

Cut your fuel bills

For older people, keeping warm in winter is not just about comfort – it is about staying healthy. So the Forum has teamed up with HEET to help

Keeping warm is as much about keeping healthy – and alive – as it is about feeling comfortable.

The problem is that keeping warm can be expensive. More than 15,600 homes in Enfield are classified as being fuel poor – that's over 12.6% of all homes in the borough – and up 11% on the previous year.

So the Forum is teaming up with HEET, a non-profit-making charity to offer free help to all householders this coming winter.

A household is said to be in fuel poverty when families cannot afford to keep adequately warm at a reasonable cost, because their income is often too low to both heat their home and eat.

Cold homes contribute to 56 deaths in Enfield, on average, each winter. Eight times this number are admitted to hospital. Once treated, these patients are usually discharged back to the home that made them ill in the first place because they live in a hard-to-heat home.

HEET is particularly keen to help families whose health may be at risk from living in a cold home. It aims to help us stay warm, save money on our fuel bills and cut carbon emissions that cause climate change.



HEET engineers will visit your home and a typical visit saves the householder about £200 on their annual fuel bill

If you find it hard to keep your home comfortably warm, someone from HEET can carry out a free home energy visit.

At this visit they can:

- Install free simple energy-saving measures such as LED light bulbs and draught-proofing
- Check if you are on the best energy tariff
- Arrange a free money advice consultation, including help with fuel debts
- Arrange a free gas safety check or boiler repair
- Help you find funding for further energy-saving home improvements
- Answer your questions about smart meters

A typical visit saves householders about £200 on their annual fuel bill. Some

households save a lot more than this if they qualify for larger measures such as a boiler replacement.

A HEET representative will be present at our Dugdale Centre advice sessions every Monday between 10am and 12 noon throughout October and November commencing on Monday 7 October. You can also contact HEET by calling 020 8520 1900 or emailing info@theheetproject.org.uk

Fun(d)-raising Day

Come along to Southbury Leisure Centre on Wednesday 2 October. Only £5 to try a wide range of activities – and, remember, all the money raised goes to the Forum.

Just turn up from 9.30am or see full details in last newsletter or contact office (p2).

Forum Meetings



For information about Forum meetings, groups, social activities and information sessions, see pp 14-16.

Jan's Journal

Homelessness in Enfield and getting involved

Age Friendly London and the U3A

Sam Maugher is the Chief Executive of the University of the Third Age (U3A) and a key figure in representing older people's views to the London Mayor – an exciting person to talk to Forum members about growing older in London. She came to at our Southgate Beaumont July meeting.

London has joined the network of age friendly cities promoting health and active ageing around the built environment, transport, safe suitable housing, social participation, respect & social inclusion, civic participation and employment, communication, community support and health services.

The Age Friendly movement puts pressure on policy makers to provide support. And you can get involved – include your voice by organising, joining groups, agreeing what changes you want and establish where the power is in your hands to make that change. Ideas can be channelled through organisations, including the Forum (info@enfieldboroughover50sforum).

With just under 400,000 members, and increasing numbers each year, the University of the Third Age (U3A) is one of the largest learning movements in the UK. Retired and semi-retired members share their skills and life experiences under the umbrella of their local U3A 'university' – in interest groups that can range from ancient history or Russian to dry stone walling.

Learner-led, peer-to-peer education is at the heart of its structure – and the chance to shape your own exploration of a subject the heart of its ethos. Enfield has its own with groups ranging from art to languages, astronomy to pub lunches, backgammon to ukulele and many more. *For more information – telephone 07925 123763 or email eileenflack@outlook.com*

Homelessness in Enfield

Joanne Drew, the Director of Housing (Enfield), spoke to our Civic Centre Meeting in July and drew attention to the fact that Enfield has the second highest number of people in temporary accommodation in the whole of London and 13% of those people are over 65. Two new strategies are being drafted and are out for public consultation.

1. Preventing Homelessness and Rough Sleeping

Strategy: A five year strategy for how the council will work with partners to prevent and tackle homelessness in Enfield aiming to:

- (i) make homeless prevention a priority for everyone
- (ii) support people to access the right accommodation
- (iii) support people to plan for their lifetime housing needs and
- (iv) end rough sleeping in Enfield.

2. Housing and Growth Strategy: A ten year strategy sets out how the council intends to manage and deliver its strategic housing role aiming to:

- (i) provide more affordable homes for local people
- (ii) make us proud of our council homes
- (iii) provide quality and variety in private housing
- (iv) connect, involve and empower people in vibrant neighbourhoods and
- (v) provide inclusive homes for everyone.

The consultation will run until 21 October – it is primarily an online consultation although paper copies can be made available where needed. To complete the online consultation please go to www.enfield.gov.uk/consultations. The strategies will be finalised using the results of the consultation and final sign off and implementation expected for Winter 19-20.

Full details of Joanne's talk can be obtained via the office.

Jan Oliver

Office and Development Manager

After seven years in post giving us outstanding service as Office and Development Manager Jan has given notice that she intends to retire at the end of November. The Forum is currently recruiting a replacement manager with the intention that he/she will be able to overlap with Jan.

Enfield Borough Over 50s Forum

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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.

JOIN the Forum

The Forum is a voluntary organisation which relies on membership fees, some sponsorship and occasional small grants to undertake a wide range of activities which benefit older people in the borough of Enfield. If you are reading this and are not an individual member, please consider joining by contacting the office. It's just £10 a year (£15 for couples) or £100 (£150 for couples) for lifetime membership.

Organisations can join for £25 a year or £100 for five years.

“Social care funding: Time to end a national scandal”

This is not our headline. It comes from a parliamentary report that highlights the ever-growing crisis in the provision of adult social care

This headline was written over a report by the cross-party House of Lords economic committee, chaired by the Conservative peer, Lord Forsyth, which included two former Chancellors of the Exchequer, Conservative Norman Lamont and Labour's Alastair Darling.

Not only is adult social care funding a scandal, so is the way successive governments postpone, delay and procrastinate, doing nothing but talk about dealing with a crisis that now sees:

- two million older people – 15% of the population – with an unmet care need that would ensure people get out of bed, wash, bath, dress, eat and get help in the home
- social care funding cuts of 13% since 2010
- no end to the years of promises of a new government policy
- unfair pressure on unpaid carers, their families and neighbours and local councils trying to fill the gap left by government cuts
- a postcode lottery in the provision of social care which varies from borough to borough.

We could go on and list the harrowing examples of hardship being experienced by far too many families not getting the help they so badly need. The time for Green Papers, consultation, reviews, commissions and conferences is over. They have passed their sell-by dates.

We now need firm, sustainable policies introduced immediately without long drawn-out debates to relieve a desperate situation which must involve a better deal for the army of care workers.

At the same time as London councils say they need an injection of £540 million for social care between now and 2025, I've read Prime Minister Johnson claiming: "We are starting work now on new plans to tackle the injustice of social care. It is not right that some families should be forced to sell their homes to pay for the exorbitant cost of care. We need to face up to this challenge once and for all."

On his first day in Downing Street we all heard him pledge to "fix the crisis in social care once and for all with a clear plan we have prepared".

What's that old proverb about 'fine words butter no parsnips'?

Empty words – when the Prime Minister on one day says they are now "starting work" on new plans for social work, and on another he's got a "prepared plan."

We know that all governments have shirked their responsibilities since the Dilnot Commission reported in July 2011 on how to deliver a fair, affordable and sustainable funding system for adult social care in England.

We were told by Theresa May in 2017 that a Green consultative Paper would be produced 'shortly', then 'soon', then it was 'by the summer'. Meanwhile, the demand for adult social care is growing and Johnson now says he wants to reach a consensus with other political parties before anything is done.

So how long will this take to get a meaningful long-term policy and agreement? The £1.5 billion coming next year from the Treasury's new

magic money tree to local councils is only designed to "stabilise the system" – not improve it – and even then £500 million of the money will have to come from council taxpayers, if they agree.

So this is little more than sticking plaster over a gaping wound. Health experts such as the authoritative King's Fund believe adult social care requires an immediate investment of £8 billion just to restore the service to 2010 levels.

It is now more urgent than ever that we get a government committed to introduce adult social care funded from general taxation – just like the NHS. We've renamed the Department of Health to add 'and Social Care' so it makes sense to equalise their source of funding not just for today's elderly people, but for all who will follow us.

Monty Meth – Forum President

President's Point of View



Thinking of updating your will? Then please consider leaving a legacy to the Forum to help future generations of older people.

After the horse has bolted...

Giving people more control over their pensions has led to some disastrous decisions where people have lost their money to fraudsters or simply made bad investment decisions

Do you remember when Chancellor George Osborne and the then Pensions Minister Steve Webb (now Sir) announced changes that allowed elderly savers to access their pension pot from the age of 55 – without having to buy an annuity?

Hailed as “pension freedom” at the time, a study by the pension consultancy XPS says that as many as one in three transfers may not be in the savers’ best interests.

Savers moved £34 billion out of final salary schemes last year, more than double the amount of the previous year. An investigation has now revealed that savers were pouring their cash into high risk investments or poor performing funds with high fees.

Scammers are also persuading savers to put their money into bogus schemes that they claim to be lucrative foreign holiday villages or truffle farms.

It’s somewhat ironical that Sir Steve Webb, who is now director of policy at the insurance company Royal London, is now blaming the Financial Conduct Authority (FCA) for acting too slowly amid evidence that people were making poor decisions under pressure from disreputable financial advisers.

It may be too late to reverse this ill-thought out policy, (which the National Pensioners Convention exposed at the time, as a disaster waiting to happen) but the FCA now says that most savers would be better off staying in increasingly rare final salary schemes, which are mostly lucrative.

This comes after an FCA warning that five million pension

savers are at risk of losing their savings to an army of scammers promising big returns – and the tax authority HMRC itself overcharging savers by £480 million when taking money from their pension pot.

And this all comes at a time when a new study shows that the proportion of elderly people living in severe poverty in the UK is five times what it was in 1986. The report, Pension Reforms and Old Age Inequalities in Europe, attributes this rise – to about 5% of the elderly population – to Britain’s low state pension system and its “low basic payments and means-tested supplements”.

It adds that even when private pensions are taken into account, the UK continues to fare poorly, with the public-private mix putting many elderly people at risk “as they lack sufficient supplementary earnings-related pensions”.

Severe poverty’ is defined as having an income 40% or less of the median average and the report found that financial inequalities in old age is of greater prevalence in those European countries that have made private pensions an important source of income for elderly people.

Know your pension options

If you are over 50 with a personal or workplace defined pension, there’s an easy way to get free impartial guidance from the government on the options for your pension pot.

Call 0800 138 1585 to book a free appointment or you can visit pensionwise.gov.uk

Bank of Mum and Dad

Take independent advice before helping children or grandchildren with a deposit on a house

Parents who lend to their children to help them buy a home can find it difficult to get their money back. The parent may believe it was a loan but if the child says it was a gift, the onus is on the parents to prove that it was a loan if the case goes to court.

The disadvantage of making it a formal loan is that it could deter potential mortgage members who want a ‘gifted deposit letter’ confirming the loan does not need to be repaid.

This issue is likely to become particularly relevant if the child and his/her spouse divorce and the spouse is entitled to half the house.

It can also cause problems if older people take money out of their pension pot to give to their kids. This could mean they do not have enough income in old age and they cannot necessarily rely on the child being able and/or willing to help.

This, of course, applies to people thinking of helping their grandchildren onto the property ladder as well.

The advice has to be: obtain independent legal advice before helping a child with a property purchase.

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Forum launches Bingo Club

Fancy a game of bingo? Then join the Forum's new Bingo Club and come along on Monday afternoons to join in the fun

Forum executive member Jim Cante, not content with 'just' running the very successful Forum lottery*, is now leading the launch of a Forum Bingo Club on Monday 14 October and every Monday after that.

Jim is aiming for 50 Bingo players and if you want to join the fun you must register your interest and get further details by calling him on 020 8363 4969. You must be a Forum member to take part but, don't worry, you can join at the Bingo Club. Forum membership is just £10 a year or £15 for couples.

Where: at Malone & Co Restaurant, right in in the centre of Enfield Town shopping centre. It is in Burleigh Way, Church Street, situated between Starbucks and Santander.

When: 3pm-5pm on Mondays.

The cost: £1 for five Bingo cards and you can buy as many as you like.

Prizes: will be no less than 50% of the income from Bingo cards sold on the day.

Restaurant owner Kwaku (Kwak) Appiah in welcoming the Forum is offering a 20% discount on his wide range of refreshments on Monday afternoons to Bingo players.

For the rest of the week, Jim Cante has secured a 10% discount on production of your Forum membership card – a new bonus and benefit for all Forum members.

In its heyday there were hundreds of bingo clubs open daily all over the country, but the smoking ban and the high entry cost imposed by profit-hungry entertainment companies has seen their steady decline.

In launching the Forum Bingo Club, we are providing another opportunity for people to get out of the house, meet other

people and socialise. And playing Bingo will help to keep the brain sharp as we get older which scientists now tell us can help to stave off dementia.

They say if you spend time with friends at 60, you are less likely to have dementia at 70. The journal *Plus Medicine* reported on tracking some 10,000 people from 1985 to 2013 on their social contact with friends.

The results showed that seeing friends regularly led to a 12% lower likelihood of developing dementia in later life. Interestingly, seeing relatives did not show the same positive outcome!

Social contact and practising using the brain for memory – just what our Bingo Club will offer – can build what the scientists call cognitive reserve which can resist social isolation, loneliness and depression.

"We hope our Bingo Club will help to keep people's minds active for longer and out of the clutches of the NHS," says Jim.

The Forum has other groups which members can join (see page 15) and undertake interesting activities and meet new people. We also hold four meetings a month where we have speakers covering a wide range of topics (see page 15 also) and exciting activities organised by our Social Events Team (see page 14).

**The lottery now has 101 members contributing about £3,000 a year to Forum funds. See back page for more details.*



Jim Cante

Membership renewals

You can pay by cheque or online to join the Forum or renew your membership.
Or visit the office with cash.

The launch of the Bingo Club is another good reason to join the Forum – and to make sure you keep your membership up to date.

Some memberships will expire at the end of September (now that we have two membership year-ends). If yours is about to expire you should have a stamp on the envelope this newsletter arrived in, asking you to renew. Please write or email the office (details on p2) telling us that you are renewing and either:

- 1) enclose a cheque payable to Enfield Borough Over 50s Forum, or
- 2) make payment through your bank account to ours:

Barclays Bank, Sort Code 20 29 81 and Account Number 13382192.

Don't forget to put your surname and postcode as a reference so that we can match payment and records.

Membership fees are still £10 per year for an individual, £15 for a couple or £25 for an affiliated group. You can also take out lifetime membership for £100 or £150 for couples.

People can also sign up for more than one year and please note that fees are going up next year (to £11/£16).

Get your flu jab

Enfield Public Health is aiming for at least 75% coverage of the flu vaccination

Some people say that stats and facts are the best way to make the case for getting the flu jab. I'm not so sure; here's a story about a bloke who got flu whilst staying at an inn in Madrid.

The issue was that the bloke was bed-bound to the point that eventually the hotel staff asked if he wanted to see the local doctor. Being quite poor, the guy was reluctant, but the staff said they'd bring the in-house doctor. "What," said the guy, "you actually have one on-site?". Fortunately, they did. As they said: 'No one expects the Spanish Inn Physician'.

So, flu season is upon us and the NHS is highlighting winter pressures. We can all help with this; make no mistake, the effects of flu may vary season by season depending upon how well the vaccine matches the virus but the one guarantee is that no jab means no protection.

This is not something to be sniffed at (pardon the pun); flu and its complications are associated with an average of 8,000 deaths a year in

England. And having flu is just rubbish; one GP used to say to me that the difference between a cold and flu is that if someone has flu they won't pick up a £50 note if you throw it at their feet.

Last year flu coverage in the over 65s in Enfield was 67.9%. The target is 75%. This is not only to protect yourself but also to protect those around you.

Hence the jab is offered to care workers and increasingly children, the super-spreaders. Adorable as they may be, the academic literature is adamant that their 'mucus control is suboptimal'. So, a win-win then; have a jab and protect yourselves and others. And help the NHS get through the winter.

Go to your GP or local pharmacy to find out more and book your appointment.

Glen Stewart

Assistant Director of Public Health,
Enfield



Day trippers

A coach full of Forum day trippers enjoyed a two part trip to Kent in July. We spent the morning and lunchtime in sunny Whitstable, enjoying the Sunday craft market, independent shops, galleries and amazing eateries. It was so pleasant that some of us ate our lunch outside next to the beach. In the afternoon, we travelled the short distance to historic Canterbury and did our own thing until a planned river boat trip on the Stour. It was a super day and everyone thoroughly enjoyed it.

Olivia Goodfellow
Social Events Team

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Police Advisory Group

As chair of the Forum I was asked to join the Enfield Police Independent Advisory Group and I thought you might be interested in what we do

Police Independent Advisory Groups (IAGs) are made up of trusted individuals who are prepared to listen to, observe and comment on the activities of their local police.

We meet senior officers on a quarterly basis and discuss local issues, offering impartial advice and opinion to the police on a range of different subjects.

At present the Enfield IAG has approximately eight to ten members who represent various community groups. These include the voices of local businesses, residents, older people, the LGBT community, religious organisations, young people etc. Our members live in different parts of the borough.

We are a fairly diverse group but currently lack an input from young people and those with disabilities. We value our partnership with the police and hope that we are regarded as a critical friend.

Members may become involved in other related activities, for example I am a member of the Independent Community Scrutiny Group for Stop and Search which meets about every six weeks to review Stop and Search statistics and activities. We observe videos from body worn cameras and are able to ask questions regarding police reports.

Occasionally we are invited to attend other meetings such as a Gold Command meeting after an elderly man died during a robbery at his home.

IAGs may be asked to comment on proposed changes to policing, for example, recently we were informed of changes to the use of Taser. Fortunately we had previously had an informative talk by a police officer about Taser use and so felt qualified to give a thoughtful and knowledgeable response.

We value the informative nature of our meetings. In addition to the regular updates there is always a topic introduced by the police – I mentioned Taser and another example was an excellent session about the involvement of police in schools and drugs awareness education.

We are also able to ask for areas of concern to be addressed and are grateful for the honesty of the police response. One positive result of my involvement is the regular report by the police in the newsletter and I hope that Treena Fleming, the newly appointed North Area Commander will address the Forum in due course.

As Enfield residents we value the interest of the local police in our concerns and hope that we are able to make a contribution to the vitally important liaison between the police and our local community.

If you have any questions regarding police activity in Enfield please let me know and I will be able to raise it at one of our meetings and report back.

Christine

Christine Whetstone, Chair

Public Health

The Forum continues the fight for fairer funding

Jo Churchill MP, the new Minister for Public Health (replacing Seema Kennedy, who has moved to the Home Office), found Enfield's abysmal public health funding allocation at the top of her agenda when she took over the post.

Joan Ryan, Enfield North's MP, had followed up the July Westminster Hall debate which confirmed that the current funding model is not fit for purpose.

Ms Churchill has now conceded the justice of our campaign saying: "We want local government funding to be decided in a fair, robust and evidence-based way, reflecting the most up-to-date evidence on councils' relative needs and resources."

Joan Ryan is now asking for clarification how this ambition is to be achieved. She has asked the new Minister, whose portfolio now includes prevention as well as public health and primary care, to meet her along with a deputation from our Enfield Over 50s Forum.

The aim would be to ensure that those areas like Enfield with the greatest need should receive the necessary resources – unlike this year's £47 per head for Enfield compared with the London average of £73 and Kensington & Chelsea's £130, Islington's £103, Camden's £100 and Haringey's £69.

Meanwhile, the Forum is pressing for answers on how health prevention services in the borough can be expected to match those in boroughs we are twinned with and have more funding. And we are asking as an interim measure for the return of this year's £446,000 cut in Enfield's public health grant.

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How do I cash in my pension?

This is an interesting question and one where authorised financial advice I believe is absolutely essential before decisions are made. Put simply there are many options available where the decision taken cannot be reversed further down the line. In fact with some scenarios, providers of pensions will not deal with a client directly unless they have received authorised financial advice.

The problem is there are many different types of pension. I am not referring to the state pension. This is simply the government sponsored scheme that is payable at your state pension age subject to sufficient contributions of National Insurance. The point of this article is to refer to the various types of private pension or employer pension.

Pensions broadly fall into two categories. Most people have a Defined Contribution scheme where investments are accumulated within a pension plan and the value of those investments will determine the level of benefits that are payable in retirement.

Some will also have Defined Benefit schemes typically if they have worked in the public sector or for larger blue-chip employers over the years and this is where investment performance is not really relevant because the pension benefits are linked directly to your salary and number of years membership of the scheme. Defined Benefit schemes also have the valuable benefit of increasing a pension when it is in payment.

Most people that I speak to are aware that with a unit linked plan you are eligible for 25% of the value to be paid as a one-off tax-free cash lump sum. If you have a defined benefit scheme you can commute part of the pension in exchange for a tax-free cash lump sum. This is usually the first decision to make. Do you need more capital or do you need more income?

If you have decided you need income apart from checking the amount of income available you need to understand whether the income is guaranteed or is your income subject to investment performance? Will the income increase in line with inflation over the years? Is the pension payable to your spouse in the event you pass away first?

Since the pension simplification rules started in 2015 you may be able to drawdown a flexible pension and lump sum. This means you could increase or reduce your income and/or take one off payments from your pension fund. Is this right for you? Or do you want/need the guaranteed income of an annuity?

As you can see it is very complicated. It is beyond the scope of this article to address all the options in detail. Instead I repeat my opening sentence where I believe qualified financial advice is absolutely essential before drawing pension benefits. This advice will be bespoke to your personal situation because, remember, you may not be able to change your decision afterwards.

George Ttoui is a Chartered Financial Planner at Burlington Wealth Management Ltd. and will be available to discuss any financial matter at the drop-in advice service. George will be at the Dugdale Centre corner of London Road and Cecil Road from 10 am to 12 midday on the following dates:

**7 October, 21 October, 28 October,
11 November and 25 November**

If you wish to arrange a private consultation please call the office on (020) 8882 6688 or send an email to:

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WEALTH MANAGEMENT



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Hard of hearing

Jim's story

An elderly gentleman named Jim had had serious hearing problems for a number of years. He went to the doctor who was able to have him fitted for a set of hearing aids that allowed the gentleman to hear 100%.

Jim went back to the doctor for a check-up a month later and the doctor said: "Your hearing is perfect. Your family must be really pleased that you can hear again."

Jim replied: "Oh, I haven't told my family yet. I just sit around and listen to the conversations. I've changed my will three times already!"

Morris's story

Morris, an 82 year old man, went to the doctor for a general check-up. A few days later, the doctor saw Morris walking down the street with a gorgeous young woman on his arm. When Morris next came into the surgery, the doctor said, "You're really doing great, aren't you?"

Morris replied: "Just doing what you said, Doc - 'Get a hot mamma and be cheerful'."

The doctor said: "I didn't say that. I said: 'You've got a heart murmur; be careful.'"

Phone pest

After a tiring day, a commuter settled down in his seat and closed his eyes. As the train pulled out of the station, the young woman sitting next to him pulled out her phone and started talking in a loud voice:

"Hi sweetheart it's Sue. I'm on the train. Yes, I know it's the six thirty and not the four thirty, but I had a long meeting. No, honey, not with that Kevin from the accounting office. It was with the boss."

On and on she went; "No sweetheart, you're the only one in my life. Yes, I'm sure, cross my heart!" Fifteen minutes later, she was still talking loudly.

The man sitting next to her had had enough. He leaned over and said into the phone: "Sue, hang up the phone and come back to bed."

Sue doesn't use her phone in public any more.

Don't panic

We read that the Department of Health and Social Care has installed a new civil servant in charge of alleviating public concern about medicine shortages as a result of Brexit. He has the wonderfully apt name of Dominic Fear.

Crossing the road

Why did the hedgehog cross the road? Because he wanted to see his flat mate.

Why did the man with one hand cross the road? Because he wanted the second hand shop.

Why did the skeleton come to the office alone? Because he had no body to come with..

One-liners

I had a job working for JT Murphy. Digging holes, looking for water leaks. It was well, boring.

I saw a documentary on how ships are kept together. Riveting!

I needed a password eight characters long. So I picked Snow White and the Seven Dwarves.

I'm learning the hokey cokey. Not all of it. But - I've got the ins and outs.



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Finding a fair solution

You are in a second marriage, with children from a previous relationship. How can your Will please everyone? Solicitor Michael Stennett explains.

“You can’t please everybody,” is a saying often quoted in conversation when you have choices that conflict. This was a problem for Jack when he asked me for advice about changing his Will.

He married for a second time to Jill, a lady younger than him. Jack had a daughter from his first marriage. Her name was Deborah, who had just turned 40.

Jack had a private pension and a small amount of savings. His main asset was his flat where he and Jill lived. The flat originally belonged to Jack and his first wife, and they worked hard to pay off the mortgage.

Jack needed to make a new Will because the event of his marriage revoked his earlier Will. He did not want the law to determine how his estate was divided under the intestacy rules. But his problem was how to please Jill and Deborah when both had similar needs?

He wanted to ensure Deborah received her late mother’s share in the property when he died, but he also wanted Jill to have a place she could call her home. He could not decide which of the two objectives was most important.

I said to Jack that giving Jill a life interest in the flat may not be a good idea because it could deprive Deborah of receiving any benefit from

the property until Jill died, which could be for a very long time bearing in mind Jill was still young.

I suggested instead to give Jill a “right to occupy” the home for a period of years after his death.

This would allow Jill time to adjust from the bereavement and start a new life somewhere else.

Jack’s private pension gave a generous widow’s pension on his death which would help Jill pay off a mortgage were she to take out a loan to buy a property.

Also, Deborah would be able to claim her inheritance within a number of years of Jack’s death. Having considered the advice, Jack decided to bequeath to Jill a right to occupy the flat for a period of two years following his death. Thereafter the flat is to be sold and sale proceeds passing

to Deborah. He felt comforted by doing what he thought morally right for his wife and Deborah.

The Will for Jack was specific to his circumstances, and cannot be relied upon by anyone else. Experienced legal advice should be taken when dealing with your estate.

A member of Stennett Solicitors Private Client Team is available every Monday from 10-11 at the Enfield Forum Advice Clinic held at the Dugdale Centre, or you can visit their office at 4 Winchmore Hill Road Southgate N14 6PT or you can call 020 8920 3190



Michael Stennett



**Stennett & Stennett Solicitors
and Estate Agents**

Blood tests in Enfield

The Forum is working to ensure all residents are able to access blood tests more easily

Following the withdrawal by the Royal Free (RFH) of its servicing of blood testing in a number of Enfield GP surgeries, quick and easy access to this vital tool in the diagnostic process has become patchy and, at worst, woefully difficult with appointments unavailable – sometimes for weeks.

Those registered with practices serviced by the North Midd have had no problems, but the shortage created in the rest of the system by RFH has put undue pressure on what is available, regardless of how booked.

The Clinical Commissioning Group (CCG) has been tardy in its response to this, as your Forum has made very clear, but it has now undertaken to have a 21st century system up and running in the new year.

We have pressed for more appointment slots at Chase Farm (part of the RFH stable), the reinstatement of GP-based phlebotomy, mobile units, an increased home service and walk-in services and the CCG has undertaken to consider the implementation of these.

In the meantime, there is a yearly 7% rise in demand for phlebotomy as long-term conditions are better supervised and new clinical knowledge and tests emerge and, in Enfield, we have an expanding population. There is no problem with the testing of bloods and no particular shortage of phlebotomists we're told.

So most of us will have to wait until 2020 for the necessary expansion and improvement of the availability of quick and easy access to blood tests but the North Midd does offer priority to patients on chemotherapy, carers, those with mental ill-health or others, like the frail and elderly who may find waiting a challenge.

Where possible always try to book an appointment as the RFH's unexplained decision adversely affecting Enfield residents has placed undue strain on the North Midd. There is a walk-in service operating from 7.30 to 17.00. You must book in at the kiosk/reception desk on arrival and you may have to wait. Always take your GP-generated Request Form.



Autumn Nights campaign

The police are targeting anti-social behaviour related to fireworks and trick or treating

Here at the North Area (Haringey and Enfield) police we are beginning to think about our Autumn Nights campaign which tries to keep the whole community safe over the Halloween and Fireworks Night period.

We are all too aware that, although it is very enjoyable for some, Halloween and Bonfire Night can be particularly distressing times of the year for some of the more vulnerable members of our communities – most especially our older residents.

We also know that an increasing number of the response calls we receive over this period will concern anti-social behaviour around fireworks and trick or treating.

Our preparations are focused both on prevention and enforcement. Police officer duties will be adjusted in the run-up meaning that units will work a full two week period of late shifts. This will allow us to tackle more effectively the hotspots of anti-social behaviour during the hours of darkness.

And, as always, we have posters that the elderly can use to put up in their windows asking people not to trick or treat at that address. Shops will also be asked not to sell eggs to children over this time.

Additionally, officers will attend all local shops and warehouses in Enfield selling fireworks and remind them of the legislation around the sale of fireworks and the age restrictions that apply and remove the sale of prohibited items.

Finally, as the nights draw in, our officers will also conduct high visibility burglary patrols to deter those trying to use the cover of darkness.

We want to reassure the members of the Enfield Over 50s Forum that there is a very robust package of legislation in place to protect communities in Enfield from the misuse of fireworks, which enables the police, police community support officers (PCSOs), trading standard officers and customs officers to work together.

Call 101 for non-emergencies and 999 if you witness a crime taking place or need immediate help



Live well, your way
 with care at home

Your home is where you feel the most comfortable and the happiest.

It's the place you know the best. Why would you move away from the place you love if you are faced with needing some extra care and support when you age? If you want to stay living comfortably at home, we can help you make that choice an informed one.



Our care

- ✓ Home help
- ✓ Companionship
- ✓ Personal care
- ✓ Dementia care

Contact us for more **information**

Enfield
 Unit 22
 26-28 Queensway
 Enfield, Enfield, EN3 4SA

0203 6024068
info.enfield@homeinstead.co.uk
www.homeinstead.co.uk/enfield

Cheaper fitness for members

Forum members enjoy reduced rates at the council leisure centres run by Fusion Lifestyle

We are continually getting messages about keeping our minds and bodies active in order to stay healthy and happy as we grow older. The Forum heartily endorses these sentiments so we try and offer our members as many incentives as possible to get out and about in the borough – and further afield – as you can see in the following pages.

One major advantage of joining the Forum (for just £10 a year) is that, if you are an Enfield resident, your membership entitles you to reduced prices at the council's leisure centres which are run by Fusion.

Take your Forum membership card along to one of the Fusion centres and buy an annual concession card for just £7.50 instead of £21.50. Then you are eligible for discounts which in most cases means half price for swims/sauna, using the gym and talking part in classes and other activities.

Annual membership is £390 instead of £506 and there are even cheaper annual/monthly offers if you are able to visit the centres during off-peak hours.

Fusion runs Over 50s Days in all the centres which cost just £4.30 (instead of £8.50) for concession card holders and enable attendees to take part in all the activities including swim, gym, pilates, yoga, badminton, aquafit and even dancing on some days.

You can just turn up on the day – no contract, no signing up. It is a great way to meet new people as well as taking the chance to try out new activities – or get back to old ones you used to enjoy.

If you fancy badminton, for instance, Edmonton Leisure Centre

has Over 50s Days on Mondays and Fridays and is looking for more people to take part in the badminton sessions. Just turn up with your racquet.

Other Over 50s Days are Southbury – Tuesday and Wednesday, Southgate – Tuesday and Friday, Albany – Thursday.

Fusion runs many activities and classes, so visit the website or call in to your local centre for more information.



Come along and join us

Albany Leisure Centre

505 Hertford Rd, Enfield EN3 5XH,
Tel: 020 8804 4255.

Edmonton Leisure Centre

2 The Broadway, Edmonton
N9 0TR, Tel: 020 8375 3750.

Southbury Leisure Centre

192 Southbury Rd, Enfield EN1 1YP,
Tel: 020 8245 3201.

Southgate Leisure Centre

Winchmore Hill Rd, Southgate
N14 6AD, Tel: 020 8882 7963.

Visit the website:

www.fusion-lifestyle.com/contracts/Enfield_Council

Or contact:

Dominic Hall, Sport and Community Development Officer,
North London on dominic.hall@fusion-lifestyle.com



Affiliated Groups

Local concert

The Enfield Choral Society and Enfield Chamber Orchestra Concert, conducted by Mark Sproson with professional soloists, will be held at 7.30pm on Saturday 2 November at St Thomas's Church, 2 Sheringham Ave, Oakwood, London N14 4UE.

They will be performing Messa di Gloria (Giacomo Puccini) and Requiem (Gabriel Fauré).

Tickets £12 in advance, £15 on the door, available from choir members or from www.enfieldchoralsociety.org.uk, Eventbrite, or by calling 07793 082991. £5 for under 25s in full time education.

Joanna's Holistic Treatment Clinic

Treatments to ease aches and pains can help many become more flexible and toned.

Southgate N14 area, booking by appointment only.

Indian Head Massage £25

Aromatherapy back, neck and shoulders £25

Aromatherapy full body treatment £30

Reflexology £25

Hopi Ear Candling £25

Neuro-Linguistic Programming £25

07939513037

jholisticclinic@hotmail.co.uk

Fully Insured Fully Qualified BSc (Hons), SNHS HIDIp.

www.joannasholisticclinic.com

Social Calendar



In order to take part in these events, you should be a current Forum Member.

If you are not, you can join the Forum for £10 per annum by phoning the office at 020 8807 2076. We make a special effort to make new members and singles very welcome on these events: so don't be shy!

Thursday 31 October. Visit to Billingsgate Roman

House & Baths. Site is near Monument, 101 Lower Thames St, London EC3R 6DL, opposite the Customs House in a non-descript 1970s office block. There is a large aerial view of Roman London in the window. If I confirm your place, meet at the venue at 10.45am. This is the second visit. There are a few spaces left on this date at £15 per person. The private group tour lasts approx. 1.5 hours, is exclusive to our group, the site will not be opened to anyone else and the weekday tours guides are archaeologists. Please be aware, the monument is in the basement of the office block and is accessed by three flights of stairs of two steps, nine steps and three steps; there is no lift. *If you are interested please email Cheryl at birthday58@googlemail.com or ring 020 8363 0732. Cheque payable to ENFIELD BOROUGH OVER 50s FORUM*

Monday 2 December. Annual Christmas Lunch Party. At North Enfield Conservative Club Enfield 12 noon – 4pm. Price held at £18 per person. Once again we will enjoy Ros and Suzie's famous hot buffet followed by live music and dancing to the Myra Terry Duo. An extra warm welcome awaits unaccompanied and new members.

From **TUESDAY 8 OCTOBER FROM 9AM. PHONE CALLS ONLY** to Jacky Pearce on 020 8482 3575.

Note: FOUR TICKETS PER PHONE CALL PLEASE – to try and give everyone a fair chance to attend this very popular event. Thank you very much for your understanding.

Wednesday 11 December. A Private Christmas Lunchtime Schmooze Fest Mystery Trip.

Over 20 booked already, so why not join us for a festive treat? A private delicious three course Christmas lunch and sublime musical entertainment to serenade you while you eat and maybe dance! Arrive at 12.30 for superb lunch and sublime entertainment. Depart for home 15.30-16.00. Cost £49.50 per person if 40+ attend. Cost £66.50 per person if 30+ attend. So spread the word and let's have a wonderful time! Please note that this private event is limited to 50 people and will be on a first booked, first served basis. This trip is a freedom pass event in the Kings Cross area and is not a coach trip. There are options to meet at the venue or travel together. Up to you. To book your place and find out a few more not so secret details, *please email Olivia on oliviagoodfellow19@gmail.com or phone 020 8447 8841.*

Thursday 12 December. The Christmas Beatles Show Party Lunch. Missed out on the 2 December party? Don't be disappointed. Why not come here instead for a change? Enjoy coffee and mince pies on arrival, delicious three course festive meal with tea/coffee then 'Twist and Shout' to the Fab Duo – yer, yer, yerrrrr!! Prize for the best dressed – get the mini skirts out girls or boys! Venue the Prince Regent Hotel Chigwell. Includes return coach to Enfield Town. Please note: This is not a tribute band. Approx. cost subject to numbers £45. Meet Lidl/Iceland Enfield Town 10am. Return approx. 4pm. To reserve your 'Ticket to Ride' ring Jacky Pearce 020 8482 3575. **THIS IS THE LAST OPPORTUNITY TO BOOK!!**

ADVANCE NOTICE 2020 / 2021

9-16 May 2020, Bulgaria's Hidden Heritage. Cost from £936. Explore the hidden delights of beautiful Bulgaria starting in Sofia. Discover Plovdiv's Roman amphitheatre, the incredible city of Nesebar, UNESCO-listed and home to many ancient churches. Highlights include Varna's oldest gold treasures in the world, Madara's medieval rocks, the famous Rila Monastery, see ancient artisans at work and visit a rose oil distillery. *For more details and a booking form, contact Chrissy on chrissy15911@hotmail.com or call her on 07885 047 453.*

1-6 October 2020 Historic cities of the Danube River

Cruise. 25 booked already – fancy joining us on this first Forum river cruise with The River Cruise Line on 1 October 2020, for six days. This will be by flight from Heathrow to Munich and then an amazing Danube cruise, visiting musical Vienna, the world's most beautiful city of Budapest, the ancient capital of Slovakia, Bratislava and the riverside village of Weissenkirchen in Austria. The price will be all inclusive of accommodation and meals and teas, cakes and snacks, drinks with meals, toiletries, guided excursions and bottled water. Prices do vary a little depending on the cabin location and beds. It will be a truly magical way to travel as summer draws to a close. To ensure your place, please contact Olivia for further details and a booking form. This may seem a long way off but it is really important to book early to avoid disappointment. *Email oliviagoodfellow19@gmail.com or call 020 8447 8841.*

LOOKING EVEN FURTHER IN ADVANCE

February 2021. Highlights of Sri Lanka tour. Join us for this bucket list destination, which is with Wendy Wu tours for 15 days. The price is approximately £3,500 to include absolutely everything. This is an expression of interest only but please get in touch if you would like further information on the amazing itinerary. *Contact Olivia on 020 8447 8841 or email oliviagoodfellow19@gmail.com*

June 2021. Channel Islands Explorer. This fabulous two-centre six nights tour allows you time to explore both Jersey and Guernsey which are two islands close together but with a totally different way of life. If popular, we can also visit the smaller island of Sark. The price is approximately £863 to include flights, crossings, excursions and half board. This is an expression of interest only but please do get in touch if you would like to know more. *Contact Olivia on 020 8447 8841 or email oliviagoodfellow19@gmail.com*

PLEASE NOTE DISCLAIMER: THE FORUM IS NOT LIABLE FOR ANY PERSONAL INJURY/ACCIDENTS THAT MAY OCCUR DURING ANY OF ITS ACTIVITIES OR EVENTS

Taste of Raj



What a scrumptious feast we all had with this delicious food. Excellent, friendly service with a massive smile.

Great atmosphere and the group felt it was the best Indian food the Forum had hosted – Tasty of Raj!!

Check the Social Calendar in the coming issues – we will be back!!

Jacky Pearce Social Events Team

Forum Groups

Please NOTE – these groups are run by volunteers and are for Forum members only.

If you need to join the Forum or renew your membership, contact the office now.

Coffee Club

The Coffee Club meets in the Skylight Restaurant on the top floor of Pearsons Department store in Enfield Town on the first Wednesday of the month. It runs from 10.30 until 12 noon and members are welcome to come any time between those times or for the whole period if they wish. The next dates are: 2 October, 6 November and 4 December. New members very welcome. *Further information from Sue Scott on scotsf48@hotmail.com or 020 8368 0861.*

Walking group

This small walking group (usually about 10 people) meets Saturday mornings at 10.30am by the café in Grovelands Park (Broad Walk entrance), N21 3DA. We do a 40 minute walk around the park and have a chat in the café afterwards. Everyone is welcome so please feel free to join in. *Ring Monica on 020 8886 6514 for more information.*

Writing Group

We meet on the third Friday of the month upstairs in the Dugdale Centre from 10am to 11.45 – or until we stop talking – 12 noon max! Each month we read a short piece of our own writing followed by a discussion. This is a really sociable, friendly and interesting group. Topics are suggested each month by group members. We would be delighted to welcome you. Sometimes some of us have not had time to write and simply tell fellow members about something of interest, or just listen and then join in with the discussion. So do consider joining us – we would love to meet you. *For more information, please call Christine Whetstone on 020 8805 1180.*

Poetry Group

We are Forum members who come together each month to read and talk about poems, some well-known, some written by us spiced with some music. It is a very sociable time and we all enjoy it. So, why not come along and try us out? We meet in the Community Room, Town Library on the fourth Thursday of each month 10.15 – 11.45am sharp! *For further information, contact Irene Richards on 020 3715 0946 or by email: poosticks2@sky.com*

Book Club

The Book Club meets on the third Thursday of the month in the Community Room at the Enfield Town Library, 10am – 12 noon. The books for the next few months are:

17 October	No, I don't want to join a Book Club by Virginia Ironside (9th Anniversary Lunch)
21 November	Things Fall Apart by Chinua Achebe
19 December	TBA
16 January	Murphy's Law by Molly Murphy
20 February	TBA

Contact Sue Scott for further details at scotsf48@hotmail.com or call her on 020 8368 0861.

Also see new Bingo Club on page 5 and Genealogy Group on page 16

Forum Meetings

Forum Meetings are open to everyone.

Come along to hear an interesting presentation, meet some new people, and use the opportunity to find out more about the Forum.

Assembling at 10am for a 10.30 start

Research into Edmonton

Thursday 10 October

Aditya Chakraborty is a Senior Economics Commentator with the Guardian newspaper and will talk about his researches and the book he is writing about Edmonton. The Chakraborty family live in the borough and Aditya will welcome relevant comments from those attending. **MILLFIELD HOUSE, SILVER STREET, N18 1PJ.** *Buses 34, 102, W6, 144, 217 and 231. Free onsite parking available.*

Care in old age

Tuesday 29 October

Leon Smith, recently retired CEO of Hammersley Nightingale, and Alise Kirtley will talk about the issues of care in old age including housing options, legal and financial issues, dementia and more.

COUNCIL CHAMBER, ENFIELD CIVIC CENTRE, SILVER STREET, ENFIELD TOWN, EN1 3XA.

Five minute walk from junction with Church St / Southbury Rd so use any bus to Enfield Town. Car park under the centre.

Council Budget 2020/21

Tuesday 19 November

Government cuts forced the council to find savings of £18m this year and there's another £12m to find next year. This is your chance to have your say. Cllr. Mary Maguire, Enfield Council Cabinet member for finance and procurement opens the discussion.

SOUTHGATE BEAUMONT CARE HOME, 15 CANNON HILL, N14 7DJ.

Buses W6, 121, 299 (Cherry Tree bus stop). Free onsite parking available.

Travels in SE Asia

Tuesday 26 November

Marilyn and Mike Steward will talk about their travels in Cambodia, Laos and Vietnam and their amazing journey through fascinating places with wonderful people. Our speakers are supporters of the Luang Prabang Orphanage in Laos and the meetings raffle monies will be passed to that charity.

COUNCIL CHAMBER, ENFIELD CIVIC CENTRE, SILVER STREET, ENFIELD TOWN, EN1 3XA.

Five minute walk from junction with Church St / Southbury Rd so use any bus to Enfield Town. Car park under the centre.



Lottery August Winner Ivor Brett-Richards

Congratulations WINNERS



Lottery July Winner Myra Miller

Join the lottery for the chance to win £250

Have you thought about joining the Forum's 200 Club monthly lottery? Not only will you have a good chance to win £250, you will also be helping to fund the Forum's work.

We are a voluntary organisation which relies on membership fees, some small grants and several fund-raising activities such as this lottery to undertake the wide range of activities which benefit older people in the borough of Enfield.

So, for just £5 a month, you will be supporting the Forum – and getting the chance to win. Remember, you don't have to be a Forum member to participate. It is open to members,

relatives, friends and neighbours – in fact, anyone – as long as they are over 18 years of age.

At the moment the prize has reached £250 per month and when we have 200 members the prize will be £500 per month.

Each number costs £5 per month, which can be paid monthly by standing order, quarterly, six monthly, or annually by cash or cheque. Members can have as many numbers as they want.

The draw each month is made at the Forum's Civic Centre meeting and if the winner is not at the meeting they will be contacted for the cheque to be presented.

For further information or to discuss any aspect of the lottery please ring Jim Cattle on 020 8363 4969.

This group is for any Forum member who wishes to explore their family history and you can just drop in for a chat or to check some of our reference books/magazines.

Because of the popularity of the group, we are now making appointments for members to have 1:1 sessions with one of our volunteer advisors. Visit the group to talk about your needs and to book a 1:1 session.

We are also organising afternoons/days out to go to talks or to visit archives. Sign up for these events at the group.

This group is open to Forum members only but don't worry, you

can turn up and join the Forum on the spot. Just £10 for annual membership.

We normally meet fortnightly on Saturday afternoons at the Dugdale Centre, 39 London Road, Enfield Town, EN2 6DS between 2.30pm and 4.30pm.

Next dates: 5 Oct, 19 Oct (then after a three week break),

9 November, 16 November, 30 November, 14 December – and then we will break for Christmas.

Just drop in to the group or to find out more phone the office on 020 8807 2076 or email info@enfieldover50sforum.org.uk

ENFIELD BOROUGH OVER 50S FORUM GENEALOGY GROUP

Advice Service

The Forum runs a free, confidential drop-in advice service

When: Monday mornings* 10am – 12 noon

Where: Dugdale Centre (corner of London and Cecil Roads, Enfield Town, EN2 6DS)

Prepare for those winter fuel bill shocks

A new advisory service opens on Monday 7 October.

Provided by HEET, a non-profit charity, who will help you to keep your home warm, save money on fuel bills, advise on smart meters, help cut carbon emissions and much more (see story on page 1).

Our regular advisers

- Enfield police. Now that all police stations are closed except at Edmonton Fore Street, this is your chance for a personal 1:1 Chat to a Copper – any questions, worries, advice on crime and burglary prevention on 21 October and 25 November.
- Enfield Citizens Advice, Gillian McNally on benefits, debts, pensions etc. Come early to book a slot for a short discussion with Gillian about your concerns.
- Solicitors Stennett & Stennett (10 – 11am) Wills, Powers of Attorney, property and legal advice about paying for care.

• George Touli, chartered financial planner, will give advice on investments, equity release, inheritance tax and long-term care fees on 7, 21 and 28 October and 11 and 25 November

• North London Credit Union, Maureen Malcolm (10 – 11am) information on affordable loans and secure savings. Established in 1994 it offers competitive loan rates, a choice of fully-protected savings accounts. Free and simple to join.

• Screening for hearing tests on 28 October and 18 November by an NHS audiologist. These need to be booked in advance through the Forum office 020 8807 2076.

*Except Bank Holidays

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

This advice service is open to all Enfield residents who prefer receiving personal face-to-face help rather than trying to get answers over the phone or on-line.