains at 999.

Bowel Cancer Screening

If you are aged between 60 and 74 get screened every two years through the NHS Bowel Cancer Screening Programme. 95% of people screened have no problem at all but better safe than sorry.

Glenn Stewart, Assistant director of Public Health

Local healthcare plans on display at shopping centres

The timetable for service changes for Barnet, Chase Farm and North Middlesex hospitals will be decided on Wednesday September 25 by the three local Clinical Commissioning Groups, covering Barnet, Enfield and Haringey. They will be meeting in public from 9am to 12 noon at the old Barnet Football Ground at Underhill, near Barnet Odeon. This meeting will be advertised and the agenda put on the CCG websites in mid-September.

Members of the public are also invited to find out more details about healthcare service changes across Barnet, Enfield and Haringey by visiting local shopping centres where the changes will be outlined and BEH Clinical Strategy staff will be on hand to answer questions.

They will be available at the Co-Op Car Park, Hertford Road, Enfield, EN3 6LZ: Mon 14 - Wed 16 Oct, 9am - 6pm. Palace Gardens Shopping Centre, outside Waitrose: Mon 28 Oct - Sat 2 Nov, 9am - 6pm. For more info you can read the new Barnet Enfield and Haringey Clinical Strategy Newsletter on the CCG website www.enfieldccg.nhs.uk

Yvonne Mulder

The cost of NHS "reform"

Despite promising before the 2010 general election that there would be no top down reorganisation of the NHS, the coalition government then introduced the most wide-ranging reorganisation in a new Health and Social Care Act which according to the National Audit Office has led to:

- Redundancy payments of £435 million
- Creation of 240 new organisations
- Loss of 10,094 jobs
- Costs of £1.1 billion - 15% more than expected

More than 2,000 staff who lost their jobs were then re-employed by the NHS. Pay-offs of managers ranged from £33,771 to £578,470.

Shingles vaccination

If you've ever had shingles you will know how painful and debilitating it can be. So we welcome the news that NHS England is introducing a new shingles vaccination programme starting in September for everyone aged 70 - 79. It will be administered by your GP.

Please contact your surgery to ensure you are included because shingles is a common disease that causes a painful rash, usually across one side of your body or face. It is caused by the same virus as chickenpox and you can only get shingles if you have already had chickenpox. That virus stays in your nervous system and you develop shingles if it becomes active again.

Falls can be

Opened by Cllr Christine Hamilton, Cabinet member for community wellbeing and public health, our Falls Prevention Day at Edmonton Leisure Centre, attended by some 130 people, was an important contribution in the battle to cut the number of people taken to hospital every year as a result of a fall at home or in the street.

Cllr Hamilton said her watchword was 'prevention' and she recognised that a fall can change your life as it can lead to a disability or loss of confidence. Falls and accidents seldom just happen. Taking care of yourself by exercising and having regular eye examinations and health checks can help reduce your chance of falling.

Because our Falls Prevention message needs to be spread far and wide, we are passing on the following summary of the talks given on the day to the wider audience of Newsletter readers.

Across the country, around 350,000 elderly people are admitted to hospital every year as a result of a fall and about 9,000 of them die. It is one of the leading causes of death among the over-75s. For others, the impact of a fall can be life-changing as it can leave them feeling isolated, less independent and reluctant to leave home.

Falls: are they an inevitable part of ageing?

We know that as we grow older the incidence of falls increases. There is a massive impact on the life of older people associated with falls, both by the effect of physical injury and also the loss of confidence. But does this mean there is nothing we can do about it and just accept it?

Walking on two legs is a peculiar way to get around and requires the interaction of muscles, joints, nerves, the brain and the senses. Some things do change as we grow older, such as the speed of nerve transmission slows and our joints begin to wear, which can affect our balance. Different people are affected differently.

But the body has great potential to maintain and improve itself and we know that simple things such as exercise, particularly with balance components, can improve strength and decrease the risk of falls.

It is important to maintain a good, healthy diet to ensure the correct vitamins and calcium as well as sensible sun exposure for vitamin D. Medical technology has improved: the problem of cataracts has been reduced as this is now a simple operation and severe arthritis can be treated with joint replacement.

Also it is important to deal with chronic medical conditions such as diabetes early and effectively to prevent the resultant deleterious effects. Do not be afraid of talking to your doctor if you have fallen; we would prefer to see you before you have broken your hip.

Falls do increase with growing older, but they are not inevitable and we can all work together to reduce the risk.

Dr Nick Rollitt

Consultant and clinical lead for falls at North Middlesex University Hospital.

The eyes have it

One of the main senses we rely on, whether we're young or old, is vision – many would say it's the most important of senses and keeping our eyesight at its best is essential for our safety, as well as our enjoyment of life.

All those aged over 60 (with no other clinical considerations) are entitled to a free NHS sight test once every two years and over 70 yrs, once a year. An eye exam will determine not only the best spectacles correction you may need, but will also look at the health of your eyes and can pick up signs not only of eye conditions, but also of general health problems like high blood pressure or diabetes.

Diabetes in particular can have serious consequences for eyesight if it's poorly controlled. In the working population (those up to the age of 65yrs) Diabetes is the No1 cause of both stroke and being registered as Severely Sight Impaired (formerly known as the Blind Register).

The most common eye condition to be found is the presence of cataracts – these are not films which grow over the eye, as some people would have you believe. A cataract is simply that the lens inside the eye becomes cloudy, so daylight doesn't get into the eye as easily and you don't see out as well. Cataract removal is a very common and highly successful procedure, most commonly performed under local anaesthetic and often taking less than 20mins. After this, the patient can often walk about without glasses and needs them only for close work.

Remember.. if you can see well, you're less likely to fall!

Rorie Gamzey

Ophthalmic adviser NHS

Answers to the questions in "What advice would you give Joan?"(see page 4)

1. £140,000, assuming Fred made no lifetime gifts to non-exempt beneficiaries within seven years of death. Fred's unused inheritance tax allowance of £325,000 is added to Joan's £325,000 allowance so that Joan's estate can give up to £650,000 tax free. The estate above the threshold (£350,000) is taxed at 40% leaving a bill of £140,000.
2. The local authority must disregard the value of the home when carrying out the assessment if Liz is aged 60 or over, but they can consider the value of the house if Liz is below the age of 60. If Liz is given a share in the home, it is unlikely an outsider would be willing to buy into the property. In these circumstances the value of Joan's interest even to a willing buyer, could be very low and indeed be nil.
3. Liz plans to live with her mother. Joan can transfer a share in the home to Liz. The gift will be potentially exempt from tax and fall out of Joan's estate if she survives seven years from the gift.
4. Joan should prepare lasting powers of attorney to enable Liz to manage her property and financial affairs and health and welfare. Joan's mental capacity to make a lasting power of attorney must be established beforehand. Matthew could be appointed co-attorney or a replacement attorney should anything happen to Liz.
5. Joan can make a document called an "expression of wishes" explaining her decision.

fatal

Seven deadly sins to avoid

One third of people over the age of 65 fall every year. Only a small percentage of these falls result in serious injury, such as fractures. However, falls can cause a loss of confidence and fear of another fall can lead people to restrict their lifestyle and reduce their independence.

Some of the common causes of falls are:

- Balance reactions** tend to slow as we age, but specially prescribed exercises can help to improve these.
- Muscle strength** can also decrease, especially with a lack of exercise caused by frailty, painful joints or after a long period of illness. Again, exercising can help to improve muscle strength.
- Eyesight** can deteriorate with age. It is extremely important to have regular check-ups and to keep any already prescribed glasses clean at all times so that vision is not blurred by e.g. fingermarks or a build-up of dirt.
- Some **medications** can cause an increase in the risk of falls, notably those which have a direct effect on the heart, circulation or brain. Always consult your doctor if a newly prescribed drug causes dizziness. Remember also to be particularly careful if sleeping tablets have been prescribed as these will cause drowsiness at night but also early in the mornings.
- Some **medical conditions** can lead to an increased risk of falls. These include a stroke, Parkinson's disease, heart or blood pressure problems.

6. **Hazards round the home** may be responsible for falls e.g. are there unnecessary rugs on the floor acting as a trip hazard? Is the house over cluttered? Are there trailing leads which need tidying away?

7. **Footwear** should be supportive and non-slip. Shoes which can be altered if the feet swell, such as those with velcro, buckle or lace fastenings, are recommended. Sloppy slippers are a "no-no" even in the home!

So having identified the common risk factors for falls, remember that prevention is better than cure. We can all try to avoid falls by keeping fit, by looking after our eyes, ears and feet and by eating a healthy, well balanced diet.

We can also try to minimise the hazards in our home by taking a fresh look at each room of the house to see if changes need to be made to make things safer. We can also make sure that we are in the best medical shape by allowing the doctor to manage whatever medical conditions we may have. So let's keep fit and active and avoid falls at all cost!

Christy Bysh
Senior NHS physiotherapist

You can get more information about osteoporosis and help in reducing the risk of fractures from Carol Sharp and Geraldine McKee at the bone health and fracture prevention service 020 8702 5660.

**THE ALEXANDER
OSTEOPATHIC CLINIC
STRUCTURAL OSTEOPATHY
CRANIAL OSTEOPATHY
FOOT PAIN CLINIC**



OSTEOPATHY IS NOT JUST FOR BACKS!!
It is a very effective way of treating almost all your aches and pains, so if you have any questions about your problem, to book a **free 15 minute consultation** or an appointment phone **020 8373 0435**

Conditions treated include:

Arthritic pain	Hip and knee pain	Disc prolapses
Leg pain	Foot problems	Frozen shoulder
Headaches	Muscular aches and pains	

For further information visit the clinic website at www.north-london-osteopaths.co.uk

**ENFIELD TOTAL REMOVALS
MOVING HOUSE?**

REQUIRE STORAGE?

- Free quotation & advice
- Packing-unpacking
- Friendly male & female team
- Fully insured
- High quality storage facility
- Established since 1999
- Arrange parking permits if necessary



10% discount to Over 50s forum members
020 8367 8348
www.totalremovals.com Company Reg No. 04109912

Our mission statement

Supporting older people in Enfield to remain independent and healthy, reducing isolation, fostering inclusion, community cohesion and working towards reducing the number of elderly people living in poverty

The Forum in Europe

In March 2013 the Forum concluded its 2 year EU funded project by hosting a prestigious conference at the Dugdale Centre attended by older people's representatives from Enfield's Twin Towns of Gladbeck (Germany) and Courbevoie (France). The value of the Forum initiative in stimulating discussion of over 50s issues and getting EU funding for the project involving our European counterparts was particularly appreciated by the delegation from Gladbeck. As a result of this stimulation a small delegation from our Forum and from one of their other Twin Towns, Schwechat (from Austria) visited Gladbeck for further discussion on issues faced by 'growing old in the community' - the conference theme.

As in the UK both Germany and Austria need to adopt policies and practices which will minimize the economic impact of ageing populations in our respective communities and ensure that older people are able to live independent and healthy lives.



Delegates in session

The formal sessions at the conference discussed housing, health and social care, transport, culture and lifestyles. In addition there were visits to an older people's community housing establishment; a typical cottage previously lived in by workers when the Ruhr area was the heart of the Germany's heavy industry; a former rolling mill now a museum; and finally to the Villa Hugel which had been home to the Krupp family who lead much of the industrialisation in the Ruhr during the nineteenth century.



Visit to the 'Volks Museum'



Conference delegates in front of the Gladbeck Rathaus (Townhall)

Gladbeck has an elected 'older people's board - Seniorenbeirat' chaired by Rolf Kauls. This board exerts considerable influence with the local authority and organises an extensive team of volunteers who support the older and more vulnerable community. Besides the excellent and generous hospitality of our hosts our delegation were particularly envious of: the well-appointed centre and office space provided freely and solely for the Seniorbeirat and older people activities; the price of purchasing or renting housing which at a cursory examination seemed to be a third of that in Enfield and where there was a 3% vacancy in the area; a pedestrianised town centre; finally the extensive joined up cycle path network. The excellent arrangements for the event were made by Gladbeck's Older People's Officer, Ulrich Hauska.

The Forum delegation included Irene Richards, Hazel Kinsler, Roger Biss, Jeff Rodin and lead by Forum secretary, Tony Watts.

A full report of the visit and outcome from the conference will be submitted to Enfield's Twin Town Committee by the Forum and in due course put on the Forum website detailing the results of our previous EU project (www.eur50plus.org).



Train to be a Volunteer
Free Accredited Course

Monday 14th October, Thursday 17th October and Thursday 24th October

9.45-2.45

Develop your self confidence and make a difference to people lives.
The course is fun and accredited by the Open College Network.

What will it cover?

- Getting to know people
- Introduction to the Voluntary Sector
- Equal Opportunities and Diversity
- Communication skills
- Listening skills
- Disability Awareness

You must attend all three sessions

Venue: Community House, 311 Fore Street, Edmonton N9 OPZ
For an application pack and more information please contact
Naomi Luke on 020-8373 6356

Email: naomi@one-to-one-enfield.co.uk



Gladbeck: EU delegate Irene Richards tames a giant giraffe

Will you help young people to read?

Have you always enjoyed reading and want to help local school children who are struggling with their reading? Can you commit to three hours per week during term time for at least a year?

Beanstalk is a national charity that is looking for 35 people to work in local primary schools, specifically in the Jubilee ward, providing reading support for three children – spending 30 minutes with each child, twice a week. Obviously you need to be fluent in English and willing to undergo the DBS (Disclosure & Barring Service) check, but otherwise just a passion for reading and willingness to help is all that is required.

The schools involved in this project, which is being funded by Enfield Council, are Houndsfield, Galliard, Churchfield and Cuckoo Hall Academy. To find out more, call Harriet Watson, the Beanstalk organiser for this part of London on 020 7729 4087 or visit the website www.beanstalkcharity.org.uk but please also let the Forum office know of your interest (Call 020 8807 2076)

Forum President Monty Meth says the Forum is keen to promote intergenerational activity such as this Beanstalk project. It is also looking at getting involved in the local Skills for Life programme, which is seeking to promote employment opportunities for young people.

Yvonne Mulder

Poetry group

It is with deep regret that we record the passing of Gwen Webb, one of our founder members. In 2009 she was one of the editors of our anthology *Poetry Lines* and she will be sorely missed. Latterly, she had put up a brave fight as cancer took hold.

We meet from 10.30 am till 12 noon at the Enfield Town Library, Church Street, and our next meetings are on:

Thursday September 19 with Sara Davis leading on the theme of 'Marriage'.

Thursday October 17 will take the form of a 'Free-for-all Workshop', where poems on any subject can be discussed...

Co-ordinator David Blake 01992 631012

Book Club

Meetings take place at Enfield Town Library, Church Street, starting at 10 am as follows:

Wednesday September 18: The Diving Bell & the Butterfly by Jean-Dominique Bauby

Tuesday October 15: Isa and May by Margaret Forster (note change of book)

Wednesday November 28: Heat and Dust by Ruth Praver Jbabvala.

Also, on Wednesday October 30, we are holding our third anniversary lunch at the Jolly Farmers, Slades Hill. All **Book Club members** are welcome. Further details from **Sue Scott 020 8368 0861 or scotsf48@gmail.com**

Random round-up

Eva's a "shining light"

Anyone who has met Eva Salisch at Forum meetings or at the leisure centres knows she is a battler on behalf of older people. So we are all delighted that she is one of only 69 people – and the oldest – in the country to be awarded the coveted "Shining Light" special jumper, after being nominated by the North London Sports Makers.

Eva was an honoured guest at the recent One Year On anniversary games, attended a special reception at the Queen Elizabeth Olympic Park, met the London Mayor at a City Hall reception and was feted as a "shining light" for promoting sport and being a community volunteer. She has recently started Ping Pong and, hopefully, croquet at Blake Court, Highlands Village, where she lives and where she keeps a prized certificate signed by Lord Coe.

Inflation rises

Official figures showed that inflation increased to a 14-month high in June. The Consumer Price Index rose 2.9%. The Retail Price Index – on which pension increases were once based – rose by 3.3%. Households need to find an extra £729 a year to maintain their standard of living compared with a year ago, says annuity provider MGM Advantage. With food and energy price rises showing no signs of abating, the cost of living continues to outpace rises in incomes. The result: people feel poorer year after year.

Calling carers

If you look after a relative, friend or partner who is frail, elderly, mentally ill, has a disability, long-term or life-threatening illness, or if they have drug or alcohol misuse issues – then you are a CARER.

Enfield Carers Centre, Britannia House, 137-143 Baker Street, Enfield Town, EN1 3JL is there to support you in your caring role. They offer a wide range of services ranging from information to counselling. Call 020 8366 3677 or visit the website www.enfieldcarers.org

What the papers say

Food banks triple

The number of people receiving supplies from food banks has tripled in a year. A total of 152,154 people received three days of emergency food between April 1 and June 30, up from 49,596 in 2012. According to the charity Trussell Trust the coalition's welfare cuts were to blame.

"When the welfare system breaks down, it means families go hungry," said chairman Chris Mould. (*Metro*, July 11, 2013)

Think before you speak

A San Francisco TV station – KTVU – thought it had a scoop when it broadcast the names of the crew of a South Korean plane that crashed at the city's airport, killing three people. In sombre tones, a newsreader read the names of the four-man crew as follows: Captain Sum Ting Wong, Wi Tu Lo, Ho Lee Fuk, Bang Ting Ow... The TV station later apologised saying it never read the names aloud before going on air. (*Sunday Times* July 14, 2013)

TR PROPERTY SERVICES
ENFIELD & HERTS

- Kitchen fitting with free planning service
- Bedroom conversions, studed walls etc
- Bathrooms and bathroom conversions – wet rooms/mobility access and walk in showers
- Friendly family business. Years of experience
- Tiling/decorating
- Full liability insurance
- 5% discount to members
- FREE ESTIMATES

All aspect of home improvement

www.trpropertieservices.co.uk
Info@trpropertieservices.co.uk
01707 890965 / 07552 454577

Social Calendar

This Newsletter's offering is, as you can see, somewhat sparse. Most of the previous issue's events have been fully booked. However, we are working hard to tempt you with the 2014 events – more about these in forthcoming Newsletters.

You will also note that bookings for our two ever popular and usually overbooked Christmas events will not be accepted before September 16. It takes the Post Office a few days to get all the Newsletters delivered – so, to ensure that everyone gets a fair opportunity to book, we have put in this deadline. Please co-operate by not attempting to phone prior to this as your message will not be dealt with.

If you have ideas about events you would like to suggest and offer to organise do let us know. The Social Committee is an open and welcoming group. All suggestions will be seriously considered. There is a wealth of experience to support you, and you would be very welcome. You can contact Irene on 020 8363 8175 or by email. poosticks@blueyonder.co.uk

Thursday September 19, 12.30 - 4.30pm, White Water Rafting. Enjoy the experience of a lifetime at the Lee Valley White Water Centre, Waltham Cross. This was an Olympic 2012 venue. Once kitted out, you'll receive expert advice and learn how to raft the Olympic standard course with experienced guides. Cost £32.50 per person. Contact Heather Cole on 020 8363 7286.

Wednesday October 9, Visit to the Geffrye Museum of the Home, 136 Kingsland Road, E2 8EA. The museum provides a fascinating view into the history of the English domestic interior from 1600 to the present day. Easy to get to on the 149 Bus from Edmonton Green Bus Station. For more information and to book, phone John Peach on 8360 2338.

Wednesday October 23, 2.15 pm. Dominoes Tournament with refreshments (patties, fruit, tea and coffee) and prizes. At Enfield Highway Community Centre, 117 Hertford Road (between Green Street and St James's Church). Buses 121, 279 & 307. £5 or only £2 for Forum members. For more information, to book or to join the Forum phone 8807 2076 or email jan.oliver@enfieldover50sforum.org.uk

Forum's taste of heather

At the end of June, a group of Forum members left Enfield for a memorable Travelsphere five day trip entitled Great Railways of the Scottish Highlands. After a short flight from Luton, our holiday began from the super Palace Hotel in Inverness and we returned here each evening after a day on the dramatic mountains.

Our trains were old steam trains, which added to the atmosphere and the men in our group all wanted to be the driver! The scenery was wild and covered with golden gorse and broom, ferns and wildlife such as deer, rabbits, eagles, red kites, ospreys and highland cattle with calves.

Our trips ranged from a fishing port to Culloden battlefield, a ski resort and everything in between. A surprise detour over the bridge to the stunning Isle of Skye was truly special. The vast lochs, the sparkling streams and warm-hearted people, not to mention the fantastic local food, made this a trip to be highly recommended.

And here's just one comment on the trip: ***“Just a quick note to say many, many thanks for your company and for all your help and support during our trip to the Scottish Highlands. My first trip under the banner of the Forum and it most certainly won't be my last.”*** E.C.

Olivia Goodfellow

Visit to Parliament October 29.....

Forum member Ron Phippin is organising this trip in conjunction with Andy Love MP. He will reserve about ten places for Forum members. Call Ron on 020 8360 9782 or email him at ron@phippin.com if you are interested.

.... And one that's been

Architecture, art, centuries of history, ancient rituals and etiquette – it could only be the Palace of Westminster. 17 Forum members – all precious volunteers – joined volunteers from other Enfield charities on a fascinating tour at the end of July that included the medieval Jewel Tower. Our sincere thanks to Andy Love MP and Helen Price at Enfield Voluntary Action for making this possible.

Liz Delbarre

Wednesday November 6, Visit to London Transport Museum. Situated in the heart of Covent Garden, with stunning exhibits which explore the powerful links between transport and the growth of modern London, culture and society, since 1800. For more information and to book, phone Wendy Bundle 020 8360 2697.

Wednesday November 27th, 7.30pm, “Malaysian feast with the Forum”. Join us for a taste of the exotic at Kampung restaurant in N21. Share your starters, enjoy your crispy duck, choose your main course and have your first drink on the house. A Feast from the East for £20.00 per person, service included. To book your place and choose your main course, call Olivia on 020 8447 8841 or, preferably by email oliviaharrod@virginmedia.com. All new and unaccompanied members welcome.

Please note: bookings for either of the following two events will not be taken prior to Monday September 16 and are strictly for Forum members only. Thank you for your co-operation.

Monday December 9, 12noon-4pm, £17 two course buffet lunch, Myra Terry Duo at the NECC Baker Street Enfield EN1 3LD. Near Hop Poles Pub. Buses 191, W8, parking available. Come and enjoy a festive afternoon of delicious food, great music/dancing, and celebrate the Season with your Forum friends and colleagues. A warm welcome is extended to our newer and unaccompanied members. To book ring Jacky Pearce 020 8482 3575.

Tuesday December 10, 7.30pm-11.30pm, £17 two course buffet supper followed by Lawrence Harvey Disco Extravaganza at the NECC Baker Street Enfield EN1 3LD. Near Hop Poles Pub. Buses 191, W8, parking available. Dust off your dancing shoes and get ready to Party!!! This year there's also a super raffle, so come prepared. Regulars and new members are all welcome, whether booking in groups, pairs or individually. To book your place contact Olivia Goodfellow on 020 8447 8841 or, preferably email oliviaharrod@virginmedia.com

In the Land of Ponder, on the East of Enfield (Genesis 4:16).

Regular as Saturday thunderstorms in summer, festivals have been here again, Oh Happy Daze! *[sic]* If you went to Notting Hill, don't cry on my shoulder! We rubbed shoulders with the elite in Ponders End Park.

Our beavers volunteered away and got it all in place for August Bank Holiday weekend, music, good company, games, food and bouncy castles – what more could anyone want? Usual precautions: Many brought sun-tan lotion and a broly.

Festivals apart, Ponders End Community Development Trust (PECDT) has been helping with a survey along East Enfield, part of the Community First programme, to find out what neighbours say could be done to make improvements, and what they could do themselves with help from small grants, from £250 to £2,500. Survey results are due early September. We are shortly opening a community drop-in centre. Neighbours here want a place to meet, share, enjoy, relax and do things. The place is not very big but it's a start.

To find out more about these goodies, who we are and what we do, check out our website www.pondersend.org We'd love to see you for a chin-wag and a cuppa. Bring a good joke!

Bernie Rees, Ponders End Community Development Trust, Vincent House, Nags Head Road, Ponders End, Enfield. EN3 7FN.

Tel: 020 8443 3858 roomhirepecdt@btconnect.com www.pondersend.org.uk





Thanks Roger, welcome Dominic and Wayne.....Fusion now offers free personal training

A very big thank you and farewell to Roger Biss who has worked so hard over the last few years to establish the Over 50s activity days at our leisure centres. Roger, who has done so much for these sessions, will be badly missed and we wish him and his wife Marion a long and happy retirement. The sessions will now be supported by Dominic Hall at both Edmonton and Southbury and Wayne Scott at Southgate, so we'll all be in good hands once again.

Don't forget that Fusion and the Forum are offering health checks at all four of the leisure centres during the over 50s activity days. Each of the centres has a two hour health session in which people will be able to book their personal health assessment. This will review weight, height, blood pressure, heart rate and body mass index.

The health check sessions will be on Monday at Edmonton Leisure Centre, Tuesday at Southgate, Wednesday at Southbury and Thursday at Albany. Health checks are vitally important because they give a first snapshot of your lifestyle and an early warning of anything untoward. Some people, we know, will be nervous about what will emerge from a health check, but considered medical advice is always to seek early treatment.

On the other hand, it has been known for a health check to show up something even before any symptoms are revealed. These health checks are all part of our "get fit for a longer life" campaign and we are very grateful to Fusion for providing this new facility for Forum members and supporters.

Fusion are offering personal training sessions as part of their autumn campaign promotion from September so any new members who would like to join as part of the Forum membership scheme or otherwise can take advantage of these sessions FREE of charge. Centres will be displaying the campaign details from the beginning of September.

Fusion Rewards Card and more...

The new Fusion card rewards scheme is well underway throughout the leisure centres. The card is FREE and provides rewards every time you take part in an activity.

Why register? It's free, quick and easy to join and it earns you points on all your sport and leisure spend. You can redeem your points for free activities and receive news of exclusive offers.

When you register, you will receive 200 free start-up points. To register, simply drop into one of the centres and complete the registration form and hand it to reception. Your Rewards card will be issued to you in return. You can also download and fill in the Rewards registration form from the Fusion website. www.fusion-lifestyle.com

For every £1 you spend, you earn 10 reward points. For example: spend £20 with us and earn 200 points, add this to your 200 FREE introductory points and you can redeem a free swim.

Forum members purchasing the Fusion concession card will pay £7.50 for the year - a reduction of 50p on last year and a massive saving of £13.50 on the concession card for non-Forum members. To obtain this concession you must produce a valid Forum membership card and must be a resident of the London Borough of Enfield.

With the concession card:

Swimming costs £2 instead of £4

Gym sessions £3.85 instead of £7.70

Various classes (Yoga, Pilates etc.) £3.85 - instead of £7.70, Sauna & steam session £3.85 instead of £7.70. Over 50s activity day concession £3.80 instead of £7.70.

The Enfield Over 50s Forum rate for new Direct Debit monthly membership (giving access to all activities and on any day) is £42 - a saving of £4 on the non-concession fee of £46 and there is no joining fee (normally £35).

The Forum members' rate for new annual 12 months membership (with the same anytime access and no £35 joining fee) will be £420, a saving of £40 on the £460 charge for non-Forum members.

There is no increase for Forum members with existing monthly or annual direct debits.

In addition, we also have the following new concession off-peak and peak-time charges:

Monthly direct debit off-peak with Forum concession card (gym, swim, sauna, steam, studio 7 day booking and rackets) NRG card included £29.00, Mon-Fri 9am-4pm, Sat & Sun 12 noon -close. Without a concession card the charge for the same times is £39. Proof of current Forum membership is required for all concession card applications.

Please note:

Forum members living outside the Borough with existing Fusion membership will be allowed to retain their discounts when the renewal date is due. But if they allow their membership to lapse they will not be allowed to rejoin at a discount.

Please note: if you have to cancel your place on a Forum social activity/trip, we will make every attempt to fill your place. If this is not possible you may lose your booking fee/deposit.

Disclaimer: The Enfield Over 50s Forum is not liable for any personal injury/accidents that may occur during any of its activities/events.

**KEYBOARD
GUITAR
PIANO**

**Want to learn to play but think you're too old
Worried you don't have the natural talent for it**

- ★ Well, the good news is that you're never too old to learn and natural talent has little to do with acquiring skill on an instrument. If you've got the desire to learn and are willing to put in some regular practice you'll be surprised at just what you can achieve.
- ★ I'm a teacher with many years experience and have taught many people over 50. Some of my best pupils are well into their 70's.
- ★ I teach many styles - classical, jazz (including the famous jazz standards), blues, pop, rock, gospel. You can learn to play from music, by ear or from chord charts. If you've never played before and are a complete beginner that's absolutely fine. You can learn in my studio or I can visit you at home.

020 8363 4180

To find out more, visit my website at
www.johndennis.biz
Email: johndennisuk@yahoo.co.uk

AFFILIATES**ADVERTISE YOUR GROUP AT OUR OVER 50s FAIR IN JANUARY 2014**

Our affiliated groups are invited to advertise their groups free at our Fair, scheduled for January 2014 by running an information table with leaflets; running a workshop or taster session (in one of the smaller rooms); putting on displays (possibly dance, exercise, art, photography, videos) or any other suggestions. Each group should have received an invitation to express an interest but if you have not please contact jan.oliver@enfieldover50sforum.org.uk

**Cineworld – Southbury Road
Over 50s Film Club
every Monday at 10.30am**

Admission £3 is less than half normal prices

September 2 – Big Wedding
September 9 - Candelabra
September 16 – Bula Quo
September 23 – Iceman
September 30 – Promised Land
October 7 – Frozen Ground
October 14 - Populaire
October 21 – Made of Stone
October 28 - Bernie

Although we've had an unusual hot spell of weather, audiences have been holding up pretty well. We've been asked if there's any demand for subtitled versions of some films. Please leave your name at the Forum office if you are interested. 020 8807 2076

**Corner of Southbury Road and A10
Buses 121, 191, 307 and 313 to the door**

**Crossroads Caring for
Carers Lea-Valley**


We are currently looking for a Trustee/Treasurer to work with the Trustee Board and Officers. Ideally this person will be an accountant or with good accountancy skills to be available for a few hours monthly. An understanding of the Voluntary Sector, tendering skills and preparing accounts desirable. Crossroads provides respite care to carers who are looking after a family member, of all ages, with disability/illness.

The office is in Edmonton/Enfield.

For more information contact:

Jill the CEO on 0208 373 6210

email jill@crossroads-leavalley.org.uk

Charity no: 1075261

Company no: 373204

Affiliates' News**Enfield National Trust Association**

Evening meetings at the Grammar School, Market Place entrance via Little Park Gardens and Wilford Close, Enfield Town)

Meetings start 7.45pm

Thursday September 12: 'For Valour' - Mark Smith curator of the Royal Artillery Museum with the story of the Victoria Cross.

Thursday October 10: 'Victorian City' - Neil Morley, the power & glory of the Victorian development of the City of London.

Afternoon meeting at Holtwhites Sports & Social Club, Kirkland Drive, Holtwhites Hill, Enfield. Meeting starts at 2pm

Wednesday October 16 'Living in the Tower' - Helen Leonard

For further information check www.enta.btck.co.uk or ring Peter Hunt on 020 8363 1568.

Enfield RSPB meet at St Andrew's Church Hall, Silver Street, Enfield, 7.45pm, Thursday September 5 'Hope for Malta's Birds' and Thursday, October 3: 'Mongolia'.

For further information check our website www.rspb.org.uk/groups/enfield/news or ring Pauline Hunt on 020 8363 1568.

WEA Enfield & Southgate

We will be offering a full and varied programme again from September 2013, with 20, 10 and five week courses on a variety of topics.

As 2014 is the centenary of the start of WWI, we have two relevant 10 week courses 'Keep the Home Fires Burning' and 'Land Fit for Heroes'.

Other courses include English Literature, Art History, Geology, Music, and Film Studies.

It is possible to 'taste' a course, as fees are not collected until the second class. Classes are two hours and the fees are still only £3.95 an hour

www.london.wea.org.uk or tel: 020 8882 0615/0207. Brochures in Libraries.

Enfield Island Community Trust (Weekly Events)**Monday: all free events**

Coffee Morning (9.30-11am). Everyone is welcome.

African Drumming (6.30pm-7.30pm). Open to all ages. Beginner to advanced level.

Literacy & Numeracy Class (1pm-3pm) Beginner to intermediate level, age 16+

IT Start-ups (7.30pm-9.30pm) For beginners, age 16+

Tuesday:

Think Fit – Ladies only (Pilates 6-7pm) & (Aerobics 7-8pm)

Wednesday:

Free Job Club (9.30am-12pm)

Monthly Events

Over 50s Club (Every 1st Wednesday of the month). This is a **Free event**. Activities on the day include: craft class, art drawing class, tea party & much more.

The Village Market (Every 1st Sunday of the month) another **Free event** open for everyone. Available on the day: fresh/hot food, arts & crafts, fresh produce, face painting, bouncy castle & much more.

Job Fair (Saturday 21 Sept, 12- 4pm). This **Free event** is open to everyone. Representatives from potential employers will be available on the day, along with help & training to those seeking a job and many more activities.

All the activities are held at our community centre, 40-42 Island Centre Way, EN3 6GS. 07508 706 309, Email: communitydevelopment@eiv.org.uk

www.eiv.org.uk