

Forum fights for a better Enfield

The Forum plays a vital role in monitoring a range of local government and health bodies, ensuring the views of older Enfield residents are heard

The Over 50s Forum is a “key stakeholder” in the local health economy, according to Deborah McBeal, Director of Integration at Enfield at the North Central London Clinical Commissioning Group (CCG).

“We want to support older people to live longer, healthier lives and we want your views,” she said during the Forum members meeting held online on 6 October.

“We have a key partnership with yourselves and other significant stakeholder organisations so we will listen and respond.”

The Forum has long had close connections with the Enfield CCG. This role has become more challenging recently due to the merger of five CCGs as part of the latest reorganisation of the health service.

North Central London CCG was established in April 2020, bringing together five north London boroughs – Barnet, Camden, Enfield, Haringey and Islington.

This CCG, made up of 200 GP practices, commissions acute, primary care, community and mental health services for adults and children, as well as a range of other health and care services.

Deborah explained that it has set up a number of committees “to ensure we include patients and have public involvement in the decision-making process.”

Consultations in June/July brought together stakeholders to assess what was important for Enfield and it identified three initiatives:

- 1) Identify and address health and well-being inequalities, especially in the BAME communities
- 2) To achieve all targets of uptake for screening and immunisations
- 3) Driving greater focus on improving mental health and well-being.

Monty Meth, Forum President says: “We have a track record second to none of questioning, probing, challenging Enfield’s health service administrators. Remember their AEBM (adherence to evidence based medicine) plan?”

“It was our Forum that led the drive to stop them from ceasing to provide NHS hearing aids to people with ‘only’ mild and moderate hearing loss. And we halted their attempt to stop knee replacement surgery.

“We were the only people in Enfield to have a face-to-face meeting with the chairman of NHS England, Professor Sir Malcolm Grant CBE, when five members of our executive



HAVE YOUR SAY ON COUNCIL CUTS

Cllr Mary Maguire, Cabinet Member for Finance, is attending a Forum Zoom meeting on 12 January to hear members’ views on which services Enfield Council should prioritise as it draws up plans to cut £18m from the budget, on top of the £10m shortfall it already has. See back page for Meetings.

committee met him to challenge the under-funding of our CCG. We presented our petition signed by 6,286 local residents which led to a bigger than inflation increase.”

Monty also highlighted the Forum’s role in finally getting TfL to extend the 307 bus route into Barnet Hospital grounds (after an eight year battle) and how we are now striving to improve public transport access to Chase Farm Hospital.

“And we are monitoring progress on a feasibility study for a new health centre attached to the North Middlesex Hospital that we initiated, to help improve healthy life expectancy for people living in the Edmonton area.”

Help the Forum continue its vital work. See pp 8-9



Ruth's Review

We are still working for you

I joined the Forum in November 2019, full of expectation, really looking forward to the challenges and learning the role and enjoying the variety of work to engage in supporting older people in the Borough of Enfield. So not quite what I had expected over a year on.

I did not see Covid 19 on the horizon at that point and continuing to work in a way that the Forum can operate safely but sadly not at its full potential for obvious reasons. I am very optimistic that we will be able to progress and return to what is expected of us to deliver as we hopefully leave this sorry year behind.

The office will temporarily be open Monday to Thursday 10am until 2pm. We will endeavour to return calls, emails and membership enquiries in a timely manner. If the days and times change we will let you know.

We are very aware of the impact Covid 19 has had on our membership and appreciate how lonely and isolated a lot of our members have become and how this is enduring and the situation constantly changing. I think we all want some predictability which is sadly not forthcoming due to the nature of this pandemic, although I do feel that there may be some light at the end of the tunnel.

Do make sure that you access all the support that is available. I had a lovely conversation with one of our members who was remarkably upbeat, a sprightly 83 year old who was simply sitting this out, keeping occupied and cheerful and looking forward to going back to her voluntary work when it is safe to do so. The resilience of older people should always be celebrated and as hard as it may sometimes be to focus on the positive, this will pass.

Really don't know how Christmas will play out this year, yet to be announced, but I know everyone is looking forward to the New Year. We do sincerely wish you all a happy new year and above all a healthy one.

Thank you all for your continuing support of the Forum.

Keep safe.



Ruth Fathaddine

Office and Development Manager

Enfield Borough Over 50s Forum

Millfield House, Silver St, Edmonton N18 1PJ
Tel: 020 8807 2076
Email: info@enfieldover50sforum.org.uk
Website: www.enfieldover50sforum.org.uk
Office hours: Mon-Thu 10am – 2pm
Registered Charity No 1122859

President: Monty Meth
Chair: Christine Whetstone
Secretary: Tony Watts
Development & Office Manager: Ruth Fathaddine
Admin: Diane Barron

This newsletter is produced every two months by Enfield Borough Over 50s Forum.

Editorial team: Yvonne Mulder, Monty Meth, Tony Watts
Contact: editor@enfieldover50sforum.org.uk
Advertising enquiries: diane.barron@enfieldover50sforum.org.uk

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.

Forum's first online AGM

Challenges ahead for Forum – and Enfield

The Forum faces huge financial challenges in the year ahead but as our President Monty Meth said: "I am confident that the Forum will emerge from the current crisis stronger and more able to continue the valuable work we have done in the Borough for the last 20 years."

We rely on subscriptions from members for much of our income and many members have not renewed during the pandemic so we are facing a serious shortfall in our finances, said Tony Watts, Assistant Secretary. We have cut costs as much as possible but need members to help now (see pp8-9 for ways to help the Forum raise funds).

Vivien Giladi, our health representative, outlined current plans for testing and vaccines in Enfield but warned that the situation changed every day. So check our eNews and website to keep up to date.

Feryal Clarke, MP for Enfield North, said she and the other MPs strongly supported the Forum's campaign for Fairer Funding and suggested that maybe the on-going reorganisation of Public Health England might offer the catalyst needed to change the grant formula set in 2014 which is so unfair to Enfield residents.

Sarah Cary, Executive Director Place for Enfield Council, gave an overview of the Council's response to Covid-19 and said costs and lost income amounted to £65m but Government support totalled only £40m so cuts would have to be made.

A new Executive Committee was elected and our Chair, Christine Whetstone, thanked the many volunteers who help the Forum to run so smoothly.

The 2020 Annual Report was published in March in time for the original AGM date in May, and is available on our website www.enfieldover50sforum.org under 'About Us'.

Executive Committee 2020/21

President	Monty Meth	Meetings & Speaker Co-ordination	Ann Zinkin
Chair	Christine Whetstone	Fundraising	Jim Cante
Vice Chair and Transport Rep	Peter Smith	Health Representation	Vivien Giladi
Vice Chair and Health Rep	Gail Hawksworth	Safeguarding Representation	Irene Richards
Secretary	John Ball	IT & Website	Chris Chinnery
Assistant Secretary	Tony Watts	Newsletter Editor	Yvonne Mulder
Treasurer	Champak Mistry	Community Liaison	Talat Shaikh
Treasurer's Assistant	Dr George Rufai	Community Liaison	George Bowry
Membership & Projects	Jan Oliver		

Thanks very much and good luck

We say a big "Thank you" to long-serving Forum executive committee member Joyce Pullen, who has left Enfield and moved to Chichester to be near her family.

Joyce had been involved in maintaining our membership records for at least 15 years, which began when Olivia Goodfellow, our first development officer, had a poky office in Salisbury House.

Joyce has also helped to organise the merry band of "stuffers" every two months preparing the dispatch of the Forum Newsletter. She started when we posted some 500 copies to members, which peaked with nearly 3,000 copies of each issue being sent.

And we also wish to thank Jill Harrison, former chief executive of Citizens Advice Enfield, a great friend of the Forum, who has decided to retire to Kent, having helped us greatly in maintaining our Dugdale Monday morning advice service with CA adviser Gillian McNally.

Jill reports that in the financial year ending March 2020, Citizens Advice Enfield helped local families to reclaim £578,569 in benefits and grants and helped to manage debts of over £2million.

Managing the Forum's finances

As you will see from our annual report and many previous reports our accounts have been meticulously managed by our Treasurer, Champak Mistry. His expertise has made a real contribution to the smooth running of the Forum. However, he feels that the time has come for the Forum to find someone to take over responsibility for our finances. We are therefore hopeful that among our membership someone will come forward to succeed him.

If any member who has an accountancy background and willing to give up a couple of hours a week to manage our finances, we would be delighted. We use Intuit Quickbooks to manage our ledgers and the HMRC system to run our payroll. Can anyone with relevant expertise and interested in becoming our Treasurer and trustee please contact our secretary: secretary@enfieldover50sforum.org.uk

Note the Forum office will be closed 20 Dec to 4 Jan



Use the power of Zoom to stay in touch

Well, my contribution last month when I commented on 'things to look forward to' was rather premature, wasn't it? Now we are in lockdown number two we simply have to rely on our common sense (and most of us have a lot of that) and keep our fingers crossed.

Obviously I sincerely hope that you will be able to get out of your homes to safely exercise, weather permitting, and will try to tune into some of the Zoom meetings which the Forum and other organisations are hosting.

We were very pleased by the response to our recent webinar and hope to do more of the same. If you have any suggestions regarding speakers we would love to hear from you. They certainly don't have to be professional speakers but may be someone with an interesting life experience to share. Do get in touch with any ideas.

In the meantime I hope you will continue to stay as safe as you can. Some of our Forum groups are considering using Zoom so if you have a computer, tablet or smartphone do download Zoom. It is free and very simple to use and may help you to engage with others.

A small caution from me about technology. Recently I, like many other people, have been subject to attempted email scams. Messages, which appear to be legitimate and carry the company logo, warn you that unless you take urgent action by "clicking here" your connection will be cut off. Luckily I was cautious and on investigation these were all illegal activities – I believe it is called phishing. If in doubt DELETE and certainly don't click on a link in an email unless you are sure it is genuine. One way of checking, recommended by the police is to forward the email to report@phishing.gov.uk.

Please look after yourselves and keep in touch.

Christine

Christine Whetstone, Chair

Social Care: Still passing the buck!

The Government now says that social care reform is likely to be delayed

After all the pledges and promises delivered over the last 17 months, Lord Bethell, the Department of Health and Social Care's Innovation Minister, has disclosed that the government is unlikely to bring forward its plan for social care reform this year.

This is despite Boris Johnson, who on his election in July 2019 claimed to have a "clear plan" for social care, and in January said that the government would bring forward a plan for reform by the end of the year.

The Forum-affiliated National Pensioners Convention has written to every Member of Parliament asking them to support a 14-point plan for a new deal for care services.

Topping the list is a call for a new National Care Service, funded by taxation, delivering high quality care free at the point of need. It would be a joined-up service with no division between health and social care.

All employed care workers would be registered with a professional body – England being the only nation in the UK not currently requiring this – and there would be a new approach to training to raise the status and skills of care workers.

The Health and Social Care Select Committee, chaired by Jeremy Hunt, said even the requested £7 billion annual increase in social care funding would not address the unmet need of elderly people, nor improve access to care.

It branded the current means-testing system "unfair, confusing, demeaning and frightening for the most vulnerable people in our society and their families." The MPs also called for improved pay and recognition of social care workers.

The Care Quality Commission, the independent regulator of all health and social care services in England, monitors, inspects and regulates care homes, hospitals and GP surgeries. Its chief executive, Ian Trebholm, said reform of the care sector "needs to happen now, not at some point in the future."

He said that more than 15,000 people had died in care homes from the coronavirus and that Covid-19 is magnifying inequalities across the health and care system. Problems of low pay and inadequate training have all emerged during the pandemic.

Meanwhile, here in Enfield we learn there are some 70 different providers for the 78 private or charity-run care homes in the Borough, catering for more than 10,000 people a year.

It was left to the council to provide them with more than 4 million items of patient protection equipment (PPE) earlier this year, costing some £8 million – and they were each given a council grant of £1,000, free IT tablets, together with special equipment to reduce infections.

Keeping fit with Fusion

The Forum has ensured that our members are once again offered concessions at the leisure centres

Times are difficult for leisure centres as we all know, with huge financial and operational stresses. The good news is that the council's leisure centres run by Fusion are still offering concessions to members of the Forum.

Forum members need to go to www.fusion-leisure.com and select a preferred centre and register with their name and address etc. Then they should go into that centre and show their up-to-date Over 50s Forum membership card, to have that added to their registration.

Then they can buy the concession card (sometimes called the energy card) for £7.50 a year instead of the standard price of £21.50. With this card they will get a discount of 30%, so paying £5.60 for a swim/ gym session/ class instead of £8.

Fusion is still closed as we go to press but hopefully the centres will be open again by the time you read this. To compensate for the month's closure, people on monthly



direct debit will get December for free and those on annual passes will have a month added to the end of their term.

Dominic Hall, Fusion's sport and community development officer, North London, is working to reinstate 'remodelled' Over 50s Days, which will be a different format as long as social distancing rules are in place. Fusion also listened to calls for more swimming sessions and had added 6.30am swims at Southgate just before the second lockdown. It is also ready to

add more pilates and yoga classes as demand increases.

We encourage our members to return to Fusion. It is good for your physical and mental health to exercise and see people (even if socially distanced).

Make sure that Fusion has your email address if you want to keep up with the latest news and also check the Forum website for the latest updates.

<https://enfieldover50sforum.org.uk/fusion/>

Get ready for the vaccine

Will I recommend that Mr and Mrs Stewart get the Covid vaccine?

In 1796 Edward Jenner took pus from the blisters of a milkmaid with cowpox, gave the pus to a boy aged 8 and then exposed the boy to smallpox. Not the most auspicious beginning to perhaps the greatest public health intervention ever and you wonder if the words ethics, informed or consent were actually part of the 18th century English vocabulary. However, smallpox, which had a mortality rate of 30%, no longer exists, at least outside of uber-secure WHO (World Health Organisation) designated laboratory sites.

Today the news is reporting that a vaccine for Covid-19 may be ready by Christmas with indications that the Oxford vaccine will trigger a good response in the elderly. So, will I be asking Mr and Mrs Stewart to bare their arms? How do I know that they will be safe?

Human clinical trials are divided into 3 phases:

Phase 1 in which small numbers (10 – 100) of healthy volunteers are given different doses of the vaccine to assess both potential side effects and whether the vaccine provokes a response, hopefully similar or better to that of people who have had the disease.

Phase 2 trials: bigger, involving more people (100+) from more diverse populations but looking for the same (side effects and how much of an immune response is provoked).

It is only **Phase 3 trials** therefore that ultimately determine whether the vaccine is both effective and safe for distribution across a population. Here, in the 'gold-standard' methodology of a randomised control trial (RCT) half of participants receive the vaccine, half a placebo and if fewer people receiving the vaccine become ill than those receiving the placebo then the vaccine is considered effective.

A phase 3 trial will often involve thousands of volunteers and will be looking for side effects affecting smaller and smaller proportions of the population. The terminology is instructive; in trials 'uncommon' means affecting less than 1 in 100 people, 'rare' less than 1 in a 1000. Covid-19 trials are currently seeking to enrol 280,000 people from 34 countries.

Once all this is done a vaccine may be licensed for use. Post-licence, it will continue to be monitored for increasingly rare incidents. So, could the aforementioned padres be the ones that have a reaction hitherto unseen in 250,000 people.

In short, yes. But as in life nothing is risk free; the building I am in now might fall down, the laptop I am working on might explode. But will I ask Ma and Pa to get the Covid vaccine? Absolutely.

Glenn Stewart

Assistant Director of Public Health, Enfield

What do you do when you cannot please everybody?

A guide to making unequal provisions in your Will by Michael Stennett Solicitor

I recently advised Hazel, not her real name, about making her Will. Hazel was a widow aged 90. She was in reasonably good health for her age, although she was getting forgetful. She had her own house and savings and considered herself to be financially comfortable.

Hazel asked me to review her Will. Her present Will divided the estate equally between her two children, Richard and Rebecca.

My client was always a strong minded and independent person but as she became older, she appreciated the care Rebecca provided. Taking her to the G.P., doing the shopping, cooking meals and always being there for her.

On the other hand, Richard visited occasionally and only to “borrow” money. He was a womanizer, always “too busy” to escort his mother on hospital visits. Hazel, never complained because she had a soft spot for her son, but she did wish he would just settle down.

Richard and Rebecca did not get on well with each other, and the tension between them increased when Rachel sold her flat to move in with their mother. Richard argued with his sister about this saying she did it just “to get the house when Mum dies!”

Hazel wanted to change her Will to give Rebecca a greater share of the estate in appreciation of the help and support provided in later life, and it was her wish to give Rebecca the choice to remain in the home after her death.

She was worried her decision to give Richard a lesser share of her estate would anger him and he

would do what he could to make Rebecca’s life a misery.

I advised Hazel there was a real possibility that Richard would challenge her new Will. I took steps to establish she had “testamentary capacity”. That

is, I took measures to prove (i) she understood she was making a Will and what the consequences would be, (ii) she was clear what assets she was leaving in the Will and (iii) she was aware of the claims of those who might expect to be left something in the Will.

I got a written opinion from a doctor to confirm that she had capacity notwithstanding her forgetfulness. I also made sure I took instructions from Hazel when she and I were alone, to counter a claim of undue influence exerted by Rebecca.

In addition, I prepared for Hazel a “letter of wishes”, setting out the family history explaining the

events that led up to making a new Will. I advised Hazel these measures could not guarantee Richard would not contest the Will, but they would make a successful challenge less likely and even deter him from going to Court.



Michael Stennett

Stennett Solicitors and Estate Agents, based at 4 Winchmore Hill Road, N14 6PT (opposite M&S Food Hall) have given trusted advice to the elderly and their families for over 30 years and specialize in Wills and Probate. We are currently offering a free initial meeting. You can speak to a member of our private client team on 020 8920 3190.



**Stennett & Stennett Solicitors
and Estate Agents**



Excellent results

Recent operations targeting serious violence has led to the seizure of weapons and a reduction in kerb crawling

We are now in the middle of our annual Autumn Nights campaign of enhanced patrols in the darker nights and with a special focus on anti-social behaviour. Our officers have been undertaking fireworks patrols and after-school patrols, as well as giving anti-burglary advice and generally being as visible as possible to the residents of Enfield around Halloween and Bonfire Night. We are also stepping up our counter terrorism focus in the light of recent events in Europe.

I also wanted to tell you about one of our recent operations which has had some excellent conviction results for drug possession. Operation Taipan has been targeting serious violence and drug activity. Four cases have now been successfully concluded at court, including two sentences of four years.

In addition, at the end of October, Op Taipan investigated a burglary leading to the arrest and charging of two violent offenders with a history of targeting the elderly in Enfield. A number of weapons were found during the arrests and MPS Enfield are delighted that this case will now come to court in the near future as bail was refused.



Some knives seized by Operation Taipan

Another success story is Operation Boxster which targets sex workers, drug supply and kerb crawling in the Edmonton area. Since June, we have made around 50 arrests and undertaken several hundred stop and searches – all of which has resulted in a 76% reduction in prostitution in the area while 27 vehicles, multiple offensive weapons and 63 drug finds have also been seized.

Finally, on a lighter note, we wanted to highlight the excellent opportunities that being a Police Cadet in Enfield could bring to your grandchildren. The cadets help our officers with weapons sweeps and trading standards operations as well as doing all kinds of other police-related activities.

If you have a child who might be interested in joining our very successful cadets programme, please contact Julian.Pell-Coggins@met.police.uk to find out more.

Superintendent Chris Jones
North Area BCU

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

Keep in touch with your local police activity

As part of Enfield Police's ongoing commitment to making the public more involved with local policing and to inform the public more about criminal activities and general policing advice, Enfield have now signed up to the OWL website.

For people unaware of what OWL is, it is an online platform that you would sign up to according to the area you live in to receive relevant messages from your local policing team or from investigative teams that are looking for information regarding a crime in your area. There is an option to let the police know of any CCTV you may have at your residence that can help police with their investigation which you can also sign up to.

If you simply visit www.owl.co.uk/met this will take you to the sign up page and we would recommend choosing the neighbourhood watch option to get the most from your experience on the website. We look forward to seeing you on OWL and working closely with you in the reduction and detection of crime.

PC Neil Rogers
Edmonton Police Station



Pension update

The basic state retirement pension will rise by 2.5% next April – an increase of £4 a week, with the triple lock safe – for now.

The triple lock mechanism, which raises the state pension each year by the highest of average earnings, inflation or 2.5%, remains a top target for those who think pensioners are too protected.

They suggest a double lock – dropping the 2.5% guarantee – would be fairer, with average earnings and inflation low due, in part, to the pandemic.

Chancellor Rishi Sunak has previously said he would honour the triple lock commitment in the 2019 manifesto, but we have no doubt, the threat will arise again soon.

Our Forum needs You –

We need your help so we can continue to support the over

Born in the 1920s, I don't recall much of the 'Hungry 30s' – that decade of depression and slump which saw more than three million people unemployed. Like you, I've survived economic downturns, World War II, financial crashes and crises galore.

But never before have we experienced anything like these past nine incredibly painful months, inflicted by this Covid-19 pandemic. We have all endured lockdowns and isolation causing hundreds of thousands of people, young and old, to lose their jobs – and it's not over yet.

As we pass 50,000 coronavirus-caused deaths, we can see the untold damage all around us. Record numbers of shops and factories are closing, amid warnings of worse to come.

SO I HAVE TO TELL EVERY FORUM MEMBER AND READER OF THIS NEWSLETTER THAT OUR FORUM IS NOT IMMUNE FROM THE FALL-OUT FROM COVID-19.

ALTHOUGH WE ARE NOT A COMMERCIAL BUSINESS, OUR REVENUE STREAM HAS ALSO BEEN BADLY AFFECTED SINCE LAST MARCH.

In following the national guidelines to defeat the virus, we have cancelled all open meetings; our social events, lunches and dinners, coach outings and holiday trips; the great Christmas parties have all been sacrificed. Closure of Fusion Leisure Centres has prevented members enjoying the popular Over 50s days initiated by the Forum. And there's been no Winter Fair or Falls Day income in this financial year.

There have been no raffles and Jim Cantle's successful Bingo Club launch has been halted. Our office staff were among the over 21,000 Enfield workers furloughed and losing pay.

ALL THIS HAS LED TO MANY MEMBERS NOT RENEWING THEIR MEMBERSHIP CAUSING A DRAMATIC LOSS OF FORUM INCOME. IF THIS IS NOT REMEDIED, THE VERY FUTURE OF THE FORUM IS THREATENED.

I know that Fusion is looking at ways to relaunch the Over-50s Days – albeit in a remodeled form due to social distance guidelines. And due to the Forum's persistence, we have established that concessionary prices to Forum members on a pay as you go basis have been restored. And long-time Forum

and Fusion members renewing their annual memberships will see no increase until April 2021.

Why we're launching a 'Save the Forum' Appeal

We are under no illusion that many Forum members initially join us for the Fusion concessions we negotiated years ago when we first launched our 'Get fit for a longer life' campaign. But then they stay to support our campaigning work and to enjoy the many social and information events we run throughout the year.

As of 31 October 2020, we had 3,539 subscribing members, including 494 lifetime members. Due no doubt to the coronavirus, this is some 2,500 less than our peak membership of over 6,200 members in 2017.

It represents a lost annual subscription income of some £27,500 – a loss we can't afford if you want the Forum to be there to support you post pandemic.

Our diligent treasurer, Champak Mistry, has warned the Forum executive that If no action is taken, and there's no increase in our income, then we are heading for a deficit of £26,000 by the end of our financial year in March 2021.

President's Point of View



And if there's no increased income by March 2022, we will have exhausted our reserves and the Forum will be bankrupt. We will be compelled to end our 21 years of activity and service to older people in our community.

Remember, we receive little outside financial help. There's no grant from the council, although I know of one council that gives its Forum about £50,000 a year. And I know of a neighbouring Forum whose annual membership fee is £35 a year.

A key element of the Forum's appeal, growth and campaigning has been the volunteer production and distribution of this Newsletter, six times a year. We want to continue producing the only information bulletin specifically for older people in the Borough. But the printing and postage to each home of Forum members costs over £20,000 a year.

So as Trustees of the Forum, the executive committee has decided to launch this emergency appeal. We want to keep the Newsletter. We want to maintain our office at Millfield House and the staff who deal with so many enquiries from older people,

We want still to be here when people need us to defend the

See p10 for news about the Lottery and other possible fund-raising activities.
And p1 to read more about our influence in the community

and You need the Forum

50s in the borough to keep healthy, active and informed

Freedom Pass, the winter fuel allowance and the Triple Lock, guaranteeing annual increases in the state pension. We want to continue our vigilance of local NHS services.

Thanks to Forum executive member Talat Shaikh, we acknowledge the support of the Enfield Muslim Community and Education Centre for kick-starting our appeal by donating £1,000 to partner our programme of Zoom meetings in the coming year. We have also received a £750 cheque from a member (who wishes to remain anonymous), so this is all very encouraging.

Greetings and best wishes for a virus-free 2021.

Keep safe and stay well.

Monty Meth

Forum President

Reserves policy explained

As a registered voluntary body with the Charities Commission, we have been instructed to keep £50,000 in reserve to meet any eventuality. This includes winding up the Forum, involving redundancy payments to staff, repayment of advanced membership fees, debts to creditors etc.

We are not allowed by the Charities Commission to use our reserves to cover the £26,000 deficit we are now incurring – which would be close to £50,000 by March 2022 if no action is taken.

Past Campaigns

- Stopping local GP surgeries using expensive 0844 premium phone lines
- Secured council support for an anti-spitting by-law in Enfield
- Persuaded TfL to change the 307 bus route to end inside Barnet Hospital
- Successfully petitioned LBE to spend more on repairing pavements
- Won council support for the Community Toilet Scheme enabling people to use them without making a purchase in local premises
- Collecting 10,000 signatures to a petition calling for Fairer Funding for Enfield local government, the NHS and public health
- Launching the Enfield Declaration for Fairer Funding endorsed by 60 local community leaders



Campaigns



Meetings



Keeping active



Social Activities

Please support our Appeal by:

- Renewing your annual subscription promptly
- Sending a special donation payable to 'Enfield Borough Over 50s Forum', to us at Millfield House, Silver Street, Edmonton, N18 1PJ
- Encouraging other over 50s to join the Forum – maybe buy them a subscription for Christmas
- Becoming a Lifetime member – £100 for singles, £150 for couples
- Join our Lottery Club for just £5 a month
- Call the office 10am – 2pm, Mon – Thurs (020 8807 2076) or visit: our website <https://enfieldover50sforum.org.uk/membership>

Are you feeling lucky?

Help the Forum to raise funds – both during these difficult times and to ensure our long-term future

As we haven't been able to make the September/October/November draws for the lottery I am grateful to have the opportunity to write about the lottery. I would like to thank everybody that has taken part in the last five years enabling the prize to go from the original £150 to the £300 it is now – thus enabling us to raise much needed funds for the Forum.

It has occurred to me that in these uncertain times perhaps you might like an idea for an alternative Christmas gift or indeed birthdays for the coming year. You might like to buy a lottery number for your other half, children or grandchildren.

Although you are unable to have a number in an under 18's name, it can be in your name and the prize can be donated to them. As many of us are not spending too much time shopping at the moment perhaps this could solve a problem.

I would like to thank those of you that have multiple numbers. As well as improving your odds of winning, this really does help with raising funds for the Forum in these difficult times.

In the first year of the lottery it raised £915 and in the last year we have raised £3,000 for the Forum. When we reach our target of 200 lottery members we will be raising £6,000 per year for the Forum and have a monthly prize of £500.

That is the target for 2021 which I am hoping that you can help us reach. Don't forget you don't have to be a Forum member to join the lottery so perhaps you can encourage your family, friends or neighbours to join.

I would also like to give a mention to the Forum Bingo Club which unfortunately had to close early in March. There is a limit

of 50 people and you must register an interest with me. There are still places available. I will be contacting all our current and new members as soon as we have a restart date.

When we can eventually get together and meet again I'm sure our brilliant social committee will have a lot of events arranged but I feel there may be room for a quiz league. As many of you know I am severely sight impaired and would need some help in making this possible.

If any of you know of somebody who could help set questions and/or read them out I could keep records and organise a venue. Also if you think you might be interested in joining a quiz league please let me know so that I can gauge interest.

Alternatively if you have any fundraising idea or would be interested in joining a fund raising committee please contact me to discuss. If you are interested in anything here please ring me on 020 8363 4969.

Jim Cantle

Forum Executive Committee

Note: Once this lockdown is finished, a number of members of the Forum's Executive Committee are planning a special meeting at an outside venue, social distancing of course, so that the four draws for September – December can be made. Obviously we will be following government guidelines, but hopefully we can return to at least the rule of six, so we have five witnesses to Jim's draw. We plan to do this before Christmas so the winners can receive their cheques in time for the festive season.



HOME CARE PREFERRED

LIVE-IN CARE FOR YOU OR YOUR LOVED ONES



Probably the safest form of care during the Covid-19 crisis

- One regular carer can meet all your needs
- Our clients stay safely at home.
- Your carer will arrange all food deliveries ensuring you do not mix with potential carriers
- The support can be long or short term
- Your carer can assist with: cooking; shopping; personal care; housework and much more

To speak to a member of our friendly team please call: **020 8364 3670** or email: **info@homecarepreferred.com**
www.homecarepreferred.com

HealthInvestor
Awards 2019

Finalist

HCA
HOME CARE AWARDS
Finalist 2020

LEADERS
IN CARE
AWARDS
PROFESSIONAL

49 Station Road, London N21 3NB
www.homecarepreferred.com



Always look on the bright side of life



Did you know?

It is impossible to lick your elbow.

If a statue of someone on a horse has both front legs in the air, the person died in battle. If the horse has one leg in the air, the person died of wounds in battle. And if the horse is standing on all four legs, the person died naturally.

Among the many things women invented are bulletproof vests, fire escapes, windscreen wipers and laser printers.

A new game first played in Scotland was for Gentlemen Only, Ladies Forbidden – hence it was called Golf.

Women can usually hear better than men, but men can read smaller print.

28% of Africa is wilderness, but 38% of North America is wilderness.

The cost of raising a medium-sized dog to the age of 11 is £12,209.

Boeing uses potatoes to test its in-flight Wi-Fi, as they reflect and absorb the signals similarly to people. The project is called Synthetic Personnel Using Dialectic Substitution (SPUDS).

Did you try to lick your elbow?

Sign of the times

On the twelfth day of Christmas, my true love gave to me..

12 sanitisers

11 plastic visors

10pm curfew

9 months in lockdown

8 swabs and test kits

7 bloomin' face masks

6 people only

5 loo rolls

4 isolations

3 tier system

2 metre distance

...and a useless track and trace app too

Remember

I still remember how excited I felt when I saw the missus walking down the aisle towards me. She looked so gorgeous, my heart was beating with excitement. At last she was standing beside me and I said: "Bring that trolley over here love, they're doing 12 cans of John Smith's for the price of 10."

Dream on

After she woke up, a woman told her husband, "I just dreamed you gave me a diamond necklace for my birthday. What do you think it means?"

"You'll know tonight," he said.

That evening the husband came home with a small package and gave it to his wife. Delighted, she opened it – to find a book entitled 'The Meaning of Dreams'.

New Year's Resolutions

A New Year's resolution is something that goes in one year and out the other.

My New Year's resolution is to stop hanging out with people who ask me about my New Year's resolutions.

Dear God, my prayer for 2020 is a FAT bank account and a THIN body. Please don't mix it up like you did this year.

Youth is when you are allowed to stay up for midnight on New Year's Eve. Old age is when you are forced to.

Picking lemons

A woman applying for a job in a Florida lemon grove seemed way too qualified for the job.

"Look Miss, I don't want to be rude" said the foreman, "do you have any experience in picking lemons?"

"Well ... as a matter of fact, yes!" she replied. "I've been married and divorced three times."

Did this page help you raise a smile today? Do you want to ensure that the Forum can continue to produce and post this newsletter every two months? Then make sure your membership is up to date – and encourage your friends and neighbours to join (see p2). You could even make a one-off donation. Like many other charities, we are struggling financially (see pp 8-9) so act now and help save the Forum.

What happens to my pension on death?

This is a question I am often asked but unfortunately there is no straight answer. What happens to your pension on death depends on the type of pension you have. Have you started to draw your pension or are you still accumulating benefits in your pension?



George Ttoui

This will determine the answer to the question.

There is this notion that “my pension dies with me” and not surprisingly this is the main reason why some people are not motivated to accumulate funds in pensions despite the very favourable tax benefits.

If you have started drawing your pension there may be no return of a lump sum. If you took out an annuity or you start to draw income from a Defined Benefit scheme (final salary scheme) then on death there is no return of a capital sum. With most defined benefit schemes the

income you are receiving on death is normally transferred to your spouse, civil partner or common-law partner usually at a lower rate of 50% or 66.66% of the income you were receiving.

If you have accumulated capital in your pension plan where there is a physical fund value then you will have more options to pass on the fund to your next of kin and to the next generation. This is more common in Money Purchase pension schemes. These are pensions where you are the owner of the underlying investments usually a Private Pension Plan, SIPP or possibly a money purchase employer scheme. **So the information below is only applicable to money purchase pensions.**

The good news is there were significant changes from the 6th of April 2015 relating to pension death benefits under Money Purchase Personal Pension Plans. Generally the rules made the tax on benefits more favourable and increased the flexibility.

The key age is 75. Pension rules are created by legislation and as it stands where an individual dies before age 75 their pension fund can be paid as a lump sum death benefit tax-free. This is subject to the deceased's limit referred to as the Lifetime Allowance currently £1,073,100.

Now what happens if you pass away age 75 and above. Well unfortunately it's not quite so tax efficient. Death benefits in this situation paid as a lump sum will be taxed at the recipient's marginal rate of Income Tax. This could be quite horrendous for a large pension pot. I have experienced this previously with existing clients who have passed away over the age of 75 and there are solutions to minimise the tax. Without going into too much detail

briefly it involves keeping the pot in a pension drawdown account for the beneficiary and making withdrawals gradually over a number of tax years.

Some of you reading this may be wondering where does Inheritance Tax fit into all of this. Well the value of your pension plan does not form part of your estate so it will not be taxed under Inheritance Tax which is 40%. Interestingly there are some very tried and tested methods to use a pension pot for more Inheritance Tax efficiency by setting up a Trust. **If you would like more information on this subject please register for the webinar in the box below.**

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

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. The “St James's Place Partnership” and the titles “Partner” and “Partner Practice” are marketing terms used to describe St James's Place representatives.

Pensions Webinar

Members of the Enfield Over 50s Forum are invited to a free ZOOM Webinar providing all types of information regarding pensions.

Monday 14th December 2020

10 am to 11 am

30 minutes presentation by George Ttoui followed by 30 minutes open Questions and Answers on anything regarding pensions.

At what age can I draw my pension?

Can I have a flexible pension?

What happens to my pension after I die?

How is my pension taxed?

To register and to receive your Zoom invitation please email george@burlington.uk.net

George Ttoui – APFS Chartered Financial Planner

Director Burlington Wealth Management

www.sjpp.co.uk/burlington Tel: 020 8882 6688

The Corner Shop, 6 Highfield Road, London N21 3HA

Membership Matters



I am writing this as we enter the second national lockdown and I am sure I cannot be alone in feeling very low. I keep myself busy but it's impossible to ignore the restrictions imposed on us and the deprivation that so many people are suffering – through losing income, job opportunities and social contacts. What are you doing to fight off

the blues? Our member, Margaret B has written in to tell us her story:

"At 96, housebound through bad legs and stairs in the flats, I have not been out of my flat since March.

But I've started knitting teddy bears for the S.A. children and hats for premature babies. The holiday and train programmes on TV take me back through memories. Writing my life's odd doings (I would like it published), clearing out drawers etc. In fact doing odd things I never had time for, plus everyday chores, keeping the flat clean and tidy. Of course some days I do get lonely, but I think there's always someone worse off. I try cooking recipes too. Some fail.

Being a widow, I only look after myself. No carer. Hoping something of this will help to combat loneliness."

Margaret B.
Member

Thank you Margaret – I am sure your story will resonate with some of our other members. In the New Year, the Forum hopes to launch some projects specifically designed for those of us stuck at home.

In the meantime if you are looking for something to do whilst stuck at home, why not write in to the Forum with your experiences – or make some cakes through our volunteer scheme (see story right).

Jan Oliver (and Herbie the dog)

Membership Secretary

PS. Please don't forget to renew your membership – the Forum could not exist without you.

**A Merry Christmas
and a Happy 2021 to all**

Volunteers needed

Are you stuck at home and looking for things to do?
Would you like to say thank you to care home staff working in the Borough?

The Forum needs a range of volunteers to help us say thank you to Enfield care staff working in residential care homes in the Borough.

We are looking for the following:

Volunteers to make cakes or savoury dishes (of your choice) on a fortnightly basis (most likely Fridays). Food to be prepared in your own home and delivered to Millfield House car park. (If you are unable to deliver them, please contact us and we will try to find a driver to collect them from your doorstep).

Volunteer drivers to collect dishes from Millfield House car park (and possible from people's front door step) and to deliver them to care homes – currently in Enfield Town and Southgate – on a fortnightly basis. (Note you will be asked to collect/deliver them to the doorstep.)

A volunteer co-ordinator to help co-ordinate the delivery and collection of dishes.

**Current lockdown restrictions will apply
– to be advised at the time.**

Interested?

**Please ring Jan on 020 8367 2088 or email
eternalechoes2002@yahoo.ie for more information**

ENFIELD TOTAL REMOVALS MOVING HOUSE?

REQUIRE STORAGE?

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



10% discount to Over 50s forum members
020 8367 8348

www.totalremovals.com Company Reg No. 04109912

VHS & Mini DV Conversions



Video Tapes To USB Stick

If you have family memories stored on VHS video cassettes or Mini DV tapes and no means to play them back, I can convert them to a digital format (MP4) so they can be stored and played on your laptop, Ipad, phone or TV.

USB stick supplied or supply your own. UK only.
For more information and an immediate quote,
contact me now

markhowardshaw@gmail.com



The **best** home
to be in is
your own

Social Care for Young and Old at home

Living through the past 9 months has introduced millions to the care world, with care homes taking the spotlight, sadly for all the wrong reasons, and clapping for carers in the Spring putting social care on the map, in particular home care.

Home Instead is a leading social care provider, their objective is to help their clients live as independently at home as they can.



This can range from helping someone cook a meal, right up to end-of-life care.

Historically, this type of care has attracted older people however, over the last few years clients have been getting younger and more diverse. They include those with learning and physical disabilities – and of course anyone that needs help at home is right for this type of service.

Often someone thinking of getting some support will start with a few hours a week, these can be a 1 hour visit helping to get ready for the

day, or a couple of 2 hour visits twice a week to go out for a walk, shopping, a club or to do something together at home – puzzles, gardening, baking whatever feels right on that day.

Our CAREGivers are carefully chosen and matched, and where required or preferred can be quite close in age.

For example, one of Home Insteads clients – Joan (85), is living on her own with anxiety, afraid to go out or see anyone. CAREGiver Mita (74) visits her every day in the morning to help her get ready and take her medication which varies in dosage and is difficult for her to handle on her own. Mita is more than a carer, she has become a friend which forms the basis of true relationship-led care.

Peggy, who also lives on her own with no family close by, relies on 3 visits a day to provide her with some much

needed company as well as her personal care as she is no longer able to look after herself due to her short-term memory loss.

Peggy is adamant she wants to stay at home where she has lived for 40 years and where she is happiest and Home Instead makes sure it stays that way. Peggy looks forward to her visits with Alma when she can practise speaking some French and reminisce about her past travels.

Home Instead is delighted to be recognised as the Care Provider of Choice with most clients staying with the company for years which is the best recommendation one can get.

If you would like to chat with one of the Home Instead Enfield Care Managers about any aspect of care at home, please call 0203 641 8870 and the team will be happy to discuss your needs.



Home.instead.co.uk/enfield

Tel: 0203 641 8870

Email: info.enfield@homeinstead.co.uk

Social Calendar



21-27 June. Channel Islands Explorer. Join us on this long-awaited triple decker tour of Jersey, Guernsey and Sark, with lots to see and do but still time to relax by the pool or on the beaches. Half board hotel accommodation and all excursions included. Price £885 twin / £1100 single occupancy for six nights. Places are limited and so it is wise to get your place reserved as soon as you can. *For more details of this superb itinerary and a booking form, please contact Olivia on 020 84478841 or email oliviagoodfellow19@gmail.com*

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.

11 October. Historic cities of the Danube River Cruise. Join us on Arena River Cruises for six days. Flying 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, all inclusive of accommodation meals and teas, cakes and snacks, drinks with meals, toiletries, guided excursions and bottled water, vary a little depending on the cabin location and occupancy. This may seem a long way off but it is really important to book early to avoid disappointment, especially those wanting a cabin to themselves, as these are always limited. There are already 20 Forum members booked onto this cruise but it would be amazing to take over the whole ship!!

Please contact Olivia on 020 84478841 or email oliviagoodfellow19@gmail.com

February 2022. Highlights of Sri Lanka – winter escape to the sun. It has been decided to postpone this holiday until 2022, so that participants don't have to wear facemasks on a longer flight and to give members the confidence to travel further afield once the world begins to recover. New members and those willing to share a room are most welcome. Places are always limited so book early to avoid disappointment and to secure the current price of £3,349 sharing a twin or £4,148 single occupancy. Remember that all travel, meals, drinks and ALL guided excursions are included. First class hotels and lodges in superior rooms throughout. *Contact Olivia on 02084478841 or email oliviagoodfellow19@gmail.com*

Trip to Holkham Hall

Ursula Kermack enjoying the garden.



Olivia Goodfellow was delighted to be able to run an event this year – a day trip to Holkham Hall in Norfolk in September. The postponed trip had all safety measures in place, both on the coach (lower numbers to facilitate distancing) and at Holkham Hall (staggered small group tours and catering arrangements, all safe and perfectly organised). The group learned about the house, gardens and farm estate, along with a superb boxed lunch and an afternoon cream tea. Olivia says the team at Holkham Hall were superb and she would thoroughly recommend that people visit.

Forum Groups

Writing Group

Each month some of us read a short piece of our own writing followed by a fun discussion. It is a sociable, friendly and interesting group and we would be delighted to welcome new members. During the first lockdown we met by email and, once allowed, have continued to meet, at a distance, in Enfield Town Park on the 3rd Friday of the month. It has been a delight to meet together, have a chat and put the world to rights. At our last meeting we had to split into two groups to avoid being arrested for breaking the "Rule of Six".

We are now meeting on Zoom – and future meetings are 18 December, 15 January and 19 February. We would be delighted to welcome you. Why not join us for a chat?

For more information please email Christine Whetstone at whettie@yahoo.com

Book Club

The Book Club is currently on Zoom on the third Thursday of each month from 10am to 12 noon. The meeting can be accessed by sending an email to Sue Scott with your email address so an invitation can be issued.

Please contact Sue on scotsf48@hotmail.com or on 020 8368 0861

Drop-In Board Games Group

Once government regulations allow, 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, venue to be confirmed. *Call the office on 020 8807 2076 to check when the next session will be held.*

Coffee Club

We are delaying restarting Coffee Club as, at the moment, it would be difficult to accommodate our usual numbers together. The hope is to start again next year if circumstances are back to normal.

Please contact Sue on scotsf48@hotmail.com or on 020 8368 0861

Lunch Club

Just to reassure members that Lunch Club is on hold and will be launched as soon as restaurants are able to operate normally. *Please contact Sue on scotsf48@hotmail.com or on 020 8368 0861*

Poetry Group

The group is keen to resume meetings despite current restrictions. Irene Richards has been in touch with current Poetry Group members and hopefully by the next issue of the newsletter, we will be able to run dates for upcoming meetings by Zoom and issue a wider invite for others who are interested in joining the group.

For more info contact Irene on poosticks2@sky.com

In order to enjoy our social events and groups, you need to be a member of the Forum.

So make sure your own membership is up-to-date and encourage your friends / neighbours to also join. It is only £11 a year. See details on p2.

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 if you are not already on the distribution list.

Or check the website: enfieldover50sforum.org.uk

Meetings

The Forum continues its programme of meetings, helping keep all our members entertained and informed, despite the restrictions of the pandemic

At the moment, all meetings are being held via Zoom so please make sure the office has your email address, so you are included in the eNews and the emails containing Webinar joining instructions. We are, of course, very aware that some of our members are not online and we hope to resume 'real' meetings as soon as possible. Speakers start at 10.30am.

- **Tuesday 15 December: Ruth Bourne, Bletchley Park veteran**
- **Tuesday 12 January : Cllr Mary Maguire, Cabinet Member for Finance, is seeking views on Enfield's Council's proposed £18m budget cuts**
- **Tuesday 26 January: Geraldine Gavin, Chair of Enfield Safeguarding Adults**
- **Thursday, 23 February: Anna Dixon, Chief Executive of the Centre for Ageing Better**
- **Tuesday 30 March: Dr Ian Rubenstein. 'Medicine, mediumship and messages from beyond'**

Our new Meetings Secretary Ann Zinkin has also organised future meetings planned for the last Tuesday of the month, with speakers including local solicitor Michael Stennett, financial adviser George Ttoui and Robin Launder from Extinction Rebellion.

We are also planning a second meeting every month, probably in the afternoons or evenings to try and ensure as many members as possible are able to watch live and send in questions. If you have suggestions for speakers, please contact Ann at annandjeff@zinkin.co.uk

We hope to record all the webinars so they are available for members via our website <https://enfieldover50sforum.org.uk/>

If you have not used Zoom before, go to the Forum website Information section and read the "Joining your first Zoom session" guide at <https://enfieldover50sforum.org.uk/zoom/>

Helping over 50s back into work

The Job Club will be back in January 2021, offering remote employability support to Enfield Residents:

- CVs
- Job Search
- Universal Credit support
- Workshops

To get unemployment financial help from the Job Centres, you need to be able to use a computer, laptop, tablet or smartphone and have access to the internet and a CV. The Forum volunteers will help those with difficulties in coping with the demands of the Universal Credit system. For more information please email Williamz Omope, Director & Outreach Project Manager at williamz@woconsultancy.co.uk

Charity Christmas card shop

If government guidelines allow, the Charity Christmas card shop will again open at the Palmers Green United Reform Church in Fox Lane, London N13 4AL, offering cards from a wide range of charities. Opening hours are 10am – 4pm, Monday to Saturday until Wednesday 16 December, so don't delay. Credit or debit cards only. www.cardsforcharity.org.uk

Christmas Day parcels

The Enfield Health and Wellbeing Centre is offering to deliver a Christmas Parcel to older people who will be alone on Christmas Day. The parcel includes Christmas lunch and a present. If you know of someone who will be on their own this Christmas, contact the centre by calling 020 3731 2608 or email EHWC8@outlook.com or visit www.enfieldhealthwellbeingcentre.org.uk

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.