

Covid-19 impacts Enfield finances

The council estimates that the coronavirus crisis has resulted in an extra £6m deficit for the last financial year and predicts uncertain times ahead

Increasing costs and a drop in income due to the effects of Covid-19, made 2020 a very strange and difficult year for council finances, says Councillor Mary Maguire, Cabinet Member for Finance.

She was speaking at the Forum's annual public meeting on the council budget – and we were pleased that almost 90 Forum members were able to join the webinar on 12 February.

The council says the cost of Covid up until now has been £56m. The council received about £35m from the government, made savings of £6m and used some contingency and reserves funds, but there is still a gap of about £6m.

Increased costs came from many areas, not just in terms of providing PPE and Covid-safe environments for Council staff, care homes etc. For instance, when routine operations are cancelled, that can add to requests for social care. Many more rough sleepers needed to be housed and food banks supported, and mortuary cost increased.

The pandemic has also impacted on income and will continue to do so next year as many more households become eligible for the council tax support scheme as their income drops.

About one third of Enfield's 150,000 working age population was furloughed, so there seems a strong likelihood that many more people could lose their jobs in the coming financial year.

One cost which will fall is the Council's contribution to the Freedom Pass with an 80% reduction in bus travel and a 90% fall in tube journeys. In 2021/22, Enfield will pay about £10m

into the fund, a fall of £1.4m on the previous year.

Councillor Maguire praised the Forum's on-going campaign on Fairer Funding and acknowledged the vital role played throughout the pandemic by community groups and volunteers.

Unfortunately the fair funding and business rates reset has been delayed until 2022/23 but Enfield is working with some other outer London boroughs to lobby the government for a fairer funding and a decent settlement. There is talk of more money leaving London to go to other parts of the country but Enfield believes it has a strong case based on rising levels of deprivation here.

She explained that although the government has talked about how much money that councils will have available next year, it did not explain that that money would have to be generated by the councils themselves. The government has simply raised the permitted amount by which councils can

increase council tax.

Although the council has not made a final decision, she admitted that it is likely Enfield, like many other councils, will raise council tax by 1.9% and implement the Social Care Precept of 3% for the 2021/2022 financial year in order to try and balance the books.

She stressed that the council is determined to deliver the best services possible but that we all have to be aware of the financial pressures the council continues to face.

Visit the home page of our website to see both the slides and a video of the presentation: enfieldover50sforum.org.uk



Signage is just one of the many extra costs

Loneliness

If you feel you'd like more contact with others, see pp 13-14.

Forum Meetings



Find out who is next appearing on our webinars, p16

Ruth's Review

Help to face isolation

This is quite a difficult review to write in these times, with not a lot to report on currently, especially as there are a lot more stringent rules and regulations to now follow as Covid continues to transmit and disrupt all of our lives. There is nothing I can say here in terms of reassurance without raising expectations until, hopefully, the vaccination process starts having a major positive effect.

The Forum is particularly concerned about the potential for increased isolation of our membership but obviously we cannot have our usual face to face meetings, group events etc. We are starting a new project, please have a read on page 14. That might help those of you who are feeling disconnected and not able to access any of our safe online events.

I certainly wanted to thank those who have renewed their membership and donations received to continue to support our Forum. A personal thank you will be going out to those who donated. It really does make a difference and was very gratefully received.

So please look after yourselves and keep safe.

Ruth Fathaddine

Office and Development Manager



Library service

Books, CDs and DVDs can be delivered to your home

Residents in Enfield are able to sign up to the Home Delivery Service for the Housebound if mobility, disability or caring responsibilities make it difficult to visit a library.

The free service, which is run by the Royal Voluntary Service, uses vetted and registered volunteers to deliver books, CDs and DVDs which you request. Or you can just suggest what types of books, films and music you like and suitable selections will be made for you.

The service is not related to Covid-19, but is providing additional help during lockdown to do one-off deliveries for people who are isolating who have reservations to pick up at Enfield Town or Palmers Green libraries. Volunteer drivers are also needed to make deliveries once a month.

For more information and/or to sign up contact:
Shauna Teevan, Community Service Manager, Royal Voluntary Service. Tel: 07826 511 094

Email: enfield.hls@royalvoluntaryservice.org.uk



Shop locally

It is important that we all support local businesses so that as many as possible can survive this crisis. Many restaurants offer takeaway and/or delivery services and shops offer click and collect. The department store in Enfield Town, Pearsons, for instance, allows customers to order by email at concierge@pearsonsenfield.co.uk and then collect from their Collection Point. Check the windows of local shops when you are out for your daily exercise and you'll see how to support our fellow Enfield residents.

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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.

Paying for the pandemic

Once again, those seeking solutions to the country's economic crisis are focusing on the 'wealthy' retired older people

It took only eight days into the New Year before a gaggle of well-heeled former Health Ministers, (Labour, Conservative and Liberal Democrat), set the pace with their plan to help pay for the virus pandemic that has swept the country for almost a year.

And guess what? No surprises here, their top target is retired older people. This new alliance of pessimists suggested that "as a start" the government should means-test the triple lock which determines the level of annual state retirement pension increases; and also remove the winter fuel allowance from higher rate taxpayers, or from every pensioner except the very poorest.

In the run-up to the budget, due to be presented by the Chancellor of the Exchequer, Rishi Sunak, on Wednesday 3 March, we can expect others to chime in with their attacks on pensioners, claiming this will somehow benefit the younger generation.

I've seen some estimates that the government has borrowed £400 billion to keep the country afloat and stave off a total lockdown of business and the national economy. That money has been well spent – subsidising 80 % of the wages paid, for example, to 52,000 Enfield residents.

I'm no accountant or economist, but I can't see how instead of the present flat-rate annual increase to all state pensioners, that means-testing every year more than 12 million individual pension increases, giving a different amount based on a pensioner's income, would be anything other than a bureaucratic nightmare. It is neither feasible nor sensible.

Nor is ending the winter fuel allowance for higher rate taxpayers going to save much money for the Treasury. I wonder if these former Ministers even know that the number of pensioners who are higher rate taxpayers, paying 40 per cent income tax, has dropped by 5% over the past three years, from 537,000 in 2016-17 to 508,000 in 2018-19.

We can expect many more "pay for the pandemic" ideas to be floated, all designed to play off the younger generation against older people. I'm not in that game but it is worth recalling that one in four working people who were furloughed were aged over 50. While that probably helped to stave off real hardship, it also meant less or no contributions towards their pensions and even drawing on their retirement savings.

So as the time comes to pay for the pandemic, we need to be on

our guard when the "you've never had it so good" charge is hurled at older people. We need to remind them of the poor UK state pension compared with other developed countries.

Remind them too that the over 70s account for the vast majority of Covid-19 deaths; that unemployment among the over 50s is up by a third and they are less likely to get back into work and have been among the hardest hit section of all age groups.

Above all, we need to repeat at every opportunity that any attack on pensioners today is but a smokescreen for an attack on the pensioners of tomorrow – today's younger generation – which has already started (see also p4).

One important entitlement, the free TV licence for all over 75s, was scrapped last year except for those receiving the pension credit. In a letter recently sent to all MPs, National Pensioners Convention General Secretary, Jan Shortt, has called on the government to reinstate them.

Fears are growing that other entitlements such as free public transport, and free prescriptions and eye tests will be candidates to be axed. Jan told the MPs: "Universal entitlements are not 'benefits' or 'perks' – they exist to supplement the most inadequate state pension in the economically developed world.

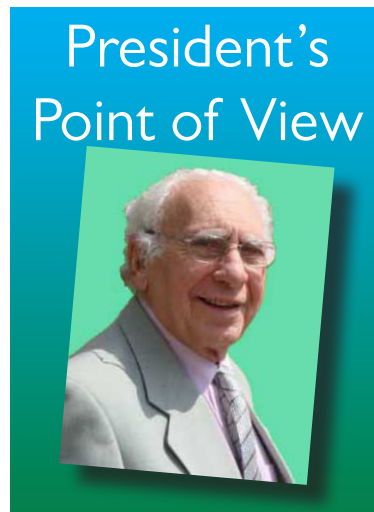
"The benefits to the health and well-being of older people and their contribution to the economy are well researched with the bus pass for example, generating £2.97 for every £1 invested.

"With 1.9 million older people living on or below the poverty line, and millions struggling with illness, isolation and loneliness in their retirement, we are sure our MPs, who represent thousands of older people will understand our concerns," she added.

Older people may have received priority in receiving the Covid-19 vaccine, but alongside the rest of the community we are not exempt from paying a heavy price in many ways for the pandemic. So we expect fair treatment to be handed out to all generations when the pandemic bill comes in.

Here's to a better year in 2021.

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.

Long-term pension deficits

Why fighting for pensioners rights today will benefit generations to come

Our Forum has constantly argued that in defending today's universal entitlements for pensioners, we are protecting the rights of future generations of working people. So we welcome an interim report on the retirement income prospects of Generation X, who face the grave reality of retiring without an adequate income.

Generation X is defined by the International Longevity Centre (ILC) as a cohort of 15 million people, now aged between 40 and 54. One in three of them, it is estimated, will reach retirement with minimal incomes and 48% think they will be worse off than their parents.

Among other issues, the prolonged COVID-19 pandemic, high housing costs, low returns on investments, job insecurity, increasing caring responsibilities, and low increases in wages, are making it difficult for them to adequately prepare for retirement.

With support from Phoenix Group, the ILC has been assessing these challenges to highlight the stark realities facing millions of people who have seen their savings plans disrupted by the coronavirus outbreak. Through a series of panel discussions, they have heard at first-hand just how difficult preparing for retirement is.

15 years on from the Pension Commission's Second Report, the new ILC report highlights these concerns, as well as some of the key findings from a nationally representative survey of over

6,000 UK adults aged 40-55.

The initial analysis amplifies the level of difficulty facing this age group. Amidst a myriad of challenges, they found that the key issues affecting this group are:

- Many can expect low incomes in retirement.
- Many find it hard to prepare for retirement due to a lack of financial stability.
- COVID-19 is only going to make things harder – the economic fallout will set back many in the 40-55 age group.

If we act now, says the report, we can prevent millions in this generation from the serious possibility of struggling in retirement. With these considerations in mind, we need to make sure policymakers, industry representatives and employers are aware of the struggles that this generation faces.

Since most Generation Xers say they want to save more but are struggling to do so, there is significant scope to address these challenges.

The ILC final report, due to be published in March, will make a series of recommendations to support Generation X to retire with more comfortable levels of pension provision.

We clearly need to make sure we bequeath decent retirement income prospects for an otherwise forgotten generation:

See ilcuk.org.uk for more information.



Covid-19 has made pension prospects much worse

Thanks for your support

Remember we need your financial support to continue our work supporting the interests of Over 50s and others in the borough

A big vote of thanks to all those who responded to our life-saving appeal in the last issue of Forum Focus and to those who increased our funds by becoming life members or who added years or a one off donation to their annual subscription.

We realise the appeal was launched at the most difficult time, when new restrictions were being imposed as a new variant of the virus emerged. It clashed too with the Christmas and New Year festive break and the peak demands on family finances.

So our funding appeal remains open, knowing that many people have spent less this past year on their holidays, theatre trips, eating out etc we are asking Forum members to help us bridge the £26,000 gap in our finances. Please consider sending a one-off donation, or become a life member or subscribe for additional years of membership.

In addition to the £1,000 gift from the Muslim Community and Education Centre, we had two anonymous donations, one of £1,000 and another for £750. We have also received £600 from former Enfield Mayor, Cllr Kate Anolue's charitable fund.

In thanking the Forum for the "wonderful job you are doing", Cllr Anolue also thanked us for the dedication and enthusiasm that has kept the Forum running despite the dwindling funds.

"It will be nice to start meeting up again. as physical presence is one of the essential means of coping with loneliness, which is one of the Forum's objectives." said Cllr Anolue.

Forum treasurer Champak Mistry reports that our finances are showing a slight improvement, having received some Job Retention Scheme funds from HMRC. This will enable us to manage for the next few months, he says.

Breaking the code

One of the members of the team cracking German codes at Bletchley Park during the war recently spoke to the Forum

The men and women who worked at Bletchley Park during the Second World War were sworn to secrecy. But in the decades since the end of the war, more and more of that amazing team

have been able to share their stories.

Forum members were recently treated to a very interesting online presentation by Ruth Bourne, who went to Bletchley when she was aged just 17 and a member of the Women's Royal Naval Service.

"We were told that we would be breaking German codes but we had no idea of the complexity or importance of our work," she said.

Her presentation included slides of the Enigma Cipher System and she explained how difficult it was to decipher the German codes,



Ruth standing in front of the Bombe machine

especially as they kept changing.

"There were two machines which had to be adjusted to the same starting configuration, known as the 'key'. There are about 158, 000,000,000 possible keys, so it would have been impossible to break the codes without people like Alan Turing devising shortcuts."

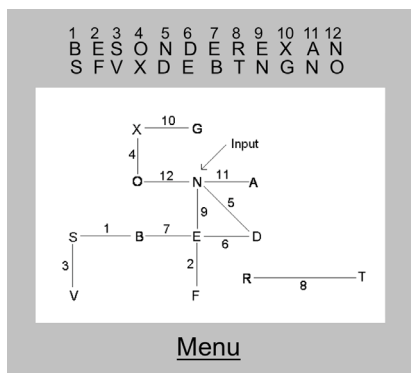
Ruth, who worked mainly on the Bombe machine, admitted that the work was very tiring and stressful.

"Our shifts kept changing all the time from day to night, so we all had a sort of jet lag a lot of the time. If you got too worn-out, you'd be sent to bed for a couple of days."

After the war, Ruth kept her work secret for many years as instructed, but after a book was published in 1974 outlining the work, she gradually felt freer to speak out. She was a guide at Bletchley Park for 22 years.

Access the slides on the home page of our website: enfieldover50sforum.org.uk

Also see: bletchleypark.org.uk



It was too complicated to do without the machines

Chair's Column



Keep on Zooming

I was delighted to see that we had almost 90 people on-line to see Mary Maguire, Cabinet Member for Finance, explain the challenges Enfield Council faces trying to balance the budget. It was difficult enough last year but now they are facing the additional costs of the Covid-19 pandemic.

You can read more about it on the front page – and see a recording of the presentation on our website – but it is great to see so many of our members taking an interest in council affairs – something that affects so many aspects of our everyday lives.

We also had a good turnout for the talk by Ruth Bourne who worked at Bletchley Park during the war. It was very interesting to hear about her work and the day to day life of people making such an important contribution to ending the war.

If you have any suggestions for people who might be able to give us a presentation, do contact the office, as we are always open to suggestions. This is your Forum after all.

In the meantime, remember to stay safe – and not just in terms of Covid-19. Please beware of scams both on line and on the 'phone. The latest one is criminals calling/texting you to offer to sell you a Covid vaccination. NO – they are free and as soon as you get into the right category you will be called.

Please have the vaccination if you are offered it. This protects us all.

Please stay at home with the exception of your daily exercise and encourage members of your family to do so. Recently I was shocked to hear how many younger people are now in hospital due to Covid.

I really hope that you are doing ok during this terrible time and hope that better news is on the horizon.

Do take care.

Christine

Christine Whetstone, Chair

Older people suffer domestic abuse too

Adults over 75 will finally be included in the government's domestic abuse statistics from next year

Enfield Safeguarding is the local umbrella organisation that works to keep adults and children at risk safe. As a member, I take a critical interest in all things dealing with safeguarding.

I had just finished writing an article for this newsletter to highlight the fact that the government did not include people over 75 in its domestic abuse statistics, when the news came out that it will be doing so from next year.

Until then, as reported in a recent report from AGEUK – No Age Limit: the Hidden Face of Domestic Abuse – the ONS (Office for National Statistics) does not include over 75s in its data for Domestic Abuse in the Crime Survey for England and Wales.

Being excluded means incidences of this crime are hidden. This has consequences for legislation dealing with the problem. If it is not acknowledged, it won't be dealt with and victims and survivors get no attention or access to vital services.

Nicki Norman, acting Chief Executive, Women's Aid, said: "We need to increase awareness and recognition of the abuse experienced by older survivors and tackle the barriers they face to accessing life-saving help and support."

Irene Richards

Forum Executive Committee Member for Safeguarding

**If you or someone you know
is in immediate danger
always call 999**

If you have any concerns about possible abuse, for yourself or someone else, you can:

Contact: 0800 923 9009 Mon-Fri 9am-5pm

Email: callusDAH@enfield.gov.uk

**Call the Enfield Adult Abuse Line:
020 8379 5212 (anonymously if you wish)**

Textphone: 18001 020 8379 5212

**National Domestic Violence Helpline:
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Age UK AdviceLine: 0808 678 1602

**Mankind: contact for Men victims:
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Vaccine scams

Watch out for sophisticated scams appearing to come from the NHS offering vaccine. And take the survey about attitudes to the police

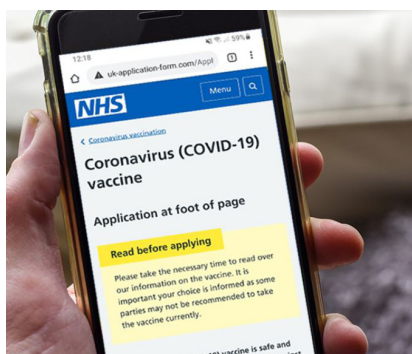
First of all we'd like to wish all the readers of the Enfield Forum newsletter a very happy and healthy New Year – it has been a very difficult period especially for senior residents and we all have everything crossed that 2021 will bring much better times for all.

In this newsletter we have two things we want to tell you about. The first unfortunately are scams concerning Covid vaccinations which we want as many people as possible in the Forum to be aware of.

Many are extremely convincing and play on current events and fears – especially within the older community. People are receiving fraudulent calls and text messages offering them the COVID-19 vaccination.

People are asked to press a number on their keypad or to send a text message to confirm they wish to receive the vaccine. The image is an example of a scam Covid text.

Doing so is likely to result in a charge being applied to their phone bill. In other cases, callers are offered the vaccine for a fee or asked for bank details. Some also link to a very convincing fake NHS site.



Be aware that some scams are very convincing

Please remember the vaccine is only available from the NHS and the NHS will contact you when it is your turn. At present (20 January) appointments are being offered to members of the public aged over 70 and the clinically extremely vulnerable.

Additionally the NHS will NEVER ask you to press a button on your keypad or send a text asking you to confirm you want the vaccine. And it will NEVER ask for payment for the vaccine or for your bank details.

The second thing we want to highlight is a survey that we hope as many people as possible from the Forum will fill in online. It is a questionnaire about attitudes to

and confidence in the police in North Area (that also includes the borough of Haringey). It takes about 5 minutes and there are 20 questions. https://www.smartsurvey.co.uk/s/NA_Confidence_Survey/

It really helps us to know how well we are dealing with different parts of the community and we would be very grateful if you would consider filling it in.

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

Monitoring Stop & Search

Do you want to help the community?

Enfield's Stop and Search Community Monitoring Group, of which I am chair, is looking to recruit new members.

We meet every six weeks at Edmonton Police station (currently on line, of course). These evening meetings are attended by senior police officers and we scrutinise Enfield's Stop and Search records, comparing them with those of other London boroughs. We also watch a selection of stops which are recorded on body-worn video and look at the actual records presented by police officers at the time of a stop.

Issues of concern are raised and explanations sought regarding those, and we hope that we contribute to the appropriate use of this power, which can be contentious.

We would welcome new members who live in Enfield and are particularly keen to recruit younger members. So please mention this to anyone in your family or community aged over 18 who might be interested.

Email me, Christine Whetstone on whettie@yahoo.com if you would like more information.

Staying in touch

Visit our website to keep up with the latest Forum news. Make sure we have your email address so you receive the eNews and notices about additional meetings.

Please email:

info@enfieldover50sforum.org.uk

www.enfieldover50sforum.org.uk

New threat to our NHS

Another reorganisation of the health service will result in even less accountability to local people

NHS England/Improvement (NHSEI) is planning to establish a network of Integrated Care Systems (ICS) to replace the Clinical Commissioning Group (CCG) system.

We already saw a dilution of local involvement when the Enfield CCG was integrated into North Central London with Barnet, Haringay, Camden and Islington with a population of at least 1.4million.

The proposed new legislation will see almost 200 CCGs replaced by just 42 ICSs, with each given a single pot of money from which to manage spending priorities. But, as the Health Service Journal points out, "there is no framework for how this will be spent that assures fairness, value for money and quality outcomes".

The Forum believes this next step will see local accountability reduced even further, an opinion echoed by the Local Government Association which says it is concerned that "ICSs effectively bypass or replace existing accountable, place-based partnerships for health and well-being.

It adds: "Calling this body an integrated care system is to us a misnomer because it is primarily an NHS body, integrating the local NHS, not the whole health, wellbeing and social care system."

In principle, the Forum supports proposals to integrate NHS and social care but as this has developed over the last year it looks more like a smash and grab raid to seize control of already slashed council resources.

NHSE is saying that ICSs will be data driven and we all want services to be based on data-based analysis of needs, but all the evidence so far is that the data is being used to control expenditure and access to care for the general population and for specific groups.

The Forum has been in continuous battles to maintain treatment for hip, knee, cataract and numerous other conditions within the NHS. If ICSs are given the stamp of approval, many more conditions will join them, prescribing will be further limited and the relentless limiting of access to secondary care will gain speed.

We are also concerned that the ICSs are akin to, and modelled on, US Accountable Care Organisations which open significant opportunities for private companies whose

representatives of can be invited to sit on ICS boards.

A pandemic is a poor time to set in motion a major reorganisation of the NHS – sceptics may say it was a good time to bury bad news – but the reorganisation went on apace during 2020 and continues. It simply awaits confirmation, despite a wide range of organisations voicing their concerns.

Let's hope that the Forum can play its part in resisting the ICS juggernaut in 2021, that by the time you read this many of you will be effectively vaccinated and that we will be on top of the virus and that the powers that be understand once and for all that the health of the nation, of everybody, is of paramount importance to us all.



There is more focus than ever on the health service

Cold comfort for winter

Remember that excess deaths is not just related to Covid-19

There were close to 697,000 deaths in the UK in 2020 – nearly 85,000 more than would be expected based on the average in the previous five years, according to the BBC website. This represents an increase of 14% – making it the largest rise in excess deaths for more than 75 years.

King's Fund chief executive Richard Murray said the picture was likely to worsen, given Covid deaths were rising following the surge in infections over recent weeks. "The UK has one of the highest rates of excess deaths in the world, with more excess deaths per million people than most other European countries or the US," he said.

But a notable rise in excess deaths is not just related to

Covid-19. Last winter (Dec 2019 – March 2020) saw an estimated 28,300 excess winter deaths – an increase of 19.6% over the previous year. Cold homes leading many people to get the flu, respiratory diseases and pneumonia were the main causes.

Excess winter deaths from the flu virus may be lower this year because of the drive for social distancing to avoid the Covid-19 virus. We hope that Newsletter readers responded to our campaign to get the flu vaccine because research has shown that people who tested positive for both the flu and Covid-19 faced twice the risk of death compared to those with Covid-19 alone.

Look on the bright side



Question time

How many times can you subtract 10 from 100?
Once. The next time you would be subtracting 10 from 90.
Where are average things manufactured? The satisfactory.
What sits at the bottom of the sea and twitches?
A nervous wreck.
What do you call a parade of rabbits hopping backwards.
A receding hare-line.

For lexophiles (the lovers of words)

How does Moses make tea? Hebrews it.
Venison for dinner again? Oh deer.
A cartoonist was found dead in his home. Details are sketchy.
I used to be a banker, but then I lost interest.
Haunted French pancakes give me the crepes.
England has no kidney bank, but it does have a Liverpool.
I tried to catch some fog, but I mist.

Signs of the times

During the middle ages they celebrated the end of the plague with wine and orgies. Does anyone know if there is anything planned when this one ends?

Caronacoaster (Noun): The ups and downs of a pandemic. One day you're loving your bubble, doing work outs, baking banana bread and going for long walks and the next you're crying, drinking gin for breakfast and missing people you don't even like.

This is the day dogs have been waiting for. They realise their owners can't leave the house without them so they get them 24/7. Dogs are rejoicing everywhere. Cats are contemplating suicide.

As the years go by

It's weird being the same age as old people. When I was a kid I wanted to be older...this is not what I expected.

You don't realise how old you are until you sit on the floor and then try to get back up.

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.

I see people about my age mountain climbing; I feel good getting my leg through my pants without losing my balance.

Never sing in the shower! Singing leads to dancing, dancing leads to slipping, and slipping leads to paramedics seeing you naked. So remember...don't sing!

Having plans sounds like a good idea until you have to put on clothes and leave the house.

If you can't think of a word say "I forgot the English word for it." That way people will think you're bilingual instead of just dumb.

I'm at a place in my life where errands are starting to count as going out.

I don't always go the extra mile, but when I do it's because I missed my exit.

And finally....

A man tells his doctor: 'Doc, help me. I'm addicted to Twitter!'. The doctor replies: 'Sorry, I don't follow you'.

Marriage Counsellor: "Your wife says you never buy her flowers. Is that true?" Him: "To be honest, I never knew she sold flowers."

Don't be worried about your smartphone or TV spying on you. Your vacuum cleaner has been collecting dirt on you for years.

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Inherently unfair?

Inheritance Tax is widely viewed as unfair, and even the experts agree it's complex: only effective and early planning can minimise its impact on your estate.

Back in January 2018, the chancellor of the day, Philip Hammond, asked the Office of Tax Simplification (OTS) to review Inheritance Tax (IHT) with a view to simplifying the regime. In writing to the OTS, he acknowledged that "IHT, and the system within which it operates, is particularly complex". On 5 July 2019, OTS produced its latest simplification proposals.¹

Currently, if your net estate is worth more than the standard nil-rate band of £325,000, 40p in tax is charged for every pound that exceeds the threshold; except that, broadly, if you leave your main residence to a lineal descendant, £175,000 is added to that nil-rate band. Unused elements of both allowances are transferrable on death to a surviving spouse or civil partner.

The regime has been criticised also for being discriminatory against those who do not own their own home, those who do not have children, and those who are not married or in a civil partnership.

Even if there is potential to simplify IHT exemptions, it's probably too much to hope that the tax will be scrapped. After all, a cash-strapped Exchequer seems increasingly reliant on taxing people's estates posthumously. In 2023/24, the UK's Exchequer is expected to raise £6.3 billion from IHT.²

That said, several developed countries, including Australia, New Zealand, Canada and Israel have abolished inheritance taxes to create simpler tax systems and encourage creation of wealth through investment and entrepreneurship. There are no death taxes in Singapore, Portugal or Mexico.³ Sweden abolished the practice in 2004, while Hong Kong and Russia did the same in 2006. In Norway, inheritance and gift taxes were abolished in January 2014.⁴

Fifteen OECD countries levy no taxes on property passed to lineal heirs.⁵ In May 2018, Donald Trump doubled the value that can be passed to heirs to about \$22 million for a married couple.⁶

A study by the international accountancy network UHY Hacker Young in March 2014 showed that the UK and Ireland take the highest proportion of inheritance or estate taxes of all major world economies.

However, IHT in the UK is often referred to as a 'voluntary tax', and it does seem that inertia or ignorance is largely to blame for wealth ending up in the hands of the taxman rather than surviving family members. The fact is that with some careful planning, those with estates currently worth more than the nil-rate band can legitimately reduce their IHT liability, or possibly pay nothing at all.

In your gift

Gifts are normally included in the net estate for IHT purposes if they were made less than seven years before death. However, these gifts are ignored if they total less than £3,000 in any one tax year. This means that you can make gifts of up to £3,000 in total in any tax year without attracting IHT.

The £3,000 can be given to one person or it can be split between several people. If the exemption is not used in one tax year, it can be carried forward to the next year, potentially enabling a couple to remove £12,000 from their joint estate in just one tax year.

That money could be used to help with the financial challenges faced by younger family members; for example, topping up a child's pension or Junior ISA could go a long way to providing them with an invaluable head start in life. And for 2020/21, the Junior ISA allowance is £9,000, up from £4,368.

Those with sufficient surplus income may also want to take

account of the 'normal gifts out of income' rule – if you make regular gifts out of income and in doing so don't affect your standard of living, the gifts are exempt from IHT. However, to reduce the possibility of a disagreement with HMRC, it is wise to seek professional help from a financial adviser or accountant.

While lifetime gifts can significantly reduce an IHT liability, it's worth noting that if you don't take time to write a valid Will, your estate will be handled according to the laws of intestacy. If you die intestate, you will have no control over how your estate is distributed, and rather than everything passing to a spouse or civil partner, a proportion could be transferred to descendants, triggering a potential IHT liability.

If your children's share is worth more than the individual IHT threshold, they could be liable to pay 40% tax on anything they inherit over that

amount. This could be avoided by writing a Will that leaves assets worth up to the tax-free threshold of £325,000 to children, with the balance of the estate left to a surviving spouse. But there may be even better options, depending on circumstances, through the use of trusts.

Take advice

IHT often falls on the ill-prepared and unadvised. That's why it's important to seek financial advice, so that all your assets are properly protected. Shockingly, fewer than a fifth of over-55s have taken action to reduce their potential IHT bill.⁷

¹ OTS, *Inheritance Tax Review – second report: Simplifying the design of Inheritance Tax*, July 2019

² Office for Budget Responsibility, *April 2019*

³ *Nomad Capitalist*, December 2019

⁴ EY, *Worldwide Estate and Inheritance Tax Guide 2019*

⁵ Bloomberg, *May 2018*

⁷ Prudential, *May 2017*

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

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George Ttoui

Looking after yourself during lockdown

Now is a good time to recognise that we are all different and we should try and find our own ways of enjoying life

It has not been the most auspicious of starts for 2021; lockdown, the virus is still here, it's cold and I have finished Netflix. What else then is there to get us through the dark nights ahead?

Firstly, it is probably worth remembering that this is unusual and will not last forever. Allied to that, the vaccine(s) are here; if you are offered a job please have it. Getting out (for whatever purpose) is also useful, particularly if you can walk and get some sun on the way.



People find different ways of being happy

You may not be surprised to learn that happiness is big business and, to be fair, happiness is now something we can all aspire to. Ironically though, it is often found that gratitude manuals, meditation, positive affirmations or even having a 'good' job or being 'fit' often don't make us happier. In fact, there is some evidence that the pursuit of happiness

can make us unhappier. So what is there to do?

The problem may well be summed up in that well-worn phrase that 'one-size does not fit all'. Rather, people with different personalities differ in their experiences of happiness. Very broadly, those who are more extrovert tend towards experiences, those who are more introvert tend towards purpose. There is also evidence that those who are more open to trying new, unconventional ideas or things are more likely to be happier.

One other factor to consider is that our personalities change over time; in our youth happiness is much more dependent upon social norms and being accepted by others. As we get older we might become more independent but also value things done more for the sake of being together rather than the activity itself – that can be anything from clearing up after dinner to everyone going to see (yet another) super-hero film even if that is not quite everyone's cup of tea.

So what are the take away messages from all this? For good or for ill:

- Don't beat yourself up – what might make the Jones' happy may really be your idea of hell.
- Physical activity, getting out and sunlight help.
- Conforming to social norms becomes less important as we get older – this doesn't mean breaking the law or becoming less considerate but rather being more able to be yourself; straight, gay, what you are interested in rather than what you 'should' be interested in.
- Being open to new experiences is probably helpful. But so is having purpose in life (whatever that means to you).

Glenn Stewart

Assistant Director of Public Health, Enfield

Ageism when insuring

Getting older is expensive

Do you enjoy the freedom that running a car brings? Do you shop around when your insurance is due?

I am a reasonably fit 83 with a now 4-year-old Fiat Tipo car. Towards the end of 2019, I paid £558 for a fully comprehensive, 9 years no claim policy with Saga. At the time, it was easier for me to accept their renewal quote.

In December 2020 with renewal soon due I went onto the GoCompare web site, duly filled in required details and to my surprise the best quote was from Saga at £216. It was Christmas so I gratefully accepted and paid the premium.

The day after I accepted the £216 quote I received a letter from Saga that insurance for the coming year would be £558 – another surprise. During the subsequent protracted discussion with Saga customer services, it transpired that I had inadvertently put my date of birth down as 67 – my wife's age – she is a named driver on the policy.

The maths are simple. I was expected to pay an extra £340 for my extra 16 years, i.e. I was being asked to pay an extra £21 for each year after 67. Saga customer services offered to bring the renewal price down to £457 – £100 less than the previous year.

Chastened by this experience I went back to Go Compare re-input my data and increased the voluntary excess to £250. The best quote was from John Lewis Financial services at £243 for a protected no claims policy. The icing on my Christmas cake is that GoCompare will pay the voluntary excess should I need to make a claim. When the pandemic is over I might be able to drive again.

Tony Watts

Forum Assistant Secretary



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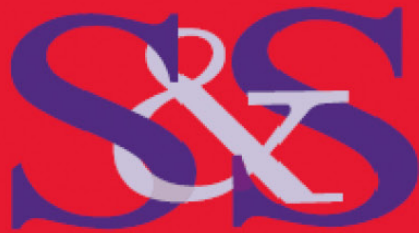
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Talking about loneliness

Many more people are feeling lonely during lockdown and the Forum is working to help older people in the borough

The Campaign to End Loneliness has recently published a 120 page report (Promising Approaches Revisited – Effective Action on Loneliness in Later Life) to help organisations and public bodies develop different strategies to combat loneliness. It is well worth a read for those people responsible for developing services.

Evidence from the campaign demonstrated a complex picture of lockdown loneliness with loneliness levels being particularly high among younger people (who are used to more forms of social contact) and extreme forms of isolation for those who are in “shielding” groups, those who are clinically vulnerable, those who live alone, those who struggle with digital technology and those with disabilities. Evidence suggests the key risk factors are:

- Being over 75
- Being older and from Black, Asian and Minority Ethnic groups
- Living alone and/or divorced
- Living in a rural rather than an urban area – although high levels of isolation are observed in deprived urban areas
- Living in residential care
- Poor mental or physical health
- Being on a low income
- Psychological factors – how we make sense of, and respond to, social situations
- Being a carer
- Being gay, lesbian or bisexual

Many of our members will fall into one or several of these groups.

We have just raised money from the National Lottery to develop a project which will counter some of the worst effects of social isolation. Our project (see p 14) will:

- (i) Encourage discussions on loneliness and dissemination of information
- (ii) Facilitate creative activities at home for those who are self isolating – inviting contributions to a display and festival to be organized and held after the lockdown/crisis
- (iii) Organise a peer to peer friendship telephone tree – using mobile phones

We are looking for more ideas and partners – if you have any suggestions or ideas for joint working please write in to us, or email the office info@enfieldboroughover50sforum.org.uk. And if you are stuck at home and looking for things to do, how about volunteering to bake a cake or two for carers in residential care homes or offer to transport cakes around the borough. We are still looking for volunteers – contact us at eternalechoes2002@yahoo.ie if you are interested.

Please also write in to us about your experience of loneliness. As long as people suffer in silence, there will be a shortage of evidence on the impact of loneliness. We shall be gathering data and monitoring our projects, to start creating a reservoir of comparable data, improving the evidence base and hopefully building a clearer picture of what initiatives work best and why.

Jan Oliver

Membership Secretary

What you can do if you feel lonely during the coronavirus outbreak

The NHS has issued this set of suggestions to help us cope better with isolation through these difficult times

It's really important to remember these changes will not be forever. If you're feeling lonely at the moment, the following tips can help. Different things work for different people, so try to find what suits you, and seek further support if you feel you need it.

1. Explore ways to spend time together: Chatting on the phone, video-calling and using social media can remind you that you're not alone. You could join one of the many online clubs and virtual social events taking place, and invite your friends and family to take part too.

2. Be more social and check in regularly: Creating a regular routine of checking in with others and being more sociable can be good, as it can make it easier to reach out at the time you feel lonely. You could try messaging old friends or colleagues on social media or text someone you have not spoken to for a while.

3. Share your feelings but do not compare: Being able to share your feelings with others can help with loneliness, and hearing a familiar voice or seeing a friendly face makes us feel less isolated. Remember that many people may only share the good things

happening to them on social media, so avoid comparing yourself to anyone, as this can make you feel lonelier. Plus we can never be sure of what someone else is going through.

4. Do more things you enjoy: Filling your time doing more things you like can stop you from focusing on feelings of loneliness and is good for your wellbeing. If you can go out, a trip to the park can help, but always follow social distancing guidelines when you are outside your home.

5. Stay busy by learning something new: Now is a good time to pursue a hobby or something you have always wanted to be able to do – and it can be a good way to spend time with others. If you enjoy learning with others, you could join an online class. Give it a go – many of these classes are free.

6. Volunteer to help others: Another way to stay busy is by helping others, which can also boost your mental wellbeing. You can volunteer during the coronavirus outbreak from home or in your community, but follow the government guidelines if you are going out. You may even make new friends while volunteering.

Membership Matters



I hope that, by the time this goes to print, many of our members will have had the vaccination and many more will follow – so increasing numbers of people will be kept physically safe from the coronavirus. But what about our mental health?

Having a dog to walk, living with others and being able to participate in Zoom meetings has kept me sane during this lockdown. On page 13 we have reprinted guidelines from the NHS on how to prevent loneliness during the coronavirus outbreak but, I notice, most of the suggestions revolve around online activities.

Which leads to the question, what are people doing who are not online? How do you keep active, engaged and fight off the blues?

Well the Forum has a couple of suggestions. We have just obtained a National Lottery grant to help us organise a summer display of art, poetry, writing, photographs, film, music, crafts or whatever and we are hoping that our members will get out their paintbrushes, cameras, pens, musicality and get creative.

We are looking for all sorts of contributions expressing what you feel about the lockdown. You don't need to be especially talented – it could be something funny or tongue in cheek – and you don't need to worry about the money because we can reimburse you for the cost of materials (please check with us before you buy – I'm not sure we could afford a swanky new camcorder for instance!) See the panel next to this column for further details.

Or maybe you would like to chat to other Forum members who are also stuck at home – perhaps swap your stories, frustrations and hopes. If so, we are organizing a friendship telephone tree.

You won't have to give out your phone number or personal details because we will be sending out mobile phones with dedicated phone numbers, and each mobile will start with a small amount of credit on it. (See the panel top right for details).

Here's hoping for a speedy end to this pandemic and for brighter times ahead.

Jan Oliver

Membership Secretary

PS. If your membership has lapsed – please don't forget to renew it. Simply write in to the office with your name and address and enclose a cheque, or pay it online with your postcode and surname as a reference. £11 per annum for individuals or £16 for couples.

Make a lockdown telephone friend

The Forum is starting a peer to peer telephone friendship group so that isolated people can chat to each other on a regular basis.

Members will be able to speak to other members on a mobile phone (supplied by the Forum with a separate phone number so that you do not have to give out your personal details).

If you think you would like to take part, please telephone the Forum office on 020 8807 2076, Mon-Thurs 10am-2pm. It would be useful to know a bit about you, so when you phone please be prepared to tell us what your interests are and your general politics or outlook on life. This is so that we can try and match you to someone you might enjoy talking to.

You must be a member of Enfield Borough Over 50s Forum to take part in this friendship group. If you are not already a member you can join for only £11 per year. Please ask the office for an application form or download it from our website (see details p2).

Locked away by lockdown? THE FORUM NEEDS YOU TO BECOME CREATIVE

The Forum has been awarded a National Lottery Grant to put on a display of art projects created by older people at home on the themes of hope and despair and inspired by the COVID lockdown.

The display is scheduled for June.

We are hoping that you will want to take part and send us loads and loads of entries!! We have a small pot of money to pay for materials for those who need it.

We are looking for:

- Pictures and paintings
- Poetry and Prose – recorded or written
- Photographs
- Songs and instrumental music – recorded or written
- Crafts – woodwork, knitting, cakes

It doesn't have to be a masterpiece.

It can be anything – as long as it comes from you. And if you want it to be displayed without your name on it, we can arrange that too. Pieces can also be sold at the display or returned to you.

We welcome entries, which should be with us by the beginning of June, from all cultures and all points of view (but reserve the right to refuse anything offensive).

It would be useful to know in advance how many entries we can expect so please give us a ring on 020 8807 2076 (Mon-Thurs 10am-2pm) or email info@Enfieldover50sForum.org.uk to let us know as soon as you think you might submit something.

And don't forget, if you plan to create something and feel you would like to claim back the cost of your materials, telephone the office on the above number to check the budget.

We are really looking forward to hearing from you.



Social Calendar



21-27 June. Channel Islands Explorer. Join us on this long-awaited triple decker tour of the beautiful Channel Islands. We have a packed itinerary exploring Jersey, Guernsey and Sark. Price £915 twin/£1130 single occupancy for six nights. There are now just two twin rooms but no single rooms left and so it is wise to get your place reserved as soon as you can to avoid disappointment. For more details of this superb itinerary and a booking form, please contact *Olivia on oliviagoodfellow19@gmail.com or call 020 8447 8841.*

Thursday 1 July. Fruits of Their Labours: Two-part day trip to Essex A relaxing coach day tour of two of Essex's historical jewels. We spend the morning at Cressing Temple Barns and Granary, grade I listed 13th century Templar buildings with a guided tour. After an included pub lunch in the delightful village of Coggeshall, we spend the afternoon at the nearby historical Tiptree Fruit Farm (started by the Wilkinson family in 1757). The visit includes a tractor-trailer ride through the strawberry fields, learning about traditional fruit farming methods and cutting-edge new technology. A delicious cream tea in the famous Tiptree tearooms finishes the day in style. Cost £49.50. Only 35 places available so book your place and find out more from *Olivia on oliviagoodfellow19@gmail.com or call 020 8447 8841.*

11 October. Historic cities of the Danube River Cruise. Join us on this first, although postponed from October 2020, Forum river cruise with Arena River Cruises for six days. This will be by flight from Heathrow to Munich and then an amazing Danube cruise, visiting musical Vienna, Budapest, Bratislava and the riverside village of Weissenkirchen in Austria. Prices vary a little depending on the cabin location. All single occupancy cabins are booked, but there are some twin cabins available and one lady would like another female to share with if that appeals to you. There are already 25 Forum members booked onto this cruise but it would be amazing to take over the whole small ship!! *Contact Olivia on oliviagoodfellow19@gmail.com or call 020 8447 8841.*

February 2022. Highlights of Sri Lanka – winter escape to the sun. It has been decided to postpone this holiday until 2022. If you're searching for a paradise island teeming with wildlife, incredible landscapes and a colourful culture, come with the Forum to Sri Lanka next winter. New members and those willing to share a room are most welcome. Book early to avoid disappointment and to secure the current price £3349 sharing a twin or £4148 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 oliviagoodfellow19@gmail.com or call 020 8447 8841.*

April 24-29, 2022. The Spring Gardens of Keukenhof and Floriade Spring. Join us as we visit the tulips at Keukenhof gardens, experience the once-in-a-decade Floriade Expo and spend time in the historical capital of Amsterdam. This trip was a huge success 10 years ago. Visit the world's greatest flower spectacular at Floriade. Visit the magnificent Gardens of Keukenhof. Enjoy a relaxing river cruise in Amsterdam. Farewell dinner at the Grand Café Restaurant in Amsterdam. Prices from £795 include Eurostar trip and four nights' half board accommodation in Corendon City Hotel Amsterdam. *Contact Olivia on oliviagoodfellow19@gmail.com or call 020 8447 8841.*

Forum Groups

Writing Group

We are delighted to say that we have had regular meetings in one form or another throughout lockdowns. Right now we are meeting via Zoom on the third Friday of each month from 10 until about 12noon. Each month we write about a topic suggested by one of our members. Our writing may be fiction, factual, autobiographical – there are no rules. One of the delights of the group is that we also have a great chat between readings. As you can tell we are a friendly group and would welcome new members. Our next meetings will be 19 February, 19 March and 16 April.

Do join us. 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.

18 February – Milkman by Anna Burns

18 March – Our House by Louise Candlish

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 later this 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 working on setting up Zoom meetings and to 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 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. We make a special effort to make new members and singles very welcome on these events: so don't be shy!

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

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. Speakers start at 10.30am unless otherwise stated.

Thursday 11 February. NOTE: 2pm start

Ian Gunn, crime and prison specialist

The Failed Bank Manager: My personal journey to learn about and survive the culture of life in prison.

Thursday, 25 February

Anna Dixon, Chief Executive of the Centre for Ageing Better

The impact of Covid on age and ageing.

Tuesday 23 March

Dr Ian Rubenstein

Medicine, mediumship and messages from beyond.

Tuesday 27 April

Beverley Higgins, London Fire Brigade

Fire safety in the home, especially for more vulnerable people.

Tuesday 25 May

Michael Stennett, solicitor

Estate planning in a changing world.

We are also planning more second meetings 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 are recording 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 meeting" guide at <https://enfieldover50sforum.org.uk/zoom/>

We are, of course, very aware that some of our members are not online so we will be returning to our regular meetings spaces as soon as government guidelines permit.

Choosing winners



George Rufai (left) selects winning numbers from Jim's bag

We managed to get five members of the Forum Executive Committee together outside Enfield Town Library in December to witness four months' worth of lottery draws.

The winning numbers were:

69: September, Diane George

44: October, Vivien Giladi

55: November, Stella Houlihan

81: December, Angela Gibson

We are not sure when the next draws will be made but obviously we will do it as soon as restrictions are eased. Please consider joining the lottery club for just £5 a month, for a chance to win the monthly £300 prize.

You do not have to be a member of the Forum to join. And we have had one new lottery club member who has taken a number on behalf of a grandchild – which is quite legal as long as it's in an adult's name. Although Christmas is gone it could be a nice birthday gift with a chance of winning £300.

Bingo

We will not be able to recommence for some time, but you can still register to play when we resume if you haven't already done so, although we are looking for a new venue as the old venue is not now suitable. If anybody knows of a venue where we could play, please let me know and I will make contact.

Telephone: 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 Ttoui 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.