

Make your voice heard

Get involved in influencing decisions that affect the welfare of all Enfield residents and find friendship and enjoyment along the way

We are all hopeful that the current loosening of restrictions related to Covid-19 continues and that we are able to meet family and friends more freely.

Many of us have found that we are much more aware of our local environment and community after months of lockdown – and some of us have found unexpected delights in the borough on our daily walks.

But this situation has also raised awareness of problems and, for some people, this means getting more involved.

Perhaps you have strong opinions on local issues – maybe about housing (building on Green Belt or local station car parks, prioritising affordable homes, Meridian Water development), recycling, Low Traffic Neighbourhoods, litter, parking or anti-social behaviour.

Or maybe you are looking at more national and global issues – the triple lock on pensions, climate change, access to GP appointments, prescription charges for Over 60s, racism, government funding for local councils – the list goes on.

Don't just moan about it, do something by joining a lobbying / special interest group, become a 'friend' of one

of the parks, attend council meetings, write to your local councillor / MP, and, of course, get more involved with the Over 50s Forum.



The Forum works with other campaigning groups

We are already working to ensure GPs offer face-to-face appointments and we have a long-standing campaign for fairer funding for Enfield's public health services. At our monthly meetings, we question a range of local politicians and those responsible for such public services as health, transport, employment and equality.

Of course, the Forum is also dedicated to helping Enfield's older people lead happier and healthier lives. So we are expanding our range of social activities (some also raising funds) as well as offering members

the best deal at the borough's leisure centres, run by Fusion.

Join the Forum, renew your membership, and/or encourage others to join to support our work. And get involved – with us and other groups fighting for the things that matter to you. It's a great way to expand your social circle, have fun – and know you are contributing to the welfare of your community.

Fantastic discounts at Fusion Leisure Centres for Forum members, see p6

Lots of social events, Forum groups and news about meetings, see pp 14-16

Enfield Borough Over 50s Forum

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Disclaimer

This newsletter is for general information. You are urged to seek competent professional advice before doing anything based on its contents. The Forum takes no responsibility for any of the services provided by any advertisement in this newsletter.

JOIN the Forum

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

How to join or renew

Get a membership form either by calling the office (020 8807 2076) or downloading it from the membership page of the website <https://enfieldover50sforum.org.uk/membership/>

Then, telling us if you are new or renewing, you can either:

- 1) Post the form with your cheque (payable to The Enfield Borough Over 50s Forum) to Enfield Borough Over 50s Forum, Millfield House, Silver Street, N18 1PJ.
- 2) Visit the office and pay in person (though call first to check we can receive visitors).
- 3) Complete the form, scan it and then email to us at info@enfieldover50sforum.org.uk and make payment through your bank account to ours: Barclays Bank, Sort Code **20 29 81** and Account Number **13382192**.

Don't forget to put your surname and postcode as a reference so that we can match payment and records. And make sure you include 'The' in the Forum's name.

Ruth's Review

Time to come out and get involved



So, I am just back from visiting my parents in Yorkshire after 16 months.

It was quite emotional and we managed to get out for lots of walks and meeting friends in gardens, etc.

It felt like a proper holiday and some days there was even some sunshine.

It brought it home to me how much this last year and a half has impacted on our well-being, connecting with loved ones and friends and just how isolating it has been for many people across our membership.

However, on return, I have spoken to a few members who are feeling more liberated as the weeks pass and have started to venture out socially, in addition to making essential journeys, helping build their confidence.

The coffee and cake event has been very successful and provides members with a safe outside space to catch up with friends. We are still working towards a regular evening event and looking at premises to restart our drop ins and meetings.

I think I am done with Zoom. It is good that we have had that facility but not everyone was able to use it, further adding to their isolation. I think the Forum has done very well producing this newsletter so we could maintain some contact with all our members throughout this surreal situation. A big thank you to all those involved in a voluntary basis as it is quite a process.

I learnt of the passing of Christine Whetstone whilst away. I was very privileged to have known her and sad that it was for just a short time – and without regular face to face meetings due to the pandemic. Christine chaired my interview panel, even facilitating that to make for a pleasant experience, and provided me with such encouragement and support, a lovely lady who I will miss.

Thank you for all those returning to us, whose memberships have lapsed, those who renewed anyway and a warm welcome to new members. It is still advisable currently to phone the office to book if you would like to pay in person and please bring cash or a cheque as we continue to source and secure a suitable card reader for the office.

Keep safe.

Ruth Fathaddine

Office and Development Manager

Christine Whetstone

We are all mourning the loss of a friend and colleague who contributed so much to the Forum and to the community in Enfield more widely

Our excellent Chair, Christine Whetstone died last month and will be greatly missed and mourned by the Forum and all the many other organisations she played a vital role in, from the Writing Group she ran for us to much acclaim, the work she did for the local Youth Offending Team and her tireless contributions to Amnesty International.

She was quietly wise and had the capacity to act constructively, skills she must have honed as a deputy headteacher in her working life.

Christine brought a unique personality to her contribution to the Forum, she was hard-working and utterly reliable, super competent, modest, gracious and quietly clever and very good company. Christine was special, and the loss of her leadership is an



extremely heavy blow for us.

Knowing she was ill only in the latter part of last year and then, later, that her condition was incurable, Christine was supremely stoical and continued in all her roles until very shortly before the end. In our last conversation, a fortnight ago, she was talking about who could take over the chair and the writing group.

Our thoughts are with her family: husband, John, children Erin & Owen and her grandchildren. For them the

loss, before her time, is incalculable but her legacy an inestimable treasure.

Vivien Giladi

On behalf of the Forum Executive Committee

Tributes from the Writing Group

Ruth Serner shares the thoughts of the writing group, which Christine launched and made such a welcoming place for all

Following the sad death of Christine, I have accepted the role of organising and leading the writing group. I am well aware that her shoes will be hard to fill, but I will do my best with the willing help of our members.

We all feel that the last thing Christine would have wanted would be for the writing group to fold. I would like to share the written messages I have received from members of the group, which are similar to comments others expressed verbally.

"What a sad loss for us, but also the wider Enfield community which she gave so much to."

"It was typical of Christine that she was involved with facilitating our group so close to the end."

"Somehow it seems to make it even more important the group keeps going."

"We must carry on to honour her efforts and leadership."

"Very, very sad, and I agree with everyone that Christine was a very special person and we were so lucky to have her as our guide and inspiring chair of the group. I think she also did a lot of work in other areas for the over 50s in Enfield, so she will be missed by many."

"Christine was a special leader and I was lucky enough to know her."

"She cared so much for everyone! Prior to Covid she had been so kind and helpful to me."

"A true friend! As with all members of the writers group I am going to miss her beyond measure!"

"Although I'm sad, I know that she's now in spirit and free of pain, for death is not the end, it's just the beginning..."

"A life well lived and a life well remembered."

Raising funds the fun way!

We are organising a series of fund-raising events which will also offer Forum members the opportunity to enjoy themselves

The recently-formed Fundraising Committee has made great strides with forthcoming events. We decided that one of the best ways to raise money is to have activities where we can combine social events with fund-raising, so have come up with some ideas that meet that criteria.

But, remember, we welcome other suggestions, especially from members who would be willing to help organise a one-off event.

Disco/Dance Night

At Holtwhites Sports and Social Club, Holtwhites Hill, EN2 0RN, on Friday 22 October (Covid situation depending) so get ready to get your glad rags on and come on out for a rave. Full details in the next newsletter.

Quiz Night

This will be held on 12 November from 7-11 pm at The Holtwhites Sports and Social Club. It has a lift and a licensed bar. The cost will be approximately £12 per person to include a fish and chip supper with a vegetarian alternative available. We will be having tables for four people and will make up tables of four with couples and individuals as needed. There will be a limit of 20 tables.



Weekly Gathering

We are also considering having a weekly gathering in the Enfield Town area where members can turn up for a just a chat or organised events. The venue will have tea-making facilities and the cost would be £2 to cover hall hire and tea/coffee. There will also be a cash prize raffle. Your suggestions of what you would like to do at these events are welcome.

Bingo Club

I am still looking for a suitable venue for the bingo. I will be contacting those who are already registered to play as soon as we have a date and venue but there are still spaces if you wish to register to join.



Black Tie Evening

We are planning to hold a Black Tie Evening next year with a meal, music and dancing. The venue and cost is still to be finalised, but this will be a good chance to dress up in your finery.

Obviously, all these activities are subject to government guidelines at the time, but we are all hopeful that conditions allow all restrictions related to mixing indoors to be dropped.

All of these events are for members only, and you are welcome to attend as singles, couples or groups. If you would like to register an interest, book a place or just need more information please ring Jim Cantle on 020 8363 4969. If you are not a member, see information on how to join the Forum on p2.

Lottery membership goes international

As more people join the lottery, the higher the prize money will go

Firstly, may I thank all of those new members who have joined the lottery. If we get another 10, I can envisage the prize money going up to £400 per month. We are now extending out of Enfield with two members in Cambridgeshire, one in Chichester, one in Manchester and one in the Republic of Ireland. So, remember, if you move or retire out of the area you can still keep your lottery number going.

In fact, you do not have to be a member of the Forum to join the lottery. Just contact Jim Cantle and arrange to pay £5 a month for the chance to win a minimum of £300 a month. The more people who join, the higher the prize money goes – and the more money we raise for the Forum.

I have to confess that I haven't got the courage to ask who our oldest member is, but the youngest is five and a half years old with the number being held in her mother's name (as named lottery members need to be aged 18 years and over).

Our lottery winner for May with number 5 was Olivia Goodfellow. Our June winner was Ursula Kermack with number 8. They both won £350.

Jim Cantle



May winner
Olivia
Goodfellow

June winner
Ursula
Kermack

Congratulations WINNERS

2021 AGM

It has been a difficult year, but the Forum is optimistic

Our AGM was held on 29 June, once again on Zoom, and we used the opportunity to remember lost colleagues and reflect on a difficult year under the restrictions of Covid-19.

Vivien Giladi, a member of our Executive Committee, paid tributes to the two Executive Committee members we sadly lost in the last few months – Chair, Christine Whetstone and President, Monty Meth.

Jan Oliver, our incoming Chair, acknowledged all the work done by retiring committee member Irene Richards, one of the founders of the Forum, as well as the contributions of Gail Hawksworth and Ann Zinkin who have stepped down. Tony Watts was also thanked for his many years of dedicated work as Secretary. He remains a member of the Executive Committee.

As explained in the 2020-2021 Annual Report (now available on the website), the Forum remained in contact with members during the lockdowns through Zoom meetings, the newsletters, eNews, and various projects such as establishing telephone trees.

The financial report (in the Annual Report) showed that income was down mostly due to a fall in membership subscriptions, but helped by Gift Aid, donations in response to the appeal launched by Monty Meth and making use of the furlough scheme by reducing hours of the office staff.

The new Executive Team

Jan Oliver, Chair

Peter Smith, Vice Chair

John Ball, Secretary

Champak Mistry, Treasurer

Dr George Rufai, Assistant Treasurer

Plus members:

Roger Biss, Walter Bowry, Jim Cante,

Chris Chinnery, Vivien Giladi,

Yvonne Mulder, Niki Nicolaou,

Vicki Pite, Talat Shaikh, Tony Watts

Chair's Column



Welcome to the new committee members and new Forum activities

I was delighted to be elected as Chair at our Annual General Meeting. My appointment is, however, heavily tainted, by the knowledge that the Forum needed a new Chair due to the retirement and subsequent passing of our previous Chair and friend, Christine Whetstone.

Christine had been Chair for several years and will be sorely missed by all of those who worked with her and knew her. Our condolences go to all of her family and friends. I only hope that, as her successor, I can continue to support the Forum in as gracious a way as Christine did.

As I write we are on the verge of holding the first meeting of our new Executive Committee and I am pleased that we are welcoming three new members: Vicky Pite, Nicki Nicolaou and Roger Biss – all of whom have been, and are, very active members of the Enfield community and all of whom are much needed and appreciated members of our committee.

To launch ourselves into the new era, we are planning an Executive Committee Awayday. This day is to regroup, look at our resources and plan how we can best meet the needs of the older Enfield population, in the immediate and long term future, and may consider changes in the way we organize and prioritise activities.

I already see several changes coming in this (we hope) post Covid world. One has been the success of the “cakes to residential homes” and the Millfield House tea parties, which shows us how much people appreciate being able to contribute to, and to join in, simple spontaneous events.

In addition to the wonderful outings organised by our Social Events Team, we look forward to sustaining and building on this project and on the relationships we have built with some of the residential care homes in the Borough.

During lockdown we have made more use of the internet to connect with some of our members and hope we can continue to look at ways to make our meetings more accessible to all.

We also organized a mobile phone telephone tree to encourage social contacts and an art exhibition to focus on the things we can do at home. We shall be looking closely at the success of this project.

The Forum will continue to campaign on behalf of older people in health, transport, poverty and local issues. If you are not already a member, join us.

Jan

Jan Oliver, Chair

Exclusive offers from Fusion

Fusion Leisure Centres offer Forum members amazing deals

Forum members who live in Enfield are eligible to buy a Fusion annual membership for just £390. This equates to just £32.50 a month, or £7.50 a week.

This entitles the holder to access all Fusion centres in the borough at any time, including unlimited gym, classes, swim and 50+ activity bookings as well as two racquet sport bookings per week.

So, for any Forum members who use the centres more than once a week, this is miles better than anything offered

to non-Forum members. For instance, Foundation Membership at £35 a month allows access to only one centre, just two group exercise classes a week, use of gym and swimming pool.

We also have good discounts for Forum members who just want to pay per visit to the leisure centre. You can use the gym, swim or take a class for £5.60 instead of £8 per activity.

Fusion is adding new classes and activities all the time – and has over 35 special

50+ classes / activities per week – and some, such as the health walks, are even free and available to anyone who turns up at the times below:

Walks from Southbury Leisure Centre

Tuesday 10am – 10.20am (20 mins)

Tuesday 10.20 – 11.20am (1 hour)

40 minute walks from Southgate Leisure Centre

Wednesday 10am – 10.40am

There is now also walking netball every Tuesday 9.30am – 10.30am, Southbury Leisure Centre. For more information on that, contact sophie.johnson@englandnetball.co.uk

To access the discounts you need to:

- 1) Be a resident of the Borough of Enfield
- 2) Have an up to date Over 50 Forum membership card (just £11 a year)*
- 3) Take that card to reception at your local Fusion leisure centre and either
 - a) ask for a Fusion concession card for which you pay £7.50 instead of £21.50. After that you will pay £5.60 instead of £8 per activity, or
 - b) ask for the Over 50 Forum discounted annual Fusion membership for £390. (This offer is available until April 2022).

*To join the Forum or renew your membership, see details on p2.

For up to date information on Fusion activities and discounts, visit our website: <https://enfieldover50sforum.org.uk/fusion/>

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We've got a full range of **leisure activities** on offer to keep you fit and active in the borough of **Enfield**, North London.

Enjoy our fantastic facilities including **swimming pools**, the latest **gym & fitness equipment**, **sports halls** and an extensive programme of group **exercise classes**.

We have **over 35** 50+ specific classes/activities each and every week across the borough including: Walking Football, Pilates, Yoga, Dance, Health Walks...

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www.fusion-lifestyle.com

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505 Hertford Road, Enfield,
Middlesex EN3 5XH
020 8804 4255
albanyleisurecentre.com

Southgate Leisure Centre
Winchmore Hill Road,
London N14 6AD
020 8882 7963
southgateleisurecentre.com

Edmonton Leisure Centre
2 The Broadway,
London N9 0TR
020 8375 3750
edmontonleisurecentre.com

Southbury Leisure Centre
192 Southbury Road, Enfield,
Middlesex EN1 1YP
020 8245 3201
southburyleisurecentre.com



Over 50s Days

Fusion is planning to relaunch Over 50s Days in September.

Check our website closer to the time.



Building local communities

The pandemic has shown that we need improve communication within our local communities, so why not set up a WhatsApp group?

When we get time for a breath no doubt there will be many things that we learn from the pandemic. You might argue that there are things we need to relearn.

One of these may be how much people are willing to help and look out for each other during a crisis. Which is a shame, as assuming the worst of people may itself be detrimental and self-fulfilling.

Dominic Cummings has stated that one of the reasons for not introducing lockdowns sooner was that the Government feared the population would get behavioural fatigue. Matt Hancock has said that support for self-isolation was not introduced sooner because of a fear that people might game the system.

What almost feels like a distrust of the populace is not new – pre the Blitz it was feared there would be pandemonium with Churchill predicting that three to four million Londoners would flee the city.

Many are now realising that, instead, during a crisis people look after each other. Rather than descending into violence and anarchy the example of the real 'Lord of the Flies' was of six teenage boys living and looking after each other for over a year on the island of 'Ata, south of Tonga.

All this is a shame because it reinforces negative views of others. During the pandemic, one survey showed that 92% of people felt that they were obeying the rules whereas others were not. It also leads to distrust when what we may actually

need is cooperation and support.

I was quite impressed with a mate of mine who moved into a block of flats just as the pandemic was starting. Thinking that people self-isolating might struggle with food, medicines etc he set up a WhatsApp group.

In truth the group has been used for anything but Covid – Anyone want some left-over cake? Anyone struggling with their internet connection? Anyone got a Phillips screwdriver? but it has brought a sense of community to the block. If nothing else people in the block know who everyone else is now and it's much more friendly.

I actually think this is a great idea and would argue that it could go a long way to making people feel more connected to where they are. The Enfield Police agree and have given guidance on how to set up WhatsApp groups and you can download it from the Forum website www.enfieldover50sForum.org.uk/information/

So, whether you do it for neighbourhood security, to reduce isolation or because you might get a free bit of cake, good luck to anyone who sets up a neighbourhood WhatsApp group of their own.

Glenn Stewart

Assistant Director of Public Health
Enfield



Update

Welcome to the summer round-up from your North Area police officers

Our teams have as always spent a lot of time disrupting the supply of drugs which drives so much crime. We executed multiple warrants on properties in the last couple of months and will continue to do so over the summer – often with information provided to us by the local community. It takes time to be issued with a warrant and to execute it but residents are always very satisfied when we do.

We know a lot of crime is committed involving cars so we have been organising some days of action on our road safety operation Op Cubo. As usual, days which might start out looking for people driving without insurance inevitably turn up weapons and drugs. We will keep on with these days of action because every single one helps our officers take dangerous drivers and their vehicles off the streets of Enfield.

Finally we hope that many Forum members would have been relieved to read in the local press that 18-year old burglar

Michael Maughan of Great Cambridge Road, who had been targeting the elderly community in Enfield and Haringey, was recently found guilty of two violent local burglaries and sentenced to eight years in prison. He absconded initially while on trial but was tracked down by North Area officers and was in court to hear his sentence.

On a more positive note, as the school year draws to a close our Schools Officers have again been tirelessly working to build bridges with the youngsters in our schools so that their view of police and policing remains positive.

We wish you a peaceful and safe summer and look forward to letting you know what we have been doing in September.

Sharon Cosley

Communications Officer, NA

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

Estate Planning In a Changing World

I was asked recently by a client to prepare a “lasting power of eternity”. I said to him that in the 40 years I have been practising law, I have not come across a law that can guarantee living forever!

The wealth gap between generations means we are living in an “inheritance society”. There is a divide between prices and wages, and children and grandchildren cannot afford a home they can call their own. Wealth now comes from inheritance and not work.

We are living longer, and parents are making gifts to children that are too little and too late. Parents want to provide for the next generations, and so how do you strike a balance between ensuring that your twilight years are safe and secure whilst helping the next generation to get a start in life now, and not when it is too late?

When asked if it is a good idea to put the family home into a trust, I give a typical lawyer’s answer: “Possibly”. The law is grey, and never black or white.

When are trusts useful?

Protecting the vulnerable – Protecting the assets of people who are vulnerable. For example, a gift made to a child with special needs.

Avoiding inheritance tax (IHT) – The IHT allowance for a person who is gifting their home to a child is £500,000 and so for a couple who gift their estate to each other and then to children on second death will have a combined allowance of a million pounds. Therefore, trusts can be a vehicle to shelter assets against death duties where the combined estate is above £1 million.

To reduce the impact of care fees – Many elderly people are concerned about the cost of going into care. For most people the cost of care in the community will be more to the estate than IHT. Although most people do not go into a home, those that do in the south east of England are likely to spend around £80,000 a year! If you are

going to take steps to shelter assets from paying for care, such as placing a home in trust, you may be accused of “deliberate deprivation of assets”, which is unlawful.

There are cases when placing assets in the name of others will not fall foul of the deliberate deprivation rules. The question to ask is what was intended by the owner of the property when the house was placed in a trust? A transfer made to provide shelter and security to a child living in the property is harder to challenge as an act of deliberate deprivation. So too is a transfer made many years before the need to move to a care home arises.

In most Wills made by couples, assets are gifted to the survivor and then to the children on second death. If the survivor needs care, the entire value of the house will be used to cover the cost.

In Property Protection Trust Wills, trusts are created on first death, and stipulate the survivor has the right to live in the property for as long as they like. On first death, the share

belonging to the first co-owner to die, is placed in trust for the children, and the capital value is not available to the survivor for their care. On second death the entire property passes to next generation.

But wait; doesn’t making a Trust Will amount to “deliberate deprivation of assets to pay for care”, I hear you say? My answer is “No”, because it is only the assets belonging to the person needing care that are means tested by Social Services, and what they do not have cannot be assessed.

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 specializes in Wills and Probate. You can speak to a member of our private client team on 020 8920 3190.



Michael Stennett



**Stennett & Stennett Solicitors
and Estate Agents**

Look on the bright side



Family life

Man takes his wife to the disco. There's a guy on the dance floor break dancing, moonwalking, back flips, the works. The wife turns to her husband and says: "See that guy. 25 years ago he proposed to me and I turned him down." Husband says: "Looks like he is still celebrating!"

My son told me I was being overdramatic. So I just changed the wi-fi password. We'll see who's being overdramatic in about five minutes.

It turns out when asked who your favourite child is, you're supposed to pick one of your own. I know that now.

Health

Wouldn't it be nice if you read a medicine bottle that says: Warning – may cause permanent weight loss, remove wrinkles and increase energy.

Diet Day 1. I have just removed all the 'bad' food from the house. It was delicious.

I have just cleared some space in the freezer. Sounds much more productive than "I just polished off another pint of ice cream."

Signs outside churches in the US

The fact that there's a Highway to Hell and only a Stairway to Heaven says a lot about anticipated traffic numbers.

With all this rain we need an ark. Fear not (wait for it) we noah guy!

Forgive your enemies. It messes with their heads.

Cremation is your last chance to have a smoking hot body.

Tweet others as you like to be tweeted.

Honk if you love Jesus. Text while driving if you want to meet him.

Covid chuckles

Everyday Covid check. At 5pm open a bottle of wine, smell it and pour a glass. If you can smell and taste it, you are good. Celebrate by finishing off the bottle. You're welcome!

What's the difference between COVID-19 and Romeo and Juliet?

One's the coronavirus and the other is a Verona crisis.

Ageing well

I guess I'm officially old. I just spent ten minutes chasing an eye floater with a fly swatter.

Not sleeping so well. I really think tossing and turning should be counted as exercise.

You know you are getting old when a recliner and a heating pad is your idea of a hot date.

Old age comes at a bad time. When you finally know everything, you start to forget everything you know.

I find, these days, that most of my conversations start with "Did I tell you this already?" or "What was I going to say".

At my funeral, take the bouquet off the coffin and throw it into the crowd to see who is next.

Signs of Wisdom

To err is human, to blame it on someone else shows management potential.

The more you weigh, the harder you are to kidnap. Stay safe. Eat cake.

It's odd how drinking eight glasses of water a day seems impossible, but eight cups of coffee? No problem.

I have put a lot of thought into it, and I just don't reckon that being an adult is going to work for me.

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Got the Lock Down Blues? Give Lawn Bowls a Try!

Arnos Bowling Club welcomes all to give bowls a try.

Free taster session available as well as further coaching sessions available.

Half price membership fees for new members.

The game provides good all-round physical activity, a full season's membership is equivalent to one month's Gym membership, good value, a chance to make new friends and join social activities.

Contact: www.arnosbowlingclub.com

Email: arnosbowlingclub@gmail.com Telephone: 07861027044

Dividend Magic

Pedestrian as they can appear, dividends end up doing much of the work for long-term equity investors.

UK dividends paid out £110 billion in 2019 – a record high.¹

But there are also the lean years, when a company might not pay anything at all; in the aftermath of the financial crisis, several major banks simply couldn't afford to. And in the wake of COVID-19, investors are unlikely to see another record year in 2020.

Even in a good year, dividends can appear unexciting – at best, they offer only a few pence on the pound. The impact on your total capital barely seems to move the dial – in the short term.

Yet over the long term something miraculous begins to happen, something that Albert Einstein reportedly named as man's greatest invention and called "the eighth wonder of the world"². That something is compound interest; and reinvesting dividends achieves a similar effect. The power of compounding lies in the exponential rate at which it increases the value of the initial capital sum over time.

It certainly pays off. Data provided by Morningstar/Ibbotson shows that, between 1926 and 2009, share price appreciation on the S&P 500 averaged 5.47% per year, while dividends delivered 4.13% per year. In short, dividends delivered more than 40% of the total return for investors.³

One of the more remarkable implications of this compounding-via-dividends effect is that a temporary fall in the share price can in fact have a silver lining. So long as the company continues to pay a dividend, then the shareholder who reinvests his or her next payment will receive a greater number of shares as a result. Not only does this help to balance out the loss in capital value, it also means the investor is effectively buying up more shares when they are cheaper; yet doing so without committing fresh capital.

As for the size of dividends themselves, data show that dividend growth has

remained relatively sustained since World War II. Five-year growth only dipped briefly into negative territory in the aftermath of the tech bubble – growth even persisted in the aftermath of the global financial crisis.⁴

The same report shows that, had you invested £100 across UK stocks in 1899, but without reinvesting the income, then, in inflation-adjusted terms, you would end up with £195. If, on the other hand, you had reinvested all the dividend income generated, the figure would be £32,051.50

In short, dividends are far more than a seasonal bonus. Over the long haul, they can even end up doing most of the work.

¹ Morningstar, 'Record 2019 for UK Dividends', January 2020

² It is far from clear that he said either of these things, but they have been attributed to him for decades

³ <http://business.time.com/2010/02/08/dividends-vs-capital-gains-which-is-better/>

⁴ 5 Barclays Equity Gilt Study 2017, page 145 © S&P Dow Jones LLC 2020; all rights reserved

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



News in Brief

Threat to the triple lock

The Chancellor Rishi Sunak is considering breaking the government's manifesto promise to maintain the pension triple lock. This ensures the state pension rises each year by the highest rate out of inflation, wage growth or 2.5%.

But distortions to the job market caused by COVID and furlough support mean wage growth could rise by 8% this year.

Sunak says this unusual situation could be seen as unfair on the taxpayers and other sections of society so maybe the lock should drop wage growth this year.

Many charities argue the state pension is still relatively little to live on, and is low compared to other OECD countries. Also, a higher rise now will be passed on to all future generations.

ULEZ expanding

From 25 October, the central London Ultra Low Emission Zone (ULEZ) is expanding to create a single, larger zone up to (but not including) the North Circular Road (A406) and South Circular Road (A205).

Four out of five cars already meet the ULEZ emissions standards, but owners of the remaining older cars, motorcycles, lighter vans and minibuses need to check they do not need to pay £12.50 when driving into the expanded zone.

To check your vehicle, visit: tfl.gov.uk/ulez-2021

BT offers social tariff

People on lower incomes, including those on the guarantee credit element of pension credit, are eligible for BT's £15 a month Home Essentials package.

This gives faster broadband, plus 700 minutes of calls to landlines and mobiles at half the price of almost any other deal.

It is another benefit – such as free TV licences – available only to those on pension credit, so it is important that pensioners on low incomes check if they are eligible for pension credit.

Covid-19 Memorial in Enfield

The Soroptimist Club of Enfield, one of the Forum's Affiliated Groups, is planning to plant 30 trees in the shape of a heart as a memorial to Enfield residents who have died from or during the Covid-19 pandemic.

The Soroptimists, focused on educating, enabling and empowering women worldwide, are celebrating their international centenary with tree-planting projects worldwide that remember the first project in 1921 which saved a forest of giant redwoods.

The 'Enfield Living Memorial', designed by artist Joe Robinson, will be in Town Park in Enfield, and is reliant on public donations.

Visit: sigbi.org/enfield/tree-planting-project



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Bush Hill Park Bowls, Tennis & Social Club

Abbey Road Bush Hill Park, Enfield EN1 2QP

www.bhpclub.org.uk

New Membership Deal for 2021

New Joining Members

£100

Enables You To Play:

***Tennis**

***Bowls**

(Free tuition and taster sessions on
Saturday Mornings - just need flat shoes)

***Table Tennis**

***Snooker**

***Pétanque (Autumn 2021)**

And Access To:

***Members Bar & All Social Activities of The Club**

AND YOU WILL ALSO RECEIVE A £100 Bar Credit

To join go to:

<https://membermojo.co.uk/bhpbowlssocial>

Getting back to work

The Forum is looking for volunteers to help older people get back into work

Three years ago, we launched a Job Club to help older people with limited IT skills to navigate their way through claiming Universal Credit while out of work, and developing CVs to help them apply for jobs.

Since then, changes within the council required that Enfield Voluntary Action take on the role for financial administration of the project in conjunction with the Forum and with Williamz Omope responsible for the day-to-day management of our volunteers.

The Job Club was paused in March 2020 because of the coronavirus and stay at home order. It wasn't until July that conversations started to happen around restarting the Job Club and what that might look like.

We had to take into consideration the new ways of working, social distancing and safety of the volunteers.

In October we started retraining the existing volunteers on how to use Zoom and give employability support virtually.

The renamed Job Club 'Virtual Job Club' was officially relaunched in early January and has to date five volunteers and we have supported over 30 people with their job search activities.

The Virtual Job Club runs every Tuesday and Wednesday 10am-1pm.

Tuesday: Technical Support Session

Wednesday: Employability Support

Skills required to be a Job Club Champion:

- Basic computer skills
- Enthusiastic about helping others
- Positive mindset

We are hoping to be back in the libraries in August and if you are interested in becoming a Job Club volunteer please send an email of interest to:
info@enfieldover50sforum.org.uk

The only way is Essex

The Social Events Team was delighted to be able to offer the first outing for 2021



A great visit to
Cressing Temple Barn

A coach party of Forum members had a lovely day out in Essex and Suffolk on 1 July. The sun shone all day long and it was so refreshing to get together after so long and catch up with familiar faces.

The morning was spent with our guide at Cressing Temple Barns near Braintree. These are 12th Century granary barns and one of them is the oldest wooden framed building in the world.

After a delicious pub lunch in the charming village of Coggeshall, we then made our way to Jimmy's Farm in Suffolk near Ipswich. This farm has been on TV and is a rare breeds working farm plus a very family friendly environment with lots of unusual animals to see, and grounds and woodland to explore.

Our original afternoon visit to Tiptree fruit farm was postponed until next year by Tiptree but we made the most of the day nonetheless, finishing with homemade cupcakes made by a local Enfield small business.

Olivia Goodfellow

Affiliated Groups

All of our Affiliated Groups are entitled to one short entry in the newsletter each year. A good opportunity to tell Forum members about your activities and recruit new members.

About 30 words. Send to:
editor@enfieldover50sforum.org.uk

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Home Visit £35

www.fantasticfeetuk.co.uk

Social Calendar



In order to take part in these events, you should be a current Forum Member. If you are not, you can join the Forum for £11 per annum by phoning the office on 020 8807 2076. We make a special effort to make new members and singles very welcome on these events, so don't be shy!

Friday 13 August (and then alternate Fridays) between 11am and 12 midday. Free outdoor tea party



In the grounds of Millfield House, Silver Street, NI8 1PJ. Bring a cake and a cup or just yourself – plenty to go around. Chat, listen to music and dance if you like. This event is once a fortnight – next dates 13 August, 27 August, 10 September, 24 September. Then we will be thinking about the winter. Free but donations welcome. Heavy rain will mean it is cancelled.

Contact Jan on eternalechoes2002@yahoo.ie if you need further information or just turn up.

Wednesday 1 September. Two-part day trip to Royal Leamington Spa

A relaxing coach day tour to two of Leamington's wonderful attractions. We spend the morning with local guides for a tour of the most historic and beautiful regency parts of town, including the Pump Rooms and Jephson gardens and the stunning crescent in Lansdowne Circus. After some free time to meander and have an independent lunch, we spend the afternoon at the nearby Guide Dogs National Breeding Centre. This is an opportunity to see the puppies and learn all about their early lives before training to be such valuable friends to those with sight loss. They will melt the hearts of all who come with us! Light refreshments, with an included delicious homemade treat before leaving for home!!!

Only 10 places left so book your place and find out more from Olivia on 020 8447 8841 or email oliviagoodfellow19@gmail.com. Cost per person £48.50.

10 September. Van Gogh: The Immersive Experience!

Have you ever dreamt of stepping into a painting? Take an awe inspiring journey into the incomparable universe of Van Gogh, one of the greatest artistic geniuses of the 19th century. Explore his life, his work and his secrets through cutting edge 360 degrees digital projections and a uniquely atmospheric light and sound show. Glance up at the glimmering heavens of The Starry Night,

admire the Almond Blossoms bursting into flower. Meet at Enfield Town station at 1.30pm. We will travel by train – the exhibition/show is a 10 minute walk from Liverpool street. Tea and cakes after the show (not included in the price). Tickets £25 + your own travel, tea and cake costs. We will arrive back in Enfield about 6pm.

Phone Jan on 07748 264735 to book – can take cheques or bank transfers. Limited availability.

Wednesday 22 September. Easy coastal walk from Walton on the Naze to Frinton and back

Walk along a flat coastal path – about 4 miles round trip. We will reach Walton on the Naze for a sandwich lunch, cakes and tea in a private house (which we will have to ourselves), then walk up to Frinton to look around the small shops and for a tea break before returning to Walton for the train home. Meet at Enfield Town Station at 10am, returning about 6.30pm-ish. Note the train journey is 2.5 hours each way. Cost £10 (for lunch) + train fare (£25.25 with a senior rail card).

Phone Jan on 07748 264735 to book – can take cheques or bank transfers. Please note this walk will be cancelled (money refunded) if it is pouring with rain or snowy!!

Wednesday 29 September. Oxford and Traditional Cotswold Villages



The Cotswolds are like landscape paintings with vivid green colours, lush waterways and most delightful cottages. Oxford needs no introduction. The city of students and dreaming spires. Join us on this exclusive private minibus, blue badge guided day trip on the first of a new type of forum experience. 15 places only available and new members and solo travellers are very welcome. The cost is approximately £60 per person.

For further information and a booking form, email Olivia on oliviagoodfellow19@gmail.com or phone 02084478841.

October 11-16. Historic Cities of the Danube River Cruise

Still a few cabins left on this lovely river cruise with Arena Travel. This delightful trip is by air into Munich, then by river to Vienna, Budapest, Bratislava and Weissenkirchen. What a lovely way to end the summer season and to celebrate with forum friends. Prices vary a little depending on the cabins.

Contact Olivia for further information on 020 84478841 or email oliviagoodfellow19@gmail.com

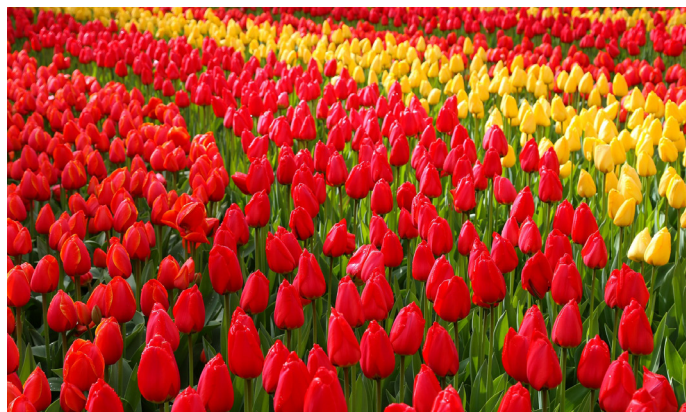
Social Calendar 2022

February 8-22. Highlights of Sri Lanka

Our next winter escape to the sun. Visit a paradise island teeming with wildlife, incredible landscapes and a colourful culture. Current price for this all inclusive private Forum luxury trip is £3349 sharing a twin or £4148 single occupancy.

All information available from Olivia on 020 8447 8841 or email oliviagoodfellow19@gmail.com

April 24-29. The Spring Gardens of Keukenhof and Floriade



Visit the world's greatest flower spectacular at Floriade which is only held once a decade and treat your senses to the bulb field at Keukenhof plus a relaxing river cruise in Amsterdam and more!! Prices from £795 twin or £1015 single include convenient travel by Eurostar from St Pancras.

All details from Olivia on 020 8447 8841 or email oliviagoodfellow19@gmail.com

22-28 June 2022. Channel Islands Explorer. A packed itinerary exploring Jersey, Guernsey and Sark

This holiday includes flights, coach trips, boat trips and horse drawn carriage ride. What a mixture of transport! Oh yes and half board hotel accommodation and all excursions too! Price £975 twin/£1190 single occupancy for six nights. Places are limited 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 020 8447 8841 or email oliviagoodfellow19@gmail.com

Forum Groups

Book Club

This group meets on the third Thursday of each month from 10am til 12 noon. Meetings are currently on Zoom so send an email to Sue Scott with your email address so an invitation can be sent.

19 August – Midwinter Break by Bernard MacLaverty

16 September – Where the Crawdads Sing by Delia Owens

21 October – Freeing Grace by Charity Norman

18 November – The Salt Path by Raynor Winn

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

Writing Group

The group is still reeling from the loss of its founder Christine Whetstone, but it is determined to carry on. (See p3 for tributes to Christine). It meets on the third Friday of the month from 10am until about 12 noon. Meetings have been held mostly on Zoom but the group is keen to find a room to meet regularly in person. The members choose a theme for the next meeting. The writing may be fiction, factual, autobiographical – there are no rules. One of the delights of the group is that its members also have a great chat between readings. Next meetings will be 20 August, 17 September, and 15 October. New members welcome. For more information, please email Ruth Serner ruth.serner@gmail.com

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 Scrabble 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.

If you have an idea for another Forum Club or Group, contact the office (see details p2) and we'll help you set it up

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

Meetings

We are hoping to be able to resume our meetings in person sometime soon, but in the meantime we remain on Zoom. Make sure the

Forum office has your email address so that you receive eNews and the emails containing webinar joining instructions.

If you are a current Forum member and are not receiving Forum emails now, send an email to info@enfieldover50sforum.org.uk and ask to be added to the email list.

Unless otherwise stated, the speaker will begin at 10.30am so please log on a bit earlier.

Tuesday 7 September

Richard Eason, Healthy Streets Programme Director.

What are healthy streets in Enfield and why should we be creating them?

Tuesday 28 September

Andrew Galligan, Projects Communication Specialist, Transport for London.

Looking at Low Emission Zones and local communities and partnerships.

Tuesday 26 October

Alain Rosenberg, Maximus UK.

Employment support programmes and helping older people get back into work.

Although we are planning for 'in person' meetings to resume, we also recognise that it is difficult for some members to travel to these meetings and so we will try and make sure the people at home also have the opportunity to hear our speakers.

We have been recording all the webinars so they are available for members via our website <https://enfieldover50sforum.org.uk/category/past-events/>

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/>

Speak up

Who do you want to hear from?

The Executive is asking for suggestions for the speakers you would like to see at our meetings. We know that our members have a wide range of interests, so we would like to reflect that in our speaking programme.

One of the Forum's roles is to make sure our members are informed about the activities of public bodies in the borough and issues of wider interest to older people. So we often invite speakers from, for instance, the council, police, transport or health bodies, special interest groups, to our meetings on the last Tuesday of the month.

This gives our members a chance to hear about proposed changes to policy or legislation, how budgets will be spent etc and to hold local elected officials to account.

We are also hoping to introduce more mid-month Thursday afternoon speakers on a wider range of topics, some of which may be more light-hearted.

We welcome members' suggestions for speakers, so do send in your ideas – if possible, with contact details for a specific speaker. The Forum is run for its members so tell us who you want to hear speak at our meetings.

If you have suggestions for speakers, please contact the office on info@enfieldover50sforum.org.uk or call 020 8807 2076.

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.