

## Keeping up the funding fight

The Forum's campaign for Fairer Funding has helped secure a better deal for Public Health in Enfield but the work needs to go on

When the government recently increased funding for Public Health across the country, Enfield received a 4.5% increase – the second highest increase of all London boroughs.

Of course, the funding (£50 per head per year) is still well below what is needed and Enfield is still way behind the £78.50 per head London average.

But we are proud to have played our part in helping secure a better than average increase to help fund the vital role which Public Health plays – as evidenced by the on-going coronavirus crisis.

A reminder:

- Our Fairer Funding petition which gained 10,000 signatures
- The 'send a letter to Seema' campaign which brought Seema Kennedy, the then Minister for Public Health to a...
- Westminster Hall debate, which Joan Ryan (former Enfield North MP) helped us secure
- 60 local community leaders signing in support of our Enfield Fairer Funding Declaration
- Correspondence with the new Health Minister, Jo Churchill

The Health and Social Care Act 2012 transferred responsibility for local public health services from the NHS to local authorities. These authorities receive an annual ring-fenced public health grant from the Department of Health and Social Care, but that grant is obviously woefully short of what is needed.

The Health Foundation has stated that Public Health England funding is 22% lower on a real term per capita basis than it was in 2015/16, and the coronavirus crisis we have all experienced this past six months has exposed many faults and failures in our health system, causing many extra deaths.

The Public Health grant supports local authorities to deliver vital preventative and treatment services, including tackling obesity, help to stop smoking, children's health services, sexual health clinics and drug and alcohol services. It is also responsible for "planning, resource allocation, development and delivery on infectious diseases" such as the current coronavirus pandemic.

Enfield, we must continually remind Ministers, has levels of poverty and deprivation that make us the ninth most disadvantaged borough in London. With one in three children

living in poverty and one in five workers on low pay, we especially need adequate funding to end the health inequality between people living in the east and west of the borough.

The funding formula has been the same for seven years and takes no account of changing needs in each borough. How can it be equitable that Islington gets £108, Camden £101, Westminster £125 and Kensington and Chelsea a whopping £135 per head – compared with our puny £50?

So we are now asking our three Enfield MPs to kickstart the campaign to ensure our public health funding allocation in 2021-22 is commensurate with the borough's needs.

Enfield's Covid-19 costs have risen to more than £60 million and are still going up at a time when its income has been reduced. Some 42,000 local residents have been furloughed from work – one of the highest among London boroughs – causing a 20% increase in applicants claiming council tax support.

Although the government has made many promises to match what all councils have been forced to spend on community help during the pandemic, Enfield's share has been nowhere near enough. It needs at least £68 million to recover its unanticipated spending – or we face the threat of future cuts to essential council services.



The Covid-19 crisis has made us all much more aware of the many different people who help look after the nation's health

Join the Forum or renew  
your membership now.

**See p5.**

# Ruth's Review

## We are back in the office

I hope that you and your family and friends are all well.

Diane and I are back in the office at Millfield House, but the house remains closed to the public. We are told that this will be the case until at least September. The library here will not be opening yet either, although we are aware other libraries are opening in the borough.

We are working safely in the office and we are currently getting ready for this newsletter mailout and taking enquiries. We are also processing membership renewals which can currently be done by cheque or bank transfer.

If paying by bank transfer, some members have had issues with identifying the Barclays account. Please include 'The' prior to the rest of the account name, for example 'The Enfield Borough Over 50s Forum'. From feedback, this works.

We are encouraging people to renew their membership so that they are ready for when we resume a more normal way of working, engaging and supporting our membership. If you are a UK taxpayer then we really encourage you to sign for Gift Aid. There is a specific box on the renewal form which explains this in more detail and only involves a tick, signature and a date and we can do the rest.

We are delighted to report that Fusion leisure centres in the borough are in the process of reopening, even if there will be many changes. See p14 and make sure you are signed up for eNews to keep up with the latest news.

The Forum is very keen to start our meetings and events, but unfortunately we are not in a position to do so, obviously the safety and well-being of our membership is paramount. This may well change over the coming weeks. We are looking at utilising different virtual meeting platforms that some groups can use for meeting or information exchange until these groups can safely reconvene in person.

Look after yourselves, things are improving week on week.

*Ruth Fathaddine*

Office and Development Manager



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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 £11 a year (£16 for couples) or £100 (£150 for couples) for lifetime membership. Organisations can join for £25 a year or £100 for five years.

# New Deal for social care?

**Boris Johnson is promoting a New Deal for the UK, but what happened to the “clear plan” for social care which he promised on his election?**

Everyone loves to have a pop at the Prime Minister. That’s been true down the ages no matter their political label, going back to the 18th century launch of our parliamentary system.

So Boris Johnson is no exception and his friends don’t help when they compare him with our wartime leader, Winston Churchill, or the venerable Franklin D Roosevelt and the American New Deal.

And Mr Johnson doesn’t help himself when standing on the steps of 10 Downing Street on becoming Prime Minister in July 2019 he said the following fine words:

“My job is to protect you or your parents or grandparents from the fear of having to sell your home to pay for the cost of care. So I am announcing now – on the steps of Downing Street – that we will fix the crisis in social care once and for all, **AND WITH A CLEAR PLAN WE HAVE PREPARED** to give every older person the dignity and security they deserve.”

If only that ‘clear plan’ had now seen the light of day we might not today be hearing renewed calls for a radical reform of social care, highlighted by the coronavirus pandemic scandal which has seen the deaths of almost 30,000 more care home residents in England and Wales than during the same period in 2019 – two-thirds directly attributable to Covid-19.

The mounting number of coronavirus-related deaths among elderly people in care homes must, I believe, mean that adult social care ceases to be buried in debates and reports as it has for the last 20 years.

Just as we have the National Health Service, celebrating the 72nd year of its foundation as I write, so we need to create a new National Care Service by the 73rd anniversary of the NHS on 5 July, 2021 – both financed by general taxation.

Ministers changed the name of the Department of Health by simply adding ‘and Social Care’, but did nothing about changing anything else. So while the NHS is structured and formalised, the social care sector is a hotch-potch of fragmented, mainly privately-run companies and hedge funds, some lodged in tax havens.

While NHS workers have rightly fought and won their right to negotiate their pay, training and promotion prospects, many care workers are underpaid or on the minimum wage, under-trained and over-worked. Too many – 25% – are on zero hours contracts and because many more have no sick pay, they worked on with Covid-19 symptoms, spreading infection to innocent residents.

No wonder there are said to be 120,00 vacancies in the care sector alone.

I am sorry to say it has taken the coronavirus tragedy to wake us all up to the scandalous way the private social care sector has been allowed to operate.

## President’s Point of View



I’ve been told that some of the 82 care homes in Enfield pleaded to the council for Personal Protective Equipment (PPE) – presumably paid for by council taxpayers – yet the care sector is virtually only accountable to the people who own the businesses.

When Southern Cross, which owned 750 care homes with 31,000 residents, collapsed in 2011, we should have all realised that a damaging gulf between NHS health care and social care was looming and something needed to change.

The care sector has no single chief executive to speak up for them – as does the NHS. No well-organised trade union to fight for them – as does the NHS. That is one reason why we learn that care homes in Enfield were refused

Covid-19 tests for residents showing viral symptoms at the peak of the pandemic.

According to the Office for National Statistics, Enfield had the most coronavirus-linked deaths in London care homes – 187 between 10 April and 19 June – and care homes in the Borough were way behind the government’s promise to test every care home resident in the country.

We all remember the many promises the government has made this past year – 40 new hospitals, 20,000 extra police, 50,000 more nurses, new rail links in the North, infrastructure projects galore, £6.3 billion to improve poor housing, no tax, Vat or national insurance increases and build, build, build.

Now the pandemic has hit us and the economy is fighting for life, the outlook is very different from a year ago. We owe it to future generations to see that the promise of a viable social care policy is implemented – no ifs, no buts.

Months ago the politicians talked about cross-party talks to achieve that evasive consensus. So among Mr Johnson’s long ‘To Do’ list let’s get one thing done – a New Deal for Social Care.

Keep safe and stay well.

*Monty Meth* – Forum President

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

# Triple lock dilemma

The myth that all pensioners are wealthy has led to calls for the triple lock guarantee to be dropped – or at least suspended or amended

The triple lock promises that the state pension will rise every year by the highest of these three measures: average earnings growth, inflation or 2.5%.

This legal guarantee, introduced by the coalition government in 2010, has resulted in a steadily increasing pension over the last ten years, although Age UK says that we still have two million pensioners (16%) living in poverty.

The triple lock has long been under threat as various politicians and thinktanks claim that it gives older people an unfair advantage compared to younger generations. The same thinking promotes the abolition of 'perks' such as the winter fuel payments, free prescriptions/travel, a free TV licence for over 75s (see p8) and removal of the national insurance exemption on employment earnings.

We would argue, as Jan Shortt of the National Pensioners Convention does, "that these are not 'perks'. They are universal payments to make up for the fact that Britain's state pension remains one of the worst in the developed world according to the OECD (Organization for Economic Co-operation and Development)".

The issue has come to prominence again due to the effects of lockdown and the resulting economic crisis. One of the three triple lock elements – average earnings – is likely to be highly distorted as earnings have dropped significantly during lockdown (down 7% this year according to an Office for Budget Responsibility forecast).

Earnings are then likely to rise quite quickly next year as people go back to full-time work and the Treasury has calculated that this could

lead to as much as an 18% windfall for pensioners in 2022.

It has been suggested that the Chancellor Rishi Sunak is considering introducing a two year postponement of the triple lock, switching it to a double lock based on the guaranteed 2.5% or the level of inflation. Or even just linking it to inflation.

Is this a good idea? Obviously it would be unjust for pensions to rise by up to 18%, especially when it is likely that we will see high rates of unemployment over the next few years.

But, members may remember the triple lock was introduced in 2010 after 30 years of the pension being linked to the increase in prices. This included the infamous 75p increase paid in 2000 as inflation rose by only 1.1 per cent in the previous year. That is the danger of pensions being linked only to inflation.

And, of course, we all know the danger of a 'temporary' measure that can easily turn into a permanent one. So we need to keep a close eye on developments and be prepared to campaign for pensioner rights.

The government needs to remember the huge annual contribution made by older people to the economy: £160bn in direct and indirect taxation, £97bn in caring for sick relatives, £7.7bn in childcare and £2.7bn in unpaid volunteering.

It is also likely that any long-term change is not necessarily going to hit today's pensioners hardest, but the 30 and 40 year olds who will lose out if the earnings link is lost – just as the 1980-2010 pensioners lost out with no link to average earnings.

## Phone option removed

GPs told to offer repeat prescriptions online or during surgery visit only

GP services across England have warned that from the beginning of September they will no longer accept repeat prescription requests via the phone and that patients will be asked to either order online or attend the surgery in person in order to order medication.

The new guidance, issued by NHS England and endorsed by the Department of Health and Social Care (DHSC), has been slammed by leading charities for the elderly and disabled, which claim it could lead to people becoming "seriously unwell".

According to the latest data from the Office for National Statistics, of the four million adults who have never used the internet, 2.5 million are aged 75 years and over. There are also around 2.9 million disabled people without regular access to the web.

Jan Shortt, General Secretary of the National Pensioners Convention, says the NHS is a publicly funded body "whose duty is to ensure equality of access to all the services under its umbrella."



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# Membership Matters

Jan Oliver, our new Membership Secretary, launches her new column



For those who don't already know (via eNews), I have been co-opted onto the Forum Committee as Membership Secretary and I am really looking forward to continuing to be involved in the Forum, alongside my other retirement plans.

My role as Membership Secretary is to have an oversight of the needs and wishes of members and affiliated groups, and to help, wherever possible to find ways of meeting those needs.

Of course, with all the many thousands of members ranging in age from 50 upwards, all from different cultures and classes and all with different lifestyles, problems, aspirations and hopes, this is a never ending task – so I hope that you, as a member, will help out by getting involved in the Forum and expressing your views.

I see this newsletter column as being YOUR space – a space where individuals can write a few lines – maybe to share a new find in the borough, some unusual experiences, a poem, a bit of local history, maybe to share photos, to make suggestions or ask questions of other Forum members.



Please feel free to email or write in to me – either through the office [info@over50sforum.org.uk](mailto:info@over50sforum.org.uk) or to me directly [eternalechoes2002@yahoo.ie](mailto:eternalechoes2002@yahoo.ie) with a short piece or photo. I can't promise that everything will make it into the newsletter (sorry advertising is not allowed) but everything will be considered.

In the meantime, I hope everyone out there is doing OK through lockdown. I have never been so thankful to live in this leafy green borough and have been doing some beautiful walks – to show you, here is a photo I took recently:

Why not write in and let us know what you have been up to?

*Jan Oliver* – Membership Secretary

## Renew your membership now

Dear members

We are sorry that we are unable to provide the normal activities that you have come to enjoy. Our committee is working hard to get our meetings and events fully operational again – and we are even looking at online webinars and meetings.

In the meantime, please make sure that you renew your membership promptly. We rely on subscriptions to print and post this newsletter, to continue our campaigning work (see *front page story*) and to support older people throughout the borough. Your up-to-date membership also ensures you can enjoy Fusion discounts now that the leisure centres are opening again.

If you are not already a member, please join the Forum to help support our work. It is just £11 a year (£16 per couple) or £100 (£150 per couple) for lifetime membership. Organisations with more than 50% of members over 50 can join for just £25 a year.

Anyone over 50 can join but you must be a resident of the Borough of Enfield to enjoy the discounts we have negotiated with Fusion.

So contact the office or go online:  
[www.enfieldover50sforum.org.uk/membership](http://www.enfieldover50sforum.org.uk/membership)

*Tony Watts* – Secretary

## Cuts to free travel

### Older Londoners now have to pay for travel in morning rush hour

In order to reduce the numbers of people on buses, trains and the Underground during the coronavirus crisis, Transport for London (TfL) has introduced temporary changes to the Freedom Pass and 60+ Oyster card.

This means holders of those cards will now have to pay standard fares between 4:30am and 9am, Monday to Friday.

TfL was forced to implement these changes by the government as a condition of receiving a £1.6 bn funding and financing package “to protect key services, helping people to stay safe during the pandemic and supporting the capital's gradual recovery from COVID-19”.

While we all understand the underlying logic, this move means older keyworkers (often on lower wages), carers, those with early medical appointments, charity volunteers and people accessing early morning priority shopping hours, will be disadvantaged.

We are urging members to contact their MP or Grant Shapps, Transport Secretary, to support fully funded travel for Londoners who travel early in the morning because they need to, not just because they want to.

# Boarding pass for special cargo

Many people were fascinated by the idea of PPE and other Covid-19 cargo being carried on passenger planes. Here's how it worked

Airfreight is the Cinderella of aviation, often ignored while the passenger business grabs all the glamour.

Few people know that more than 50% of all air cargo is carried on passenger jets, packed in containers snuggling next to your suitcases on a typical long haul flight. And a lot of it is valuable: airfreight accounts for one percent of global trade by volume but 35% by value.

Whether you are sipping Champagne in first class, Chardonnay in business or cold coffee in economy, underneath your feet there will be 'bellyhold cargo' – iPhones, fresh fish, computers, expensive car parts and life-saving pharmaceuticals.

Airfreight also has some of the strictest security measures put in place by any form of transport, with containers often being X-rayed or subject to inspection by sensitive-nosed sniffer dogs, known in the trade as FREDDs (free running explosive detection dogs).

When Covid-19 grounded thousands of passenger aircraft, vital global supply chains came to an immediate halt, leaving a much smaller fleet of freighter aircraft to carry the burden.

There were not enough freighters to do the job and so passenger airlines came up with a creative idea: reconfigure aircraft to carry freight, not just in the belly but in the passenger cabin.

At first, supplies of Personal Protective Equipment (PPE) were placed on passenger seats (strapped down by cargo nets) and in overhead lockers as well as in the bellyhold on flights from China to the rest of the world. But it was still not enough.

The same airlines then stripped out the economy class seats (the more elaborate and expensive first and business class seats remained untouched). This is not necessarily straightforward as any changes need to be approved by the manufacturer and the civil aviation authorities and they affect the balance and flying characteristics of the aircraft.

A new name was coined: 'preighters', from passenger and freighter. It may sound ugly but the tactic helped save lives.

At the peak of the PPE crisis there were 1,800 preighters criss-crossing the world, although the number has now dropped as more and more flights, with passengers on board, take to the air. But the story does not end there. When a vaccine is finally developed, approved and manufactured, it will need to be distributed. It is estimated that a production line Boeing 777 freighter aircraft, a derivative of the passenger version, can carry one million doses of a Covid-19 vaccine, assuming we find one. It will need 8,000 aircraft flights to transport one billion vaccine doses.



First they put the PPE on seats and then they stripped the seats out to make more room

The bad news is that we need at least eight billion doses for the world's population.

Airfreight cannot do it alone, even with those preighters, and so ocean freight will carry some of the load in refrigerated containers known as reefers (stop giggling at the back).

Although unseen and tucked away in some obscure part of our largest airports, the tight-knit airfreight community helps

make our life better, not just with pharmaceuticals but also with vegetables from Africa and Latin America, salmon from Norway and the latest games consoles from Asia.

Airfreight enables e-commerce too. Every time you order online, there is a good chance that your "free delivery" will have travelled on an overnight freighter from China or elsewhere, long before it turns up at your door in a white van.

So, the next time you are sitting in an aircraft (as a passenger you are sometimes

known as 'self-loading freight'), take a peek out the window and admire the freight containers (ULDs, Unit Load Devices) as they come on board.

*Roger Hailey*

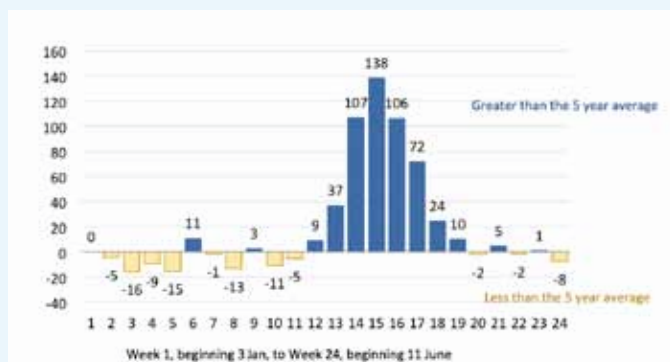
Forum member and aviation journalist

# Covid-19 in Enfield

Enfield has seen more than 500 more deaths than normal in the first six months of the year, many due to coronavirus

It is always difficult writing something when events are perhaps moving quicker than distribution processes. By the time this is published we may be picking up signs of a second spike of the Covid-19 virus or that the pandemic has burnt itself out. Either way it is probably worth outlining what has happened in Enfield and what we might do to 'plan for the worst but hope for the best'.

At time of writing (30 June) Covid-19 has been associated with approximately 500 excess deaths in Enfield (i.e. more deaths than would normally be expected compared to the 5-year average)



In line with national data, the virus has mostly affected those who are older, male and from black, Asian or

minority ethnicities (BAME). 80% of those who died had an underlying condition. This very much feels like one of those times when statistics detracts from the very real hurt the virus afforded upon every one of those individuals and families affected.

Acknowledging what has happened, going forward there is much that we can do to help prevent or mitigate any potential second wave.

Enjoy Enfield but even now, as lockdown measures are relaxed we are still at Level 3 where the virus is in general circulation. Space is limited so without shame the following recommendations are made:

- Maintain social distancing as far as possible
- Wash your hands more frequently
- Don't smoke – or stop! This is a respiratory disease
- Look after yourselves – and others around you.

Now more than ever is the time to check that your neighbours etc are ok

*Glenn Stewart*

Assistant Director of Public Health  
Enfield

## Don't avoid your GP

People worried about cancer symptoms should contact their GP even during the coronavirus pandemic

There have been up to 70% fewer suspected cancer referrals across north central London over recent weeks as patients with possible cancer symptoms are putting off contacting their GP practice for fear of coming into contact with the virus or because they believe their GP practice is closed.

We are being encouraged to watch a 'Worried about cancer symptoms during the coronavirus pandemic?' video, featuring Macmillan Cancer Lead GPs from Enfield, Haringey and Barnet as well as Dr Clare Stephens, Senior Responsible Clinical Officer for Cancer Commissioning in North Central London.

The video encourages patients who are experiencing unusual symptoms that could be cancer, to contact their local GP practice. Telephone and video consultations with GPs are available and patients will only be asked to come to their local GP practice or go to hospital if it is safe to do so. Early detection of cancer greatly increases the chances for successful treatment. <https://www.youtube.com/watch?v=23B8aASyZ3A>  
If in any doubt, contact your GP, if you are concerned about your health.

## Support for veterans

Age UK Enfield has launched a Veteran Support Project, a new service which supports anyone who has served in the Armed Forces or National Service and their families.

Funded by the Armed Forces Covenant Fund, the six month project will support Veterans living in Enfield to ensure that they are receiving all the benefits they are entitled to, provide other information that might be useful to them, and put them in touch with other veterans or military organisations that can offer support.

To be eligible for this service, the person needs to be a veteran (anyone who has completed at least 1 day of military service) and be 50+ or be a close family member of a veteran.

If you or someone you know is interested in this service and would like more information they can contact Kate Reader at [kate.reader@ageukenfield.org.uk](mailto:kate.reader@ageukenfield.org.uk) or 020 8375 4120.

The Forum urges members to have a flu jab as soon as they are available. Londoners over 65 have the lowest level of take-up in England, with some areas as low as 56% and with Northwest London particularly low.



# BBC refuses to budge

## TV licence changes for over 75s: watch out for scams and make sure you claim pension credit if you are eligible

Despite a huge outcry of protest, the BBC has announced it will go ahead with its plans to make people over 75 who aren't on Pension Credit pay for their TV licences from 1 August.

This makes it even more urgent that the estimated one million people who are entitled to pension credit, but not already claiming it, start to claim it now.

If you are over state pension age and on a low income, you can find out if you are eligible by using the calculator on the government website <https://www.gov.uk/pension-credit-calculator> and then follow the instructions on how to claim. You will need details of your income (earnings, benefits and pensions) as well as savings and investments.

You can also call 0800 99 1234 to claim, but make sure you have all the information to hand before you do, so that delays are kept to a minimum. Pension credit can boost the weekly

income of the poorest pensioners to £173.75 for single people or £265.20 for couples.



Television is a vital source of entertainment and companionship for many older people, especially during lockdown

If you are over 75 and will need to pay £157.50 per year for the TV Licence, the BBC has said that no one will be expected to pay for it until they have been contacted by a letter from TV Licensing and either claimed a free licence or agreed a payment plan.

So if you get a call, letter or email before that asking you to pay your licence fee, please ignore it. You can get more info on [www.tvlicensing.co.uk](http://www.tvlicensing.co.uk)

Age UK has said it won't stop fighting to save free TV licences.

"We believe the Government should never have handed this welfare payment to the BBC in the first place and it's time for the Government to step in and work with the BBC to save it."

Bush Hill Park Bowls, Tennis & Social Club  
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<https://membermojo.co.uk/bhpbowlssocial>

AND YOU WILL  
ALSO RECEIVE  
A £100 BAR  
CREDIT





# Always look on the bright side of life



## Our scientists have been debating when and whether to ease the lockdown

The allergists were in favour of scratching it, but the dermatologists advised against any rash moves.

The gastroenterologists had a gut feeling about it, but the neurologists thought the politicians had a lot of nerve.

Obstetricians felt everyone was labouring under a misconception, while the ophthalmologists considered the idea shortsighted.

Pathologists yelled: "Over my dead body!"

Pediatricians said: "Oh, grow up!"

Psychiatrists thought the whole idea was madness, while the radiologists could see right through it.

Surgeons decided to wash their hands of the whole thing.

The podiatrists thought it was a step forward, but the urologists were pissed off at the whole idea.

Cardiologists didn't have the heart to say no.

In the end, the Proctologists won out, leaving the entire decision up to the goons in Whitehall.

## Garage Door

The boss walked into the office one morning not knowing his zipper was down and his fly area wide open.

His secretary walked up to him and said: "This morning when you left your house, did you close your garage door?"

The boss told her he knew he'd closed the garage door, and walked into his office puzzled by the question. As he finished his paperwork, he suddenly noticed his fly was open, and zipped it up.

He then understood the question about his 'garage door'.

He headed out for a cup of coffee and paused by her desk to ask: "When my garage door was open, did you see my Jaguar parked in there?"

She smiled and said: "No, I didn't. All I saw was an old minivan with two flat tyres."

## Weighing in

72kg here on Earth is 43kg on Mercury. I'm not fat. I'm just not on the right planet.

I do have flabby thighs, but fortunately my stomach covers them.

We all get heavier as we get older, because there's a lot more information in our heads. That's my story and I'm sticking to it.

## Computer kid

I had a problem with my computer, so I called Eric, the 11 year old next door, whose bedroom looks like Mission Control, and asked him to come over. Eric clicked a couple of times and solved the problem.

As he was walking away, I just asked him what was wrong?

He replied: "It was an ID ten T error."

So I said: "what's that?" in case it happened again.

"Haven't you heard of an ID ten T error before," asked Eric.

"No, I replied"

"Write it down," he said, "and I think you'll figure it out."

So I wrote down: ID10T.

I used to like Eric, the little bastard.

## Happy walking

Walking can add minutes to your life. If you are aged 85 this means you can spend an extra five months in a care home at £6,000 per month.

My grandpa started walking five miles a day when he was 60. Now he's 97 years old and we've no idea where the hell he is.

The only reason I would take up walking is so that I could hear heavy breathing again.

I have to walk early in the morning, before my brain wakes up and figures out what I'm doing.

If you are going to try cross-country skiing, start with a small country.

Every time I hear the word 'exercise', I wash my mouth out with chocolate.

## And finally

Did you hear about the cross eyed teacher who lost her job because she couldn't control her pupils?

Broken pencils are pointless.

I hate Russian dolls, they're so full of themselves.

Q. What's the difference between ignorance and apathy?  
A. I don't know and I don't care.

If people say they just love the smell of books, I always want to pull them aside and ask: "To be clear, do you know how reading works?"

# Qualified financial advice available remotely

Since 2017 when I joined the team of qualified professionals working with the Forum, I have been available to provide financial advice for the members. I have thoroughly enjoyed the Monday morning advice clinic at the Dugdale Centre and through this I have met some very nice people.

For obvious reasons, the face-to-face advice clinic has not been able to operate since early March this year but I wanted to remind you all that I am still available to provide financial advice remotely.

We have been continuing to provide a service to members who would like to speak to me. You can telephone the office on **(020) 8882 6688** or send an email to me directly **george@burlington.uk.net** and arrange to book a slot for an initial conversation.

I have to make a confession. I'd never heard of Zoom until March this year but I seem to have mastered the ability to have a Zoom meeting. For those of you who have access to Zoom on your computer or your telephone, it is nice to have an initial conversation where we can actually see each other as well.

For those that don't know me, I am a Chartered Financial Planner with over 34 years of experience of providing qualified financial advice. I am licensed to provide financial advice through the Financial Conduct Authority. As a Forum member, there is no cost for an initial consultation and you are under no further obligation.

The advice can cover any financial matter including any questions about tax, pensions or investments or borrowing. For example you may want help with any of the following:

- I want to know how I can reduce Inheritance Tax?
- I have a pension and want to draw the benefits but I'm not sure about the options.
- I have existing investments but I'm not sure how to draw money from them and what the tax implications might be.
- I am worried that I will not have enough money to pay for my long-term-care fees if required in the future.
- I am short of money and I'd like to know if it's possible to borrow against my property.

*Please be aware a Lifetime Mortgage is a loan secured by first charge against your property.*

George Ttoui or Jack Gorgon who are both qualified financial advisers at Burlington Wealth Management are available to discuss any financial matter.

**If you wish to arrange a private consultation please call the office on (020) 8882 6688 or send an email to [george@burlington.uk.net](mailto:george@burlington.uk.net)**

Burlington Wealth Management Ltd is an Appointed Representative of and represents only St James's Place Wealth Management plc (which is authorised and regulated by the Financial Conduct Authority) for the purpose of advising solely on the group's wealth management products and services, more details of which are set out on the group's website [www.sjp.co.uk/products](http://www.sjp.co.uk/products). The "St James's Place Partnership" and the titles "Partner" and "Partner Practice" are marketing terms used to describe St James's Place representatives.

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[www.sjpp.co.uk/burlington](http://www.sjpp.co.uk/burlington)

**burlington**  
WEALTH MANAGEMENT

# Executive Committee

The AGM has been postponed but we are still looking for a volunteer to help develop our social media presence

Our AGM was due to take place on 30 June but obviously current government regulations on large gatherings prevented this. We are investigating the possibility of holding it online as well as looking at new dates later in the year. We will let you know as soon as it is decided, so look out for emails and the regular eNews from us. (So make sure we have your email address if you have one).

The existing Executive Committee continues to meet online and luckily many current members have agreed to be nominated for 2020/21. We have also co-opted Jan Oliver, our former Office & Development Manager, and Ann Zinkin, a former Enfield councillor, to join us. The nominations will be put to the AGM.

We have decided that it makes sense for each committee member to have a specific responsibility as you can see in the list below. But what we'd really like is someone to join us and help develop our social media presence. So feel free to contact the office and one of the committee will give you a call to discuss the role.

## Nominations Received

Chair – Christine Whetstone

Vice Chairs (2) – Peter Smith and Tony Watts

Secretary – John Ball

Treasurer – Champak Mistry

Treasurer's Assistant – George Rufai

Membership Secretary/Affiliates – Jan Oliver

Health Reps (2) – Vivien Giladi and Gail Hawksworth

Campaigning – Monty Meth

Newsletter Editor – Yvonne Mulder

Website/IT support – Chris Chinnery

Fundraising – Jim Cattle

Social Committee Liaison/Safeguarding – Irene Richards

Speaker Coordinator – Ann Zinkin

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## Chair's Column



## Looking ahead

Hopefully the lockdown will make us all be more thoughtful about our environment and other people in our communities

You probably don't want me to go on about coronavirus – so I won't – except to say how sad I am to hear that many older Enfield residents have been severely affected during the past few months.

Now we are tentatively feeling our way to a more positive future and, hopefully, that will make us all think of ways in which we have learned from our recent experience.

It has been wonderful to hear birdsong and not planes, to breathe air which is less polluted, to walk along a street with no traffic, to wake in the morning to the sound of silence.

Many people have discovered that it is perfectly possible to work from home, gaining extra hours, which would have been wasted commuting, to be spent with family, and now friends.

Some people have discovered Enfield's gems – in my case Whitewebbs. We have had to become more inventive in our modes of communication and I hope that the Forum will be able to encourage this through more 'Silver Surfer' initiatives.

But will we really learn? Many of us, and I include myself in this, have become so used to jumping in our car, getting on the train or bus or plane without a thought for the environment. It was shocking to see the state of the beaches to which people flocked at the first opportunity – ten tonnes of rubbish was cleared from one beach! Human beings can be pretty awful and thoughtless.

I sincerely hope that there will be some positive outcomes from this dreadful pandemic. Obviously the immediate future will be incredibly difficult for many people, especially those who have lost their jobs, which includes many younger members of our families. But if our experiences make us think carefully about the world in which we live and look out for one another that will be a bonus.

Hopefully, the Forum will eventually be able to start its meetings and activities as soon as it is safe to do so and I look forward to seeing many of you, sometimes via a screen but hopefully face to face as well. Don't forget your mask! I feel like the Lone Ranger in mine – all I need is a horse.

*Christine*

Christine Whetstone, Chair



# Who is going to look after Fluffy when you go?

## Providing for pets in a will

Britain is a nation of pet lovers. On average, 26% of adults own a dog, and 24% a cat. Pets are considered part of the family. Loved and cared for, and fussed over like children.

However, unlike children, you cannot provide for animals in a will, because they do not have “legal personality”. You cannot leave money to a pet in a will.

Because your beloved pet has given you so much joy, you want to make sure that when you die, it is well looked after by someone for the rest of its natural life. So, what are the options?

A simple choice is to leave your pet to a beneficiary as an outright gift. This option may look obvious at the time you make the will, but the beneficiary may decline the gift of your animal later because their circumstances have changed, for example, due to old age. Consider appointing an alternative beneficiary.

If you are not sure whom to gift your pet to, leave the choice to your executors and trustees, and give them written guidance in an expression of wishes. This allows flexibility in your decision making, enabling you to change your wishes without having to make a new will.

Charities like the RSPCA offer services that will find a home for your pet when you die, and you can make provision for charitable assistance in your will.

Looking after pets is not cheap! A visit to a vet for a check-up and a prescription can set you back at least £100. If you are going to gift your animal to a beneficiary think about providing them with the funds to care for your beloved pet.

But be careful! There is nothing to stop the beneficiary spending the gift on themselves. Think about placing a lump sum into a trust for your animal, giving your executors and trustees discretion about how to use it for the welfare of your pet.

A special trust can be set up that can benefit your animal. To be lawful, such trusts must be carefully worded to show they have a “public purpose”, and cannot last more than 21 years.

One last tip. Make the pet provision flexible so as to cover pets living at the date of your death. You may have just one cat or a dog at the time you make your will, and more when you die.



**Michael Stennett**

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**Our office is at 4 Winchmore Hill Road Southgate N14 6PT and you can call us on 020 8920 3190.**



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## Helping members get online

The Forum is in the process of arranging regular basic computer and IT sessions for members.

We are planning to run sessions at Enfield Libraries to help members wishing to become competent in using a computer/tablet or to update their current skill set.

Once we have the green light to go ahead with these, we will announce this in the newsletter and our eNews, together with a notice of the topics on our website.

Any members interested in attending these help sessions should phone the forum office and indicate any specific skills they are interested in learning. Members who have an email address, please email the office ([computers@enfieldover50sforum.org.uk](mailto:computers@enfieldover50sforum.org.uk)).

Any members who have good IT skills and are willing to join in running such sessions, please advise the office.

We are also hoping to resume the Job Club and Universal Credit project at Edmonton Green and Ordnance Road Libraries with the relaxing of restrictions. With more and more people being made redundant, we are getting requests from our members for help in getting support so

that they can progress with the Department of Work and Pensions.

The Resolution Foundation's coronavirus survey shows there is a disproportionate impact of the coronavirus crisis on the youngest and oldest earners. "These employees are more likely to have lost work or been furloughed due to the crisis than those of prime age, and have experienced the biggest pay swings with large proportions losing earnings.

Office for National Statistics (ONS) figures show older workers are the least likely to get back into employment. In 2019, just a third of over 50s who were made redundant found employment within three months; only one in five people over 50 who were referred to the Government's work programme, which ran from 2011-2017, came out with a job – the worst outcome for any age group.

Those in their 50s and beyond face specific challenges to getting back into work, not least outdated ageist attitudes, and sometimes lack of digital skills.

## Memory lane

The Forum was recently introduced to Stitch! of 397 Green Lanes, a social enterprise aimed at crafters. As a previous Palmers Greener, this led me to reflect that for almost a hundred years the shop had belonged to the Grouts family drapers.



The then drapers shop had hardly changed in all the years since its opening in 1914 and like me, I am sure, many of our members still have fond memories shopping there. Until its closure sometime after 2007 it was the place to go for crafts materials, schoolwear, underwear and things you just couldn't get elsewhere. Members wanting to enjoy a trip down memory lane should go to [www.youtube.com](http://www.youtube.com) and look for 'Grouts Palmers Green'.

Tony Watts

## Citizens Advice

We hope to see our Monday morning Advice Sessions resume at the Dugdale centre shortly. In the meantime, you can support one of our regular partners at Citizen's Advice by visiting their shops in Palmers Green.

The shops, at 370 Green Lanes (opposite the former Fox pub) and 40 Green Lanes (just south of the North Circular), are a vital part of the charity's fund-raising efforts. They sell good quality pre-owned clothes, books and a wide variety of other objects.

Like many charity shops, they have been receiving a large amount of donated goods, so it is best to check before turning up with your donations. And whatever happens, do not leave donations outside any closed shop. This is flytipping as the goods will need to be removed and destroyed.

## Affiliated Groups

### ELODS

The members of ELODS, a Winchmore Hill-based musical theatre society, have been using Zoom to keep in touch during the lockdown. In place of its Tuesday rehearsals, the group has held a series of online events for members from quizzes, to acting and audition workshops, cooking events and many others.

ELODS performed Chitty Chitty Bang Bang last October (see pic) and the committee has been meeting regularly to review the latest guidelines and consider options for other types of event for its members and loyal audience.

To find out more visit [www.elods.org.uk](http://www.elods.org.uk) or follow ELODS on Facebook, Twitter and Instagram.



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# Fusion prepares to open

Fusion is working with Enfield Council to plan the re-opening of the borough's own leisure centres

We recognise that many of our members benefit from the discounts we deliver through our partnership with Fusion, the team running the council's leisure centres.

So there is no doubt that many of us were delighted when Oliver Dowden, Secretary of State for Digital, Culture, Media and Sport, announced on 9 July that leisure centres would be allowed to open again on Saturday 25 July.

Of course, this announcement included many caveats about making sure that social distancing can be observed and keeping people safe, so the Fusion team have been working hard to ensure their centres will meet government guidelines.

Unfortunately, as this newsletter went to press, there was still no definite news about the leisure centres in Enfield, so we urge you to check on our website and on the Fusion website to find out more. Or call the office.

We will be sending out a special eNews as soon as we have the information – so make sure that you are on our email list. If not, contact the office ([info@enfieldover50sforum.org.uk](mailto:info@enfieldover50sforum.org.uk) or call 020 8807 2076).

Fusion, which manages leisure centres round the country, is a registered charity. It runs the five leisure centres – Albany, Arnos Grove, Edmonton, Southbury and Southgate – in a long-term contract with Enfield Council. With both parties suffering severe financial hardship from the coronavirus pandemic, agreement needed to be reached on the way forward before Fusion could announce its plans.

However, its website gives some idea of what we might expect. It says: "Working within the government approved guidelines, we want to ensure that your visit will be positive and enjoyable. That means there will be some changes that ensure not

just your safety and comfort, but also provide an enhanced experience.

"For example, it will include increasing the size and arrangement of the gym, expanding into other areas of the centre, and taking advantage of the summer weather to move some of the outdoor group exercise programme outdoors.

"Access to the centre will become swifter and easier, with all sessions pre-booked from home or on your phone, avoiding the need to queue or carry payment.

"We will be enhancing our cleaning regime, and there will be hand gel and cleaning materials to enable you to exercise safely and to wipe equipment and mats before and after use."

In terms of membership, the

website says: "Fusion is a registered charity; all the money we receive must be, and is, reinvested back into our facilities, and also funds, and often subsidises, the services that we provide.

"A significant amount of our customers receive discounted or subsidised prices, or specialised programmes and every penny helps to ensure we can reopen our doors when we have the go-ahead"

It adds that for those with an annual membership, "While the centre is closed, we will be automatically putting your membership on freeze for the duration of the closure. Once we have reopened, we will restart your membership adding the time that we were closed to the end of your membership duration."

NOTE: Outdoor pools could open from 11 July and for those who are interested (and invigorated by cold water!), the 50m pool at Park Road Pool in Crouch End is already open for adult lane swimming.



The government announces that leisure centres in England can open from 25 July



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# 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 £11 per annum by phoning the office at 020 8807 2076 or go online at <https://enfieldover50sforum.org.uk/membership>

We make a special effort to make new members and singles very welcome on these events: so don't be shy!

**NOTE:** All events are subject to government restrictions and guidelines, which continue to change, so check with the organiser if you have any questions closer to the time.

**Wednesday afternoons in August and September.** One hour socially distanced walks around Forty Hall Estate. Numbers are limited so you need to book and priority will be given to members who live alone. The walks are mostly flat but the ground may be uneven and muddy. *Please contact Jan on 07471 571474 or by email on [eternalechoes2002@yahoo.ie](mailto:eternalechoes2002@yahoo.ie)*

**Monday 28 September. A perfect day out to Holkham Hall Norfolk.** Come with us on a much awaited lovely coach day trip to the delightful Holkham Hall, home of the Earl of Leicester in stunning Norfolk. We will be exploring the vast Palladian Hall, the tranquil deer park, the beautiful 18th century walled garden and the fascinating "Holkham Stories" experience. Included in the price of £64 per person is return coach travel, entry fees, coffee and biscuits on arrival, a tractor trailer tour of the vast estate, a two course lunch in the courtyard café, tea and scones before departure, driver tip and forum donation. Only 9 places available, as this trip has most places filled as we were originally going in May 2020, so book your place and find out more from

**Monday 30 November. Annual Xmas Party.** TBA – More details in the October/November newsletter. Subject to Government Guidelines.

## LOOKING AHEAD TO 2021

**8-22 February. Highlights of Sri Lanka.** A Sri Lankan Adventure with Wendy Wu Tours still has a few places left on the forum extravaganza in February 2021. For full details of this luxurious adventure, *please contact Olivia on [oliviagoodfellow19@gmail.com](mailto:oliviagoodfellow19@gmail.com) or 020 8447 8841.*

**June. Channel Islands Explorer.** This Channel Islands trip planned for June 2021 has now been postponed as the prices were very high and so thank you to all those who expressed interest. We will get there one day but only when I feel it is reasonable value.

**July. The Tiptree Farm day trip** has now been rearranged for July 2021 and full details will be available in the New Year. Watch this space!

**September. Treasures of Florence and Tuscany.** A delightful 8 day Forum trip with Travelsphere, will be departing in September 2021. Full details available soon for this amazing holiday to a stunning part of Italy.

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

# Forum Groups

Some of the groups continue to run in some form via online meetings and shared communications. Hopefully conditions will allow them to resume regular meetings in the near future.

Check the website and eNews for updates.

## Drop-In Board Games Group

We are looking to resume our Wednesday afternoon meetings for people who like to play board games. There is a range of games including backgammon and dominoes, so why not come along and join us. We are happy to teach newcomers how to play if needed. Every second Wednesday 2-4pm at Millfield House, Silver St, Edmonton N18 1PJ. *Call the office on 020 8807 2076 to check when the next session will be held.*

## Coffee Club

The Coffee Club usually meets on the first Wednesday of the month at the Skylight Restaurant on the top floor of Pearson department store in Enfield Town. Forum members can drop in any time between 10am and 12 noon. The organiser Sue Scott is keen to resume these meetings as soon as it is practicable, so check the Forum website or *email her at [scotsf48@hotmail.com](mailto:scotsf48@hotmail.com)*. Sue is also looking at setting up a Lunch Club, going to different local eateries with decent menus and reasonable prices. If you are interested in finding out more about it, contact Sue.

## Walking group

If anyone is interested in running a new walking group, please contact the Forum office. The previous group held a weekly walk on Saturdays, but the new organiser can select his/her own day and time and see how many people come along. For those who live alone, Jan Oliver is organising weekly socially distanced walks at Forty Hall in August and September (see Social Calendar).

## Forum Writing Group

While we have been unable to meet, many members of the writing group have kept in touch by email. Stories of lockdown have been shared, quite a few of us have found new places to take a walk, sometimes discovering lovely areas of Enfield which we had forgotten existed. There have been amusing tales told about our memories of the past, cheering up the day. We are now planning a socially distanced meeting in the park, weather dependent of course, and we propose to put some of our reflections on lockdown on the website. Can't wait until we can get together again, maybe on the third Friday in September, and hopefully welcome new members.

*Please call me on 020 8805 1180 for more information.*

*Christine*

**Current government guidelines prevent large gatherings of people, so we are unable to hold our usual Forum Meetings twice a month. We will be back as soon as the regulations allow but we are also investigating the possibility of running some webinars.**

We will be sending out updates on all our activities via our eNews so make sure we have your email address. Send an email to [info@over50sforum.org.uk](mailto:info@over50sforum.org.uk) if you are not already on the distribution list. Or check the website: [enfieldover50sforum.org.uk](http://enfieldover50sforum.org.uk)

# Update on lottery

Join our lottery, get a chance to win £300 and help support the Forum's work



Firstly I would like to thank all those members who have contacted me during lockdown regarding the lottery. We are now up to 120 members and our prize has increased to £300.

Unfortunately I have not been able to do a draw since February so, at the moment, we are planning to do the draws for March, April, May, June, July and August at our Executive Meeting at the end of August.

This is the first time since the lockdown that we will be meeting in the same room rather than via Zoom.

I have noticed when talking to some people that they would prefer not to have their photo in the newsletter receiving their cheque. It's not a condition of winning, so please don't let that put you off joining.

Note that you do not need to be a member of the Forum or even an Enfield resident to participate. It is open to anyone over 18 years of age.

There is also no limit on the amount of numbers that you can have. Each number costs £5 per month and obviously the more numbers you have the better your chances of winning. As it is going to be more difficult for the forum to attract sponsors at the moment, lottery members generosity will help bridge the gap. By the time you read this, the lottery and bingo will have raised nearly £9,000 for the forum.

On the subject of bingo, those who are registered will be contacted as soon as I have a restart date. There is still room if anyone else would like to register to play.

I am still hoping to form some sort of fundraising committee to follow up on other ideas for fundraising but as you may know I am seriously sight impaired and will need some help. If you are interested in any of the above, feel free to give me a ring on 020 8363 4969.

*Jim Cantle*

## Advice Service

**The Forum's weekly free, confidential advice service, usually held at the Dugdale Centre on Monday mornings, is suspended until government advice changes.**

During this time, financial advisors George Touli or Jack Gorgon will remain available by telephone from 10am to 4pm Monday to Friday to offer some initial advice on tax, investments, equity release, inheritance tax and long-term care fees. Phone: 020 8882 6688.

Solicitors Stennett & Stennett will remain available to deal with enquires during office hours 9.30am to 5.30pm, Monday to Friday to offer some initial advice on wills, power of attorney, property and legal advice about paying for social care. Phone: 020 8920 3190.



## Living Letters Project

Chickenshed Theatre is running an intergenerational letter writing project and is looking for older people who would like to participate

Are you of 'mature' years, or isolated/shielding and would like to correspond with a younger person?

Or do you know someone who you think would benefit from some extra correspondence each week during this time?

Chickenshed Theatre based in Cockfosters, is reacting to these challenging times with an initiative for people over 70, or those who find themselves more isolated or having to shield during this period.

Living Letters is a project that connects people, and in doing so aims to improve communication and develop intergenerational friendships. It is looking for people who would enjoy writing about themselves and learning about someone much younger.

The participants are gently guided through a four week on-line programme of correspondence, where they are paired with a writing partner from Chickenshed's Young Company.

The pairs are encouraged, through letter writing, to reflect on life, share histories and swap stories with the aim that through this unveiling process, human connections are made and friendships are formed.

At the end of the four week process the pairs are brought together to finally meet in a virtual 'zoom' chatroom. They are then invited to join Chickenshed's social network where they can continue meeting people and interact daily with the 'Space Between Us' community.

If you are interested, the only thing Chickenshed asks is that you have access to email. The team will guide you through the whole process and give plenty of support. There is no charge to be involved.

<https://www.chickenshed.org.uk/living-letters-summer-20>

Please contact [Rachely@chickenshed.org.uk](mailto:Rachely@chickenshed.org.uk) to sign up for this summer