

Vanderpump & Sykes backs Forum

Established since 1899, Vanderpump & Sykes, the well-known and respected firm of local solicitors has agreed to meet the printing and distribution costs of two issues of our Newsletter this year. In return for their much appreciated financial support the Forum Committee has agreed to promote the many and varied legal services offered by Vanderpump & Sykes.

They will be featured in this and future issues of the Newsletter and V&S legal staff will be at our Civic Centre and Skinners Court meetings.

Our experience of Vanderpump & Sykes is that they are a very professional firm, delivering a high level of prompt customer service and with a strong commitment to their clients whom they aim to keep for life. Their wide range of legal services includes wills (which qualifies for a 10% discount for Forum members) and probate as well as the latest law covering power of attorney.

Their house conveyancing department includes expert knowledge of the new Home Information Packs which now have to be provided by all property sellers. They are the only solicitors in Enfield offering family and matrimonial mediation services - but their help and advice covers any and everything on which you need the help of a solicitor.

The 3-year grant from the National Lottery having ended, the Forum now needs to raise a minimum £20,000 a year to maintain its administrative structure now that we have some 2000 members to service. So the help we receive from Vanderpump and Sykes is vital to help us meet the gap left by the ending of lottery funding.

Vanderpump & Sykes said: **"We are delighted to support the Enfield Over 50s Forum which we regard as a great initiative for bringing together a significant group within the Enfield community.**

"We are keen to foster relationships which will hopefully serve everyone to our mutual benefit; creating opportunities for us to understand the communities' needs and give guidance which may help when making life's important decisions"

Future FORUM Events

FORUM MEETINGS 2008 - Civic Centre, Silver Street, Enfield

* Please note the different start times

Tuesday 25 March 11am start

Claude Moraes, Member European Parliament and President of the all-party group on ageing, speaks on **Health and care challenges facing the EU.**

Tuesday 29 April at 11 am start

Forum Annual General Meeting

Guest speaker: **Chief superintendent Adrian Hanstock**, the Borough police commander reports on **Progress and challenges** and takes your questions.

Tuesday 29 May 10am for 10.30 start

Social care funding - time for a change?

Steve Tall, LBE head of older people's services & **Lizzie McLennan**, policy officer Help the Aged.

Tuesday 24 June at 11am start

John McGill, deputy director North London Strategic Alliance on **North London's development** - a new vision for Enfieldians

COFFEE MORNINGS

Mini-forum meetings held at Skinners Court at 10am

Opposite the Fox pub car park in Pellipar Close, Palmers Green - Buses 329 and W8 to the Fox pub in Green Lanes or the 121 to the Triangle -150 yards from the Fox.

Tuesday 18 March at 10am

Lee Valley Regional Park Ranger Neil Oxley on the **countryside on our doorstep.**

Tuesday 15 April at 10am

Christine Cox, LBE Benefits Performance Manager **Information, advice, guidance on claiming your entitlements.**

Xtra Meeting Tuesday 22 April at 10am

Susan Parham consults the Forum on **the North London Waste Plan.**

Tuesday 20 May at 10 am

Wills, probate, inheritance tax - expert advice and guidance with **June Addy** of Vanderpump & Sykes.

Sayings to remember

"Tell the truth and you'll have nothing to remember" - **Mark Twain.**

"I have strongly held principles. And if you don't like them, I have others" - **Groucho Marx**

"Anyone who says he can see through a woman is missing a great deal" - **Groucho Marx**

Adult social care: underfunded and inefficient - a legacy of the workhouse!

This is the view of experts in the field such as Andrew Cozens, strategic adviser for children, adults and health at the Improvement and Development Agency for Local Government. It follows a report by the Commission for Social Care Inspection (CSCI) which revealed that almost 75% of all local authorities - and this includes Enfield - are now only providing care for those people in either substantial or critical need.

In its recent annual report: **'The State of Social Care'** the CSCI found that a growing number of elderly and disabled people are being denied help with washing, dressing and eating as seven out of ten councils restrict help to the most serious cases, having abandoned any idea of offering help to people in the low and medium categories of need.

The report highlighted the need for Government to radically rethink the way older people are assessed for eligibility to care services and support, because many local authority social service departments are found to be failing to provide care assessments, or failing to offer adequate care packages. According to the National Audit Commission, adult social services in Enfield have fallen from a three to two star performance level - a rating which many feel to be unjust and open to challenge. We recognise that Councils are being squeezed by limited Government grants and they are unable to raise and keep more money from council tax.

Sir Simon Milton, chairman of the Local Government Association, says: **"The only way to get local government finance on a stable footing would be root and branch reform of how councils are funded so that they are less reliant on money from the Government."**

"Being allowed to keep more money that is raised locally would give councils much greater control over their budgets and make them genuinely answerable to voters."

While the Government says it is putting £520 million behind a three-year transformation programme to improve care services to older and disabled people, the Audit Commission is apparently advising councils to increase their charges so that more pensioners will be forced to use private care companies.

Under current rules, any pensioner with more than £21,500 in savings can be charged for basic services such as home helps, washing and dressing - which helps them to live independently in their own home. There are no national rules for charges, but most councils seem to have a maximum charge, which, according to the **Daily Telegraph 22 January, varies between £20 and £280**. In London, however, the average maximum charge is around **£300**.

Enfield is the only North London borough which does not have a maximum weekly charge. The Fairer Charging Working Group - on which the Forum is represented by **Brian Wright** - has been pressing for a maximum weekly charge of £300. We understand that ten users of the service are currently paying more than £300 a week and LBE says that a maximum £300 charge would result in the Council having to find another £65,000.

Instead of pressing for a maximum charge, the fairer charging group decided to ask the Council to base future charges on 95% instead of 100% of net disposable income. This would still cost the Council £65,000, but it will obviously help ALL users of the service. The fairer charging group also asked that users should only be charged for one carer in cases where two or more carers are required simultaneously and that any increase in charges for non-residential care should not be above the rate of inflation.

The LBE Cabinet noted the fairer charging group's proposals but the full council meeting on 27 February was asked to reject the 95% ceiling. However, the group's recommendations that any increase in charges should not be above the rate of inflation and that greater effort should be made to encourage people to apply for disability related entitlements is agreed LBE policy. For information on social care services call 020 8379 8085 and ask for older people's social work team.

Social care funding - is it time for a change? will be the main topic at the **May Civic Centre Forum** meeting.

North and South Poles battle to survive

"Scientists are now saying that the problem of climate change is now so grave and so urgent that we have less than 10 years to slow, stop and reverse greenhouse gas emissions. Common actions are needed in every country to protect the common inheritance that has been given to us by our creator" - Prince Charles

The worldwide battle against climate change and pollution was dramatically illustrated by **David Britton**, when giving a presentation to a packed and very appreciative house at Skinners Court on his visit aboard a research ship to the North and South Poles.

Until now, most of us would not have been aware of the difference between the poles: Antarctic, a land base covered in ice, teeming in wild life; and the Arctic literally a frozen waste of water with little in the way of wild life. The photographs David took gave us both views of breathtaking beauty and vividly showed us how its contours are changing due to industrialisation of the outside world. Exploration of the two places have, since the beginning of the 20th century, entered our folklore - especially with the tragic deaths of Scott and his companions and the heroics of Shackleton and the "Endurance".

However, as David said, there is no doubt that the Poles are under attack from human intervention: pollution that drifts there in the form of our litter and as dumping grounds for nuclear waste; over fishing driven by greed that affects sea and bird life; and, increasingly, attempts by different nations to lay claim to the vast natural resources believed to lay beneath them.

We can only hope that the Antarctic Treaty will be respected and that there is hope for the future.

Irene Richards

Southgate Symphony Orchestra concert

Bourne Methodist Church, Bourne Hill, Southgate

Saturday March 15 at 7.30pm.

Programme

Beethoven's Piano Concerto No. 5 in E "The Emperor". Soloist - Jesse Beaumont.

Vaughan Williams Symphony No. 5 to commemorate the 50th anniversary of the death of the composer.

Special concession tickets for Forum members £6 at Forum meetings or from Monty 020 8882 1303

Freedom Pass to go round-the clock?

The Forum welcomes the news that pensioners may soon have free travel at any time of day or night. Transport for London has agreed to pay the £20 million cost of extending the Freedom Pass operating hours - at no extra cost to the boroughs.

Plans to end the 9am start time, announced by Ken Livingstone, the Mayor of London, will give older people the freedom to use public transport to access important services and leisure opportunities across London. Having 24-hour free travel will give us much more flexibility for accessing vital services, such as early morning GP and hospital appointments. It will also help us meet the early morning rendezvous times set for example, by Roy for his Freedom Pass day trips.

Ending the 9am start is a wonderful breakthrough which will be widely welcomed by all pensioners. It fully vindicates the campaign the Forum has been mounting against any change in the law which would have taken away the Mayor of London's powers to guarantee and protect the Freedom Pass. Over 4000 people signed the **"hands off the Mayor"** petition supported by the Forum.

The cost of the travel time extension will be borne entirely by Transport for London, broken down by contributions of £10m from the bus companies; tube/DLR/London Overground: £6m and rail companies: £4m.

Mr Livingstone promised that he would make the Freedom Pass 24-hourly during the first 12 months of a new mandate if he is re-elected Mayor in May. The Liberal Democrat candidate was reported in the Enfield Independent as saying that while he had no objection to bus travel before 9am, **allowing us on to the tube and trains was "nonsense"**.

Mayor of London Ken Livingstone has also announced that from January 1 he abolished all fares for Dial-a-Ride door-to-door fares for older and disabled Londoners. The move will benefit around 50,000 Londoners who have until now paid to take more than a million journeys a year.

Coupled with his decision to end the restriction before 9am on the Freedom Pass, it means that Mayor Livingstone has fulfilled his commitment to provide equal access to public transport for all older and disabled Londoners.

From April 1 there will be a new English national bus concessionary fares scheme and all Freedom Pass holders we will get free local bus travel anywhere in England, but please note - only between 9.30am and 11pm

New Freedom Pass until 2010

Your current Freedom Pass expires on 31 March 2008. You must renew it by collecting a form at the post office, giving free travel until 2010. Renewal started on 4 February and those with surnames beginning from A to M were dealt with in that month. Other surnames should apply between the following dates:

N-O-P	3 - 8 March
Q-R-S-T	10 - 15 March
U-V-W-X-Y-Z	17 - 22 March

Anyone who missed their week should apply between 24-31 March.

Chat from the Chair



Having reached that coveted target of 2008 members in 2008, we're certainly off to a flying start this year. So I hope you find in this Newsletter enough information and activities to convince you to send your subscription off for the 2008/9 year nice and early. This will help to ensure the Forum retains its status and influence as the largest and most representative organisation of older people in the Borough.

Those of you who were at February's packed, very enjoyable and successful wine and cheese evening heard Rodney Bickerstaffe, former president of the National Pensioners' Convention, say that it was Forum members alone who needed to make their voices heard much more with the decision-makers at local and national level.

So we were delighted to welcome Borough police commander Adrian Hanstock, the area director of the Learning & Skills Council, Mary Vine-Morris, London Assembly member Joanne McCartney, who had been a great help in retaining the Mayor of London's involvement in the Freedom Pass, and Jeff Rodin, the Labour group leader on the council, together with representatives from the local press whose support for the Forum we particularly appreciate.

At the party, which was generously supported by local firms such as Waitrose, Marks & Spencer, Greggs, Majestic Wines and Steve's Palace Gardens flower stall, we were able to welcome Dogan Mehmet, our 2008th member, who received a special enlarged membership card from Rodney. I also announced that we had received confirmation that the Charity Commission had now registered the Forum - our charity number is 1122859 - which should help us in the application for grants to sustain and expand the Forum still further.

When we successfully applied for lottery funding we had 220 members. We used the £54,000, three-year grant, to recruit Olivia as our development officer and we now have virtually ten times the membership. So I would argue that we have spent the lottery money wisely. Certainly, we would not be where we are today without it. Now, the lottery grant is ended, but we still have to service 2000 plus members. So we need a steady income to recruit some part-time administrative help for Olivia.

At the same time we want to get closer to the many clubs and organisations affiliated to the Forum, so that we can speak authoritatively as one united voice on behalf of older people. That is why the Forum meeting with the Borough police commander after the April AGM is so important, to be followed by a crucial meeting in May on social care that was requested by members.

I just cannot understand why the single biggest social change in our lifetime - that of increased life expectancy - has not been matched by changes in the provision of services for older people. Just contrast the emphasis, time and money rightly given to children and young families with the neglect of the elderly.

It is not a case of one or the other, but rather that I want to see the attitude and social care policies towards the frail, vulnerable elderly meet their needs in the 21st century. Hence the necessity for the Forum to pursue with even greater vigour its mix of meetings, social events and campaigning to improve the quality of life of older people - because we still have a long way to go.

Monty Meth

Chair



.....Olivia reports.....

Once again the Forum has linked with Crusader Holidays for our third annual trip for festive shopping and fun in December 2008. The Forum trip this year is to Luxembourg and you are strongly advised to book early as places are limited and will be offered on a first come first served basis. We have just 8 single rooms and 20 doubles and this trip is reserved for people holding Forum membership cards. Details about the trip are given below.

Special life-saving teach-in with St John's

Following the very successful meeting with Richard Webber, deputy director of the London Ambulance Service at which many members expressed an interest in life-saving techniques, I have arranged two workshops with St John Ambulance to teach the basics of cardio-pulmonary resuscitation, recovery position and dealing with a suspected stroke.

The first date is **Saturday 29 March** from 2pm-4pm and the course will be repeated on **Tuesday 1 April** from 6.30pm-8.30pm. Both workshops will be held at the St John Ambulance centre in Shirley Road (a minutes walk from Enfield Chase railway station). Places are limited to 20 on each session and it is first come first served as always and only open to paid up Forum members.

There is good parking at the centre and also disabled access if required. Ladies please wear trousers. Refreshments will be available.

The sessions cost £10.00 per person and 50% will be donated to St John Ambulance for their sterling voluntary work and 50% to Forum funds to enable us to organise

such events on your behalf. To book a place, send a cheque made payable to Enfield Over 50s Forum to Olivia Goodfellow, 19 Wades Hill, N21 1BD. It is important that you state clearly when booking, which session you wish to attend.

Anyone for belly dancing?

32 Forum members met at the popular Abbey Taverna in Waltham Abbey for an evening of fun and great food. The three course meal was delicious and offered choice with each of the three courses. This great value meal was a set menu at £10 per person and was of really good quality and variety.

After eating, the evening kicked off with a belly dancer who was an inspiration to all of us who would like to show off our midribs in public! The disco that followed allowed us to dance and wear off some of the calories in the most fun way. I'll be organising another visit in the next few months as this may well be a Forum regular visit!

Good luck, Sue!

On leaving Enfield for the north of Scotland, Forum Committee member Sue Robb sent this note to vice-chair Roy Barrows:

"I was very touched by the good wishes, cards and travel book that my friends at the Wednesday Over 50s day at Southbury Leisure Centre gave me as a leaving gift. The wonderful spirit and friendship I found within the Forum is something I shall greatly miss. Returning to Scotland is a dream come true, although there will be sadness in my heart leaving all my friends in Enfield".

Joyce is membership secretary

Welcome to our new Membership Secretary, **Joyce Pullen** who has kindly volunteered to mastermind the increasingly important task of not only issuing new membership cards, but also seeing that all our existing members pay their 2008 subscriptions. We don't, after all, want to see people coming in one door and escaping from another. You can help Joyce immensely by sending in your cheques to her as soon as possible. And as you'll see elsewhere in the Newsletter, if you pay before the AGM at the end of April it will cost £5 for the year - or £10 for two years. After that, if the AGM agrees, the subs will go up to £6 for 2008/9. Or you could send £100 and get life membership of the Forum - and help us build up our funds. Please make all cheques payable to Enfield Over 50s Forum and post them to Joyce Pullen, Over 50s Forum, c/o Salisbury House, Bury Street West, London N9 9LT. A stamped addressed envelope would be appreciated.

Olivia Goodfellow

Christmas trip to Luxembourg

Itinerary:

- Day 1- outbound via Dover-Calais
- Day 2 - At leisure in Luxembourg City with an included guided city tour
- Day 3 – Morning coffee and wine tasting in Remich with a boat trip. Lunch in beautiful Saaburg and then on to Trier for an early evening starlit market
- Day 4 – Return via Calais-Dover

Cost £245 per person; £60 per person single room supplement; £23 per person optional holiday insurance

Departure date Friday December 5th 2008-return date Monday December 8th

20 twin rooms and 8 singles available; Bed and breakfast for 3 days; Evening meal for two nights. A special treat is being arranged for the last night-details for which there will be an additional cost but it will not break the bank!

To book your place contact Olivia for a booking sheet on 020 8447 8841 or email (olivia.g@virgin.net). A deposit of £50, made payable to Enfield Over 50s Forum and sent to Olivia Goodfellow at 19 Wades Hill, London N21 1BD, will secure your place.

Naughty but nice

Did you hear about the two older Forum members sitting in their rocking chairs by the fire:

Bert said: **"Whatever happened to our sexual relations?"**
 Beryl replied: **"I don't know, I don't think we even got a Christmas card from them this year"**

PCT backs down on phone charges

We've scored a notable victory in our campaign against local surgeries using 0844 phone lines, forcing patients to pay more than the standard cost of a local call. The Enfield Primary Care Trust (PCT) has told us they've written to all 62 surgeries in the Borough warning them that **"the PCT does not support your entering into new contracts for 0844 numbers"**.

In the same letter, signed by Rob Lee, associate director of primary care, the 13 Enfield surgeries already using an 0844 number are told to **"consider your continued use of such a system"** which Mr Lee says is **"slightly above the national tariff"**.

"Slightly" can mean 4.2p a minute while callers go through the surgery's options menu such as asking if they want an appointment, test results, repeat prescriptions, book a blood test etc - and then go into the appropriate queue, when they have the option of staying on the line or calling back later.

We've been told of one case where a patient paid **£3** in making contact with her GP

All 0844 calls are chargeable - there's no free calls from any provider - and using an 0844 number to contact a surgery can cost 5p a minute on a BT line and 40p a minute on a mobile line.

The Forum has long argued that this rip-off practice is wrong. Surgeries should not be allowed to boost their income by taking a cut from the cost of each incoming 0844 call, particularly from vulnerable elderly and disabled people on low incomes.

We think patients at surgeries with an 0844 code should ask the practice manager whether they are going to heed the Department of Health warning that this automated phone system is finally under investigation and may be banned. And they may like to consider whether their GPs will refund the excess cost of calls into the practice.

Join the 100 hours club

The Forum has been invited to help boost the 100 hours club which aims to recognise the contribution volunteers make to local community life. You can join if you give at least 100 hours a year - or two hours a week - for any kind of voluntary work, such as running clubs for older people, helping the many good neighbour schemes etc. The 100 hours Club was set up by Enfield Strategic Partnership which brings together the council, statutory and voluntary organisations along with local business leaders. The Club is administered by the council's sustainable communities team.

While the Forum itself has a number of people who qualify for the 100 hours Club, we are particularly keen that Clubs affiliated to the Forum should also ensure that their officials and key members who put in that two hours a week - and more - should also enrol. You can get details from the Forum Development Officer Olivia Goodfellow 020 8447 8841.

Freedom Pass to Victoriana

"To the Enfield Over 50s Forum. Thank you so much for a wonderful surprise, how very kind of you all. You were a wonderful group to take on tour, very many thanks, Christie." This was the message I received from our Royal Albert Hall guide, sent to the 30-strong group who, as a token of our appreciation, gave her a silk scarf and a £10 M&S voucher for making our visit on a cold January morning so interesting and enjoyable.

Once again we used our **Freedom Passes** to travel by tube to Kensington for the arranged tours of the **Royal Albert Hall and the Victoria and Albert Museum** - a visit that was inspired and planned by Forum committee member Carol Ricketts.

Because there were 30 of us, the tours had been arranged in two manageable groups of 15, which meant that those Forum members with hearing problems could be catered for and were able to enjoy the talk given by our knowledgeable and very enthusiastic guides. For example, we learned that since its opening by Queen Victoria on 29 March 1871, the Royal Albert Hall has become one of the nation's most treasured and distinctive buildings and been affectionately titled **'The Nation's Village Hall'**.

The site was purchased with the proceeds of the 1851 Great Exhibition and was to have originally been called The Central Hall of Arts and Sciences, but the name was changed by Queen Victoria when laying the foundation stone. It forms the practical part of the national memorial to Albert, her Prince Consort who died in 1861 without having seen his idea come to fruition.

Outside the hall there is a great mosaic frieze, depicting the Triumph of Arts and Sciences. Above it is an inscription in one foot high terracotta letters **"This hall was erected for the advancement of the arts and sciences and works of industry of all nations in fulfilment of the intention of Albert, Prince Consort"**.

The hall, a Grade I listed building, is oval in shape, measuring 83 metres by 72 metres around the outside and has a seating capacity of 8000 people, but modern safety restrictions mean that the maximum permitted audience is now 5544.

We were told of the many varied functions that are held there, from the famous Promenade Concerts to the Cirque du Soleil, which was on during our visit. Our tour took us to all the areas inside the hall, including the Queen's Waiting Room and the Royal Box. At the end of our one hour tour, 30 somewhat weary members retired to the Cafe Consort for lunch and a welcome sit down.

We then made the short journey to the **Victoria and Albert Museum**, where we were taken on a tour of some of the galleries. Once again made so very interesting by our guide, our tour included the galleries featuring tapestries, sacred silver and stained glass. Alas, time did not permit us to see more, but it was agreed that this museum really was worth another visit because there are so many more wonderful collection to see.

Once again even more weary members retired to the V&A Cafe for afternoon tea before making their way home. All agreed it was a most entertaining and culturally enlightening Forum day out. We had another 30 Forum members on a repeat visit at the end of February, with another 25 people on a hold list for a possible third visit - yet to be arranged.

These Freedom Pass days are a wonderful Forum innovation. They encourage people to come out into this great capital city of ours, visit places they have heard or read about, but have never seen. Left to themselves, they wouldn't venture out - but in the company of Forum members they feel safe and relaxed. All it needs is more people to come forward with ideas for places to see - and you can even offer to lead the party. Just give me a call, **020 8360 8561** and we'll talk it over. Meanwhile, there'll be more Freedom Pass trips later in the year.

Roy Barrows

2008 marks the centenary year of Britain's first Old Age Pensions Act. Introduced in July 1908. One hundred years later, Britain still has some two million pensioners living in poverty and to the campaign, the Forum asked Help the Aged special adviser Mervyn Kohler, to check.....Pensions in Europe: it's not so rosy

It is remarkably difficult to draw comparisons about pension levels across Europe. The different countries have a wide range of traditions and histories, the objectives of pensions policies have different roots, and the funding models have sprung from different starting places. The broad-brush distinction is usually characterised as between the Bismarck and the Beveridge model. Bismarck, the German Chancellor introduced a scheme in 1889, designed to offer a universal pension based on lifetime 'insurance contributions', which aimed to provide a pension which would replace earned income - a long working life and a sustained contribution record could yield a pension of 60-70% of final earnings.

This model was taken up by private sector occupational schemes in the UK, and alongside that, the state chose to provide only a subsistence level of support for pensioners - first with Lloyd George's Old Age Pensions Act in 1908, then with the post-World War 2 Beveridge led reforms of the late 1940s. Thus our National Insurance scheme is both smaller and less ambitious than many operated in Europe, and is only designed to deliver a basic (and flat-rate, not earnings-related) pension.

The Barbara Castle reforms of the 1970s built a state earnings-related supplement onto this model, but it has been substantially cut back by successive governments. In fact, Adair Turner, in his recent Pensions Commission report, observed that decades of pension's policies in Britain have never really sorted out whether the state was providing a subsistence pension as a protection against poverty, or an earnings replacement scheme, and had actually done neither at all well.

The net result is that if one looks at pension income provided by the state, what Britain pays out is pretty small by comparison with other countries. The headline figure is that taking state pensions, S2P (state second pension) and Pension Credit together, Britain spends 5.2% of GDP (gross domestic product) on these measures. The expenditure on their pension schemes by the German, French and Italian governments is between 12% and 17% of GDP. Unsurprisingly, these continental pensions are therefore much more generous.

But Britain has its occupational pensions sector - battered by a decade of financial problems, but still investing £1,200bn on behalf of its members. Within Europe only the Netherlands comes close, with £450bn. Germany, with a larger population than the UK, has pension funds worth only £160bn. If you add up these invested funds with the state spending on pensions, there is a much more level picture across Europe of GDP expenditure on pensions.

The trouble in Britain is that the occupational side is so uneven: at its high water mark in the 1960s, it only ever reached 58% of the employed population. Thus we have one of the most polarised pensioner populations in Europe, with over a half living on the meagre pensions provided by the state, but the others sharing the significant wealth of the occupational pension funds.

Pensions up in April

- * The basic state retirement pension will go up by £3.40 in April, taking it to £90.70 per week.
- * Pensions for married women - based on the husband's contribution will go up by £2.05 a week to £54.35.
- * Whatever the level of your pension it should go up by the same 3.9%
- * The pension credit guarantee is going up by £5 a week for people aged over 80 to £124.05.
- * For a couple with at least one person over 80 the increase will be £7.65 to £189.35.
- * This increase will be 4.2% and is in line with the increase in average male earnings. The difference between the 3.9% increase in the basic pension and the 4.2% in pension credit illustrates the lost income to all pensioners due to the ending in 1980 of the link between pension increases and earnings - if it had remained in place pensioners would now be at least £32 a week better off!
- * Pension credit, promises the Government, will reach at least £130 for a single person by April 2009. It is important that anyone with a weekly income of less than £174 (single) or £255 (couple) should apply for pension credit - but if you have savings of over £6000 the pension credit could be reduced. For information / advice call 0800 89 1234 or the LBE line on 020 8899 3212.

Benefits in kind then need to be factored into the equation. In Britain, we have a tax-funded NHS free at the point of use: in many other countries, the health system is delivered through an insurance scheme into which an individual has to pay. In Britain and even more so the Republic of Ireland, both of which have low, flat-rate state pensions, there are other 'payments' which the state makes to pensioners, such as travel concessions, winter fuel payments, free television licences, and in Ireland a measure of free fuel and telephone calls.

And pensioners on means-tested benefits can also qualify for central heating and energy efficiency programmes for free. There are council tax benefits and housing benefits, plus non-means-tested disability benefits: should these be calculated as income (as they are in some of the UK national statistical data-sets)? These systems, and variations which exist in other countries, make comparisons even more complicated.

Another approach might be to use a measure of poverty. Conventionally, most of the EU now measures poverty on the basis of a poverty line set at 60% of average household income, adjusted for family size. Stripping out the statistical gobbledygook, this would approximate to roughly £130 per week for a single pensioner in the UK. But of course

y 1908, it was a means-tested pension, worth five (old) shillings a week at the age of 70. and the battle remains to be won for a decent universal state pension. As a contribution kick on how Britain's pensioners compare with other countries and he concludes that.....

the measure is a relative one: the wealthier a society becomes, the higher the poverty threshold rises, and the more pensioners (whose incomes are generally fixed in terms of inflation, and so falling in relation to earnings) fall below the poverty line.

Thus in a relatively poor country such as the Czech Republic, only 4% of pensioners are at risk of poverty, but in the much richer UK economy, 24% are at risk of poverty. This becomes a rather clumsy tool to use in order to make comparisons.

Last, there is the vision going forward. The EU member states with the most expensive state-funded schemes are all looking horrified at the demographic changes which are occurring across the continent, and there is a lively debate amongst finance ministers about how to make their pension schemes more 'sustainable' - which means less generous. Britain sits smugly aside from this debate, since having one of the least generous pension schemes in Europe; it clearly passes the sustainability test by a fair margin. Most other countries are looking at ways of pruning their pension obligations in the future, whilst Britain can afford (rather grudgingly) to re-link the state pension to earnings and offer the Pension Credit on that basis too. It's not much to cheer, but it is a brighter prospect than faces Italian, French and other European pensioners.

What is happening in Europe? All EU states have increased the accrual rate of their state pensions for people who choose to work longer. The normal pension age in Denmark and Germany is being raised from 65 to 67. In France and several other countries, the number of contribution years required to get the maximum entitlement is being raised - in Malta from 30 to 40 years (whilst in the UK it will actually fall to 30 years in 2010). Germany and Italy are converting part of the contributions to their state schemes to channel into privately-funded schemes, and Sweden and Poland, moving in the same direction, have established 'notional defined contribution schemes' to replace part of the state programme.

The AON European Pensions Barometer

says that:

- * Britain has the worst state pensions in Europe - but the largest funded private pensions system in Europe
- * The state pension in Britain was equal to 17% of average earnings in 2007, compared with a European state pensions average of 57%.
- * The Netherlands had the second lowest state pension - 30% of average earnings, but this was nearly double the UK figure

What the Government says about pensions

- * Before 1997, one in four pensioners lived in poverty.
- * In the last ten years three million pensioners have been lifted out of poverty. It is spending £11 billion more on pensioners than in 1997 - over £5 billion on the poorest pensioners - no single pensioner need get by on less than £174 a week (£255 for couples).
- * The pension credit benefits 3.3 million poorer pensioners
- * It is committed to restoring the earnings link with the basic pension
- * Free TV licences for the over 75s costs around £500 million a year, winter fuel payments another £2 billion a year.
- * To increase the basic state pension to the level of pension credit would cost £20 billion a year = to five pence on basic income tax.
- * 57% of pensioners will pay no income tax in 2008/9
- * 40% of pensioners eligible for pension credit are not claiming

The newer Eastern European members are all establishing personally funded schemes to take over part of the states' prior obligations. By one route or another, the EU states are scaling back their obligations, and putting more onus on personal savings and contributions.

No-one can offer a fair and accurate table to compare pensioners incomes across Europe - there are just too many variables. But one conclusion which can justifiably be drawn is that British pensioners who rely on state benefits are amongst the least well-off in Europe, whereas those - a much smaller number - who have been long-term in good occupational pension schemes, are probably amongst the best off in Europe.

We're unlikely to make much progress by arguing for parity with Europe - there is no such benchmark which can be used - but we can kick up a fuss about the fifth of our pensioner population living on or below the UK's own poverty line.

Customer panel for benefits

Enfield Council's Benefit Service has been given an "Excellence" rating by the Benefit Fraud Inspectorate. They are now looking for an older customer or two to join their customer panel and help further improve the service they provide on housing benefit and council tax rebates.

Further details from **Christine Cox**, Enfield Council, PO Box 63, Civic Centre, Silver Street, Enfield, EN1 3XW.

That 25p IS “an insult” - but there’s hope

Pensions Minister Mike O’Brien has admitted that the 25p a week extra state payout to those aged over 80 is “an insult”. Speaking in the House of Commons he conceded that even his mother, who recently turned 80, had attacked the miserly rise.

Although **Mr O’Brien** disclosed that the payment would not be increased this year he did say that he was talking to his friend the Chancellor and hoped he would be able to take some steps to deal with what many pensioners “regard as an insult”. He went on: **“I hope that in due course we will be able to ensure not only that pensioners do not receive just 25p, but they do not lose out as a result of any change”**

Chris Grayling, the shadow work and pensions secretary, said: **“When even the minister’s own parents don’t support his policy, the Government should get the message over how abysmal their record on pensions is after 10 years in power.”**

Brian Jenkins, Labour MP for Tamworth, who raised the 25p issue said he would be tabling a series of Parliamentary questions about the payments. **“It upsets everyone,”** he said. **“I’ve got people on to me saying they don’t need 25p, they need more.”**

One suggestion made by Labour MP Jeff Ennis last June was that the 25p should be converted into a £25 extra winter fuel allowance for the over 80s. He was prompted to raise the matter when his own father had his 80th birthday and ridiculed the extra 25p to his pension.

“In 1971 I could buy a pound of Cheddar cheese for 25p that would now

cost £2.60. I could buy a dozen large eggs for 25p, but they now cost over £2. I could buy a pound of bacon for 24p, but it now costs over £3. I could buy four white loaves for 23p. That would now cost £3.44” Mr Ennis was speaking on 26 June 2007 since when food prices have rocketed.

Taking into account inflation, 25p in 1971 is worth £2.50 at today’s prices. Raising the winter fuel allowance by £25 for people aged 80 and over would cost around £50 million - the total expenditure on winter fuel payments is forecast to be over £2 billion this year. The 25p weekly addition to the state pension is subject to income tax whereas the winter fuel allowance is not taxable.

More than 2.6 million people now qualify for the extra 25p which was introduced in 1971 when it was regarded as valuable help for the eldest members of society - when there were far fewer over 80s. It was then worth 4% of the basic state pension, now it is less than 0.3% and it won’t even buy a second class stamp.

Enfield & Southgate Workers’ Educational Association

presents a 5 week course on
Venice - a thousand years of history

starting Tuesday, 22nd April, at
Enfield Baptist Church, Cecil Road.

Lecturer: Patricia Melville
Join our friendly group and learn more
about this fascinating city.

Fee £30. Ring 020 8882 0615/0207

Warburtons welcome Edmonton

15 members of the Edmonton Forum visited Warburtons, the Brimsdown-based bakers for a factory tour, lunch and a talk on the history of this family company. The idea to visit the factory was decided by members of the group who usually meet on the last Friday of each second month at the Forest Road Health Centre. The group met in December to plan a programme of meetings for 2008 and this was the first idea and was quickly booked up. In fact, the response was so good that a second group are visiting the bakers in March so that no-one will be disappointed. All Forum members living in N9, N18 or EN3 will be updated with meetings and trips planned for 2008

Published by Enfield Borough Over 50s Forum.

Contact: Olivia Goodfellow, development Officer (Between 9am-5pm)

Telephone: 020 8447 8841. **E-mail:** olivia.g@virgin.net

Web site: www.enfieldover50sforum.org.uk

Call the Forum

When a panel of doctors was asked to vote on adding a new wing to Chase Farm Hospital, the allergists voted to scratch it. The dermatologists advised against any rash move. The gastroenterologists had a gut feeling about it, but the neurologists thought the management had a lot of nerve. The obstetricians felt they were labouring under a misconception. The ophthalmologists considered the idea shortsighted; the pathologists yelled: **“Over my dead body”**, while the paediatricians said, **“oh! grow up!”**

The psychiatrists thought the whole idea was madness, the radiologists could see right through it, the surgeons decided to wash their hands of the whole thing. The internists thought it was a bitter pill to swallow, and the plastic surgeons said: **“This puts a whole new face on the matter.”** The podiatrists thought it was a step forward, but the urologists felt the scheme wouldn’t hold water. The anaesthetists thought the idea was hot air and gas and the cardiologists didn’t have the heart to say no.

So in the end they all agreed to call the over 50s Forum because they take decisions.

Free computers for over 50s

As part of the Computers for Older People Project, initiated by Age Concern London and not-for-profit computer recycling company Maxitech, we’re told you could be eligible to receive a free computer. Their aim is to open up the internet to London’s mature citizens. So if you would like to receive a computer as part of the project, call Age Concern London on 020 7820 6785.

STOP!

Don’t throw your computer out the window!



Call WCS for fast, friendly, competent expert help on all IT matters, from blue screens, advice on broadband, email setup, slow computer problems, new computers and laptops, help and support.

PC health checks - £40+VAT

Call 020 8360 8234

www.winchmorecomputing.com

Hearing aids: the long, long wait is nearly over

Over four million people in Britain have a hearing problem - 55 per cent of people over 60 are said to be deaf or have a hearing difficulty that could be helped if they used a properly prescribed hearing aid. We've had enough complaints to deal with of people paying exorbitant sums from private contractors to know that an NHS fitted digital hearing aid is the answer.

That is why the Forum campaigned vigorously and successfully to see that Enfield PCT allocated the funds to the audiology unit at Chase Farm Hospital to enable them to both cut the waiting list for new hearing aids and upgrade the old analogue aid to the new digital format.

The RNID recently said that no less than 250,000 people were waiting for a digital hearing aid, 13,000 of them had waited over a year. So we asked Keith Dunmore, head of the Chase Farm audiology unit to give us the local picture.

Keith said: *"There is indeed a lot going on in audiology at present. We have been working hard over the last year to reassess all those people who had requested a digital hearing aid. The wait has come down from around 18 months to a few weeks now. Just this afternoon (february), we are seeing patients who requested a reassessment for digital hearing aids in mid December. This is indeed a big weight lifted from the department!"*

"We now offer a Direct Referral Service for those patients who fit the criteria. This enables them to be referred straight from their GP to this department. Nearly all of these are seen within six weeks. If a hearing aid is suitable and the person wants one, we may even be able to fit the aid at that same appointment; creating our first-ever 'One-Stop-Shop'."

"For some patients who come via the ENT department there has been a delay of up to a year. This is the focus of our attention at the moment and I am confident that by April nearly all patients will be seen within 12 weeks. The department will even be holding some evening and weekend clinics in order to boost the capacity and help reduce the waiting time."

"Another thing which has helped, is our group instruction classes. This is where new hearing aid users learn about getting used to the aid as well as using it in a small group."

These have been very popular as they enable a new hearing aid user to realise they are not alone, they can feel less "pressurised" as it is not a one to one experience and questions that they hadn't yet thought of can come up in the conversation. Instructing more than one at a time also means that the clinician can be very thorough while actually saving time.

"We are planning some group follow-up classes and the Department of Health have asked us to report on these as they may then be used as an example of good practice on a national level."

"Technology is changing all the time, and we are keeping abreast of this. One example, which benefits both patient and clinician are the open ear fittings where there is no need for a custom made mould. This can reduce the wait for an aid as well as being cosmetically pleasing. It should be noted that at present these are only suitable for mild losses and many people still require traditional ear moulds."

"Although we are working hard to reduce our waiting times it should be remembered that the patient has responsibilities as well as the clinician. Patients who do not attend their appointment may finish up at the back of the list with another long wait, and if they cancel or change the appointment again it could mean another delay for them."

"I hope to report in April that we have achieved our targets and will be looking to ways in which we can improve the service for the most important person:- the end user. I am confident that this department will meet all targets that are required", says Keith Dunmore.

The Forum welcomes the determination of all the audiology staff to meet the needs of hard-of-hearing sufferers who often experience isolation and depression, while others cannot always enjoy the same quality of life as people with good hearing.

Audiology used to be described as the **"cinderella of the NHS"**, but thanks to an RNID campaign and much increased Government spending, **the service has been transformed in the last five years with the result that waiting times have come down** - but we will continue to be vigilant!

Toilets: movement is steady

The council has now had 25 expressions of interest from local businesses willing to participate in the community toilet scheme, suggested by the Forum. LBE officers are now working out the potential overall costs which could be between £20,000 and £30,000 a year, so the plan will now have to go to councillors for a final decision on sanctioning this expenditure.

Meanwhile, we understand that designs for the signage to be placed in the windows of participating businesses has been commissioned and that the scheme is still on course for an April launch at the start of the next financial year.

And now for satlavs

You've heard of satnav - (satellite-navigation for cars) now it's satlav, only this time you dial on your mobile to find the nearest loo - but it only applies if you are in the city of Westminster. As that covers the whole of the West End of London it is worth knowing about.

If you text the word "toilet" and dial 80097 you'll get a response from the Westminster city council telling you where the nearest toilet is and its opening times. The council expects its scheme to make a substantial impact on reducing street urination in the area. Incidentally, the text message will cost 25p and we are hoping that once the

community toilet scheme gets underway in Enfield that people will also be able to dial up for the nearest loo.

We hope that dialling up for a satlav will not be so time consuming as the coach driver using his satnav to get to Lille in France but finished up in Lille in Belgium, 100 miles away and four hours adrift, leaving his passengers just two hours for shopping. On the return journey, the driver threw away the satnav but still went the wrong way and got stuck on a road with a low bridge for an hour. The moral is - make sure you have tour leaders like Olivia and Roy to get you to the wedding on time!

VANDERPUMP & SYKES
S O L I C I T O R S

Making a Will

Making a Will is one of the things that people put off doing, yet it is probably one of the most important things you will do in your lifetime. The benefits of making a Will far outweigh the false perceptions of difficulty or 'tempting fate' that we so often hear. In fact most clients cannot believe how simple the process is and feel annoyed with themselves that they didn't do it sooner.

When a client makes a Will with **Vanderpump & Sykes** solicitors they will benefit from receiving expert advice in relation to tax planning, estate planning and restructuring assets to ease the administration of their estate and minimise tax liabilities. Also they will have peace of mind that their estate will be dealt with by a person of their choice (family or professional) and their assets will be distributed in accordance with their wishes.

Alternatively, the results of not making a Will could mean that the wishes of the deceased are not carried out. It appears that people generally believe that if they are married they do not need to bother making a Will, as they mistakenly believe their spouse will inherit their estate. This is not always the case.

The spouse will often *not* inherit the whole estate. A similar misconception exists in respect of unmarried couples, in which case the law is based on dependency. All of these areas of uncertainty and many others can be allayed by expressing your wishes in the form of a Will, having received expert advice.

At **Vanderpump & Sykes**, we are offering members of Enfield Over 50's Forum an opportunity to **benefit from a 10% discount** off the cost of preparing their Will. We hope that members will take advantage of the offer and ensure that their assets are distributed in accordance with their wishes and not in accordance with the law.

Contact the private client department on: 020 8370 2899.



Practical Help at a Difficult Time

Sympathetic legal advice which gives you as much or as little help as you require

Expertise in estate planning administration,
Will writing and minimising tax liabilities

Vanderpump & Sykes Solicitors

Tel: 020 8370 2899

Lough Point (off Windmill Hill)
2 Gladbeck Way, Enfield. EN2 7JA

vs@vanderpumps.co.uk
www.vanderpumpandsykes.co.uk



Spring forward to a healthy lifestyle

Spring is an opportunity to plant. There is no guarantee you will have a good harvest but you will have nothing at all to harvest unless you do plant. And to take care of yourself you also need to plant that seed. The body and mind work together and the body supports the mind and heart. In other words, it is impossible to feel great when the body, mind and heart are not working in unison. Let's begin with the body and spring forward into a healthy 2008.

Sue George, Aspire membership administrator, at Southbury Leisure Centre tells us that a lady coming for a swim and seeing all the Over 50s so obviously enjoying their Wednesday keep fit and social activities said: **"It's nice to know I have something to look forward to when I retire"**

So for those with some free time now we've laid on two special free **"taster"** days on either side of the clocks springing forward at the end of March. The dates are: **Wednesday 26 March** at Southbury Leisure Centre and **Monday 31 March** at the new Edmonton Leisure Centre, both running from 10.30 am to 3.30pm. There'll be talks about the importance of regular physical activity, eating your way to better health and the new bowel screening programme for the over 60s. You'll see the wide range of activities

going on and have the chance to join in and sample some of them - all for free and with a lunch-time bite thrown in.

If you want to participate in the taster activities you must pre-register with Olivia on 020 8447 8841 or e-mail olivia.g@virgin.net

If you can't get along to either event we're pleased to report that Albany Leisure Centre on Hertford Road now has a Friday morning Over 50s session with swimming, fitness gym and classes.

Both **Joan Ryan MP and Andy Love MP** have written on our behalf to Ministers about the decision by Revenue and Customs to impose a 17.5% VAT on local authority leisure centre membership fees if they have sauna and steam room facilities. We told them that this decision flies in the face of government health policies, and that it appears one Whitehall department does not know what the other is doing. Revenue and Customs have told us their decision is not open to appeal and follows a Scottish court ruling against Highland Council in May 2007.

Revenue and Customs told us that **"sporting facilities provided by eligible bodies have been exempt from VAT since 2000 and remain so"**. But facilities provided by other bodies - including local authorities - are taxable. So

we asked them: **Who are these eligible bodies? Who decides their exemption category? Are their sporting facilities defined?** It seems to us that if you use the sauna and steam for **"personal enjoyment"** you are taxed - never mind if it is part of a keep healthy physical exercise regime. It is an anomaly that needs exposing and we hope our MPs keep nagging at the issue.

Meanwhile, following an extensive questionnaire distributed at the leisure centres, the Trust is to introduce a second Aspire Membership which includes use of the sauna and steam facilities. The new monthly direct debit membership fee of £43.50 provides unlimited use of the sauna and steam facilities as well as all other existing benefits at the additional cost of only the VAT. This was the option the vast majority of members felt would be the best and most affordable.

So for Forum members the new charges will be £33 monthly direct debit with sauna and steam included or the same £28 monthly without the extras. The annual fee remains the same at £280 for Forum members and £330 with sauna and steam included. **So please note there is no increase in fees from last year (other than the VAT increase).**

Council Tax: there's little joy on the horizon

Another year passes and there's still no change in the formula for assessing council tax. LBE requires another £40, an increase of 3.9% and equates with the increase in the state retirement pension. The GLA wants another £6 - a 2% increase - giving an average increase of 3.5% and this is after some tough efficiency savings which will inevitably have an impact.

When the council tax bills go out towards the end of March, it will hopefully include a new LBE produced leaflet encouraging people to claim any entitlement to a rebate, replacing the drab, unattractive Government leaflet used until now. The new leaflet follows consultations with the Forum.

The years spent by the Sir Michael Lyons' inquiry into council tax have come and gone and nothing changes. The two main political parties seem insistent that the present system must remain and the one Lyons' recommendation that could make a difference - that the savings limit for council tax benefit should be raised to £50,000 and eventually disappear altogether, when only income would count, has been left on the shelf.

Forum member **Rev. Hazel Day** has written to ask the Forum to campaign for a fairer way of funding through a local tax based on actual income.

Another issue we have been asked to address is that of the 25% council tax reduction for single occupiers. Council tax is based initially on two people living in a property. If you live alone the discount is 25% - not 50%. If single occupiers paid half the

council tax instead of three-quarters it would make an immediate difference to their disposable income.

So we wrote to the Minister for Local Government, John Healey MP, asking him to consider further help for single pensioner occupiers - but he does not favour the introduction of a statutory pensioner discount scheme. This is what he told us:

"We are firmly of the view that it would not be justified to create this sort of distinction with working age households. Surely it cannot be fair that a wealthy pensioner couple pay less council tax than a working age couple of much more limited means on a property of similar value..Householders living alone (and proportionately more pensioners fall into this category than those of working age) already receive a 25% single person discount.

"That appropriately reflects the original design of the council tax as half a tax on property and half a tax on people. But I do not see a case in principle for bigger discounts which would need to be funded by other council taxpayers.

"Since 2003 billing authorities have had the flexibility to provide discretionary council tax discounts to individuals or a particular class of taxpayer. It is entirely a matter for the local authority to decide whether they want to exercise those powers and if so what the criteria for a discount, which must be funded locally, should be. We believe it is right for that sort of decision making to be devolved to the local level."



ENFIELD BOROUGH OVER 50s FORUM

www.enfieldover50sforum.com

Membership Application Form

Surname	
First Name(s)	
Organisation*	
Address	
Post Code	
Phone Number	
Email	

* Not applicable if joining as an individual or a couple.

(I/We/My Club) wish(es) to apply for membership of the Enfield Borough Over 50s Forum. Enclosed is a payment of (£5.00 individual membership; £7.50 for couples; £12.50 for clubs). Cheques should be made payable to Enfield Borough Over 50s Forum. (Delete as appropriate)

Signed:

Please return this application form to **Olivia Goodfellow, Developmnt Officer, Enfield Borough Over 50s Forum, 19 Wades Hill, Winchmore Hill, N21 1BD.** or hand in at a Forum Meeting.

Please tick here if a receipt is required. Receipts are not usually sent as a full membership list is available at meetings.

How did you hear about the Forum?

Or

Who introduced you?

Help wanted for the Forum

If you have web skills, administration skills, writing skills why not offer to help the Forum? Contact Olivia in the first instance and let her know you are available 020 8447 8841. (during office hours please)

**Join the big Spring walk
Saturday 26 April**

The Forum is supporting the Big Spring Walk to raise money for Help the Aged, which has generously backed the Forum in the past. Hundreds of groups throughout the country will be hosting walks over that weekend and ours will be augmenting Olivia's Saturday morning walk in Grovelands Park.

We'll meet at 10.30 am outside the café (nearest park entrance is Broad Walk) and walk for about an hour. If you can get sponsored for walking, or can make a donation to Help the Aged, we'll send it off to help disadvantaged older people in this and other countries. And the raffle proceeds will also go to Help the Aged.

This walk is suitable for all abilities as the faster walkers will loop round to join the back of the walk. Wear stout shoes or trainers!

Poetry reading morning

If you enjoy listening to or writing poetry - or you like to read your own poems to others, why not come to this first poetry group meeting. Forum member David Oliver has agreed to lead the way by reading some selected poems interspersed with music. Forum member Harold Brawn-Meek will also bring some of his poems.

The date: Thursday 10 April 10.30 am - 12 noon.
Venue: Oakwood library, Oakwood shopping parade.

Buses 121, 307 or 377 to Oakwood tube station which is 3 minutes walk away.

**Subscriptions
renewal**

We're sorry to add to the list of things going up in price this year - gas, electricity and council tax to name but three, but the Forum is also on the receiving end of higher postal, phone and stationery charges. Reluctant as we are to increase the annual subscription, these increased charges coming on top of the ending of our three year Lottery grant, means we have no alternative if we want to remain solvent and retain Olivia's valuable services.

The Committee will therefore be recommending to the April 29 AGM that all subscriptions received from that date will be £6 per year for individual members, £9 for couples and £15 for clubs and organisations to affiliate.

But you can avoid paying this increase if you renew your annual subscription fee before that date. And as an extra incentive, you can pay for two years instead of one. And if you do this, it means you will have no increase to pay until 2010. So £10 for individual members, £15 for couples and £25 for clubs and organisations will secure your increase-free membership until April 2010.

And for those members who feel particularly generous towards the Forum and want to applaud and reward its work on behalf of older people in the Borough, we are now offering a new life membership card which will cost a one-off £100 for individuals, £150 for couples and £250 for clubs and organisations. The new two-year and life membership schemes will not only aid our cash flow while we seek funding from other charities, it will also reduce the administrative pressure on our new volunteer membership secretary Joyce Pullen.

You can send your subscriptions off now for the two-year and life membership deals (cheques please made payable to Enfield Over 50s Forum) to Joyce Pullen, Over 50s Forum Membership Secretary, Salisbury House, Bury Street West, London N9 9LT. A stamped addressed envelope will be appreciated together with your name address and telephone number. If you have an email address and do NOT currently receive our monthly eNews, but would like to do so, please include it with your renewal subscription.