# ForumFocus

over 555 forum

April / May 2022

ENFIELD BOROUGH OVER 50s FORUM NEWSLETTER

# Have your say in May

If you care about your local community and environment, make sure that you vote in the local elections on Thursday 5 May

Relatively few people vote in local council elections, maybe because many people do not realise how much of their lives is controlled by local government – in our case the London Borough of Enfield.

The council is responsible for a wide range of services -

including housing, adult social care, rubbish and recycling collections/centres, local parking and roads, libraries, parks, leisure centres, children's services and education as well as community safety and environmental issues.

If you have particular concerns or issues that are important to you, make sure that you know what the candidates in your local ward think about that subject.

Local papers and websites show there are some very controversial topics, including low traffic neighbourhoods (LTNs), new housing projects, the enlarged Edmonton incinerator and the frequency of rubbish collections.

We all understand that our council, like all other UK councils, has been severely impacted by huge cuts in funding from central government over the past decade or so. Our councillors have to make very difficult decisions about what services to prioritise and what actions to take. If you want to influence those decisions, find out what your local candidates stand for and go out and vote.

## **Manifestos**

Some local community groups have published manifestos inviting prospective councillors to pledge their support for issues that are important to their members (see p6).

Some pushing for environmentally-friendly policies include Let's Talk Rubbish (https://www.letstalkrubbish.london) and Enfield Climate Action Forum (www.EnCaf.org). All the manifestos will be published on their websites, as well as our own. When you're canvassed, ask about the candidates' – and their party's – practical commitment to action.

POLLING POLLING STATION

Check if your polling station has changed

Look out for misleading and superficial "greenwash" that claims to be environmentally credible but isn't. There's a lot of it around!

#### **Enfield wards**

The London Borough of Enfield is split into areas called wards.

Ward boundaries, and some ward names, have changed since the last local elections. Read your polling card carefully when it arrives to check where your polling station is, as it could have changed.

Enfield will still be represented by a total of 63 councillors but there are now 25 wards, 12 with two, and 13 with three, councillors. Check how many votes you have on the ballot paper.

Currently Enfield has 38 Labour members, 18 Conservatives and 7 Community First comprising 2 Green Party, 1 Liberal Democrat and 4 Independents.

You can vote at your local polling

station between 7am and 10pm. Tell polling staff your name and address in order to vote; the polling card will save time, but it is not essential in order to receive a ballot paper.

#### Who can vote?

All UK, Commonwealth and European Union citizens who are over 18 on the day of the election and living in the area are entitled to vote. You do, of course, need to be registered to vote and this process closes 12 working days before any election. So do it now if you need to.

#### **Further information**

https://new.enfield.gov.uk/services/councillors-and-democracy/elections@enfield.gov.uk

Tel: 020 8379 8582

Also visit our website to find links to the manifestos www.enfieldover50sforum.org.uk

Join us or renew your membership, p2

Social events, meetings 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:

- I) 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 IPJ.
- 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

# Keeping a focus on health

I would like to begin with a huge thank you to all those who renewed their membership following the reminder in the last Forum Focus. It has meant that we have been very busy but have kept on top of the processing and getting the new cards out to you.



Every 7 April, there is a World Health Day, acknowledging all health economies in the world. The theme this year is to keep humans and the planet healthy and create societies focused on well-being. A big ask with Covid remaining so prevalent globally and with the impact this has had on every country. Please Google 'World Health Day' for more information. There are many relevant websites, too numerous to list but that is a good start.

April is also Bowel Cancer Awareness month – not the easiest of topics to discuss but a very important one. For more information visit www.bowelcanceruk.org.uk. We also have Sun Awareness Week in May, led by the British Association of Dermatologists. Again Google 'Sun Awareness Week' for helpful advice of how to stay safe in the sun.

Mental Health Awareness Week – www.mentalhealth.org.uk – is focusing on the topic of loneliness, and we also have Arthritis Care Awareness Week. The Arthritis Care Website and UK freephone hotline, 0808 800 4050, is a good place to start for those who require more information, and do attend our online meeting at 10.30am, Tuesday 26 April with Leah Boylan from Arthritis Action.

We are gearing up to our event at Fusion Southbury Leisure Centre on the 15 June. This will focus on Falls Prevention and promoting healthy activities. More details to follow in the next newsletter and via e-News. We welcome members, our affiliates and Health Partners. Invites, updates and communication will be ongoing. We would be very interested to hear from those wishing to volunteer at this event and help in the office is always appreciated.

And I can't not mention the Ukranian crisis, a hard watch or listen for us all. But remember that although this has rightly knocked Covid off the headlines, the virus is still here and we should still remember to keep safe and look after ourselves and others. Let's hope at the next time of writing both have massively diminished, although we can learn to live with Covid but not war.

Take care

Ruth Fathaddine

Office and Development Manager

# Improving our mental health

NHS using lyrics of the Beatles' song 'Help' to promote its Talking Therapies service, with older people a particular target

NHS England and NHS Improvement have launched a campaign to promote NHS mental health services, encouraging anyone experiencing feelings such as anxiety, depression or other common mental health concerns to seek help through NHS Talking Therapies (also known as IAPT - Improved Access to Psychological Therapies).

NHS

The NHS is here to help

Feelings of anxiety and depression can affect us all.
If you need help with your mental health, you can refer
yourself, or your GP can refer you. Let us help you get your feet back on the ground Go to nhs.uk/help

After being gifted the song rights by Apple Corps and Sony, the campaign creative will use lyrics from the Beatles' song 'Help!' to bring to life the message that anyone can experience feelings such as anxiety and depression and that it's totally normal to ask for help.

There will be a particular focus on audiences who are least likely to access IAPT services. This includes 30-50 and 65+ as well as men and Black and South Asian audiences.

# 'People can refer themselves for NHS therapy'

Talking Therapies can be offered in a number of ways including a self-help workbook with therapist support, as an online course, over the phone, one to one or in a group. Appointments with therapists are conducted in confidence and help is available in-person, by video consultation, telephone and interactive text.

### Key messages

- Feelings of anxiety and depression can affect us all
- If you need help with your mental health you can refer yourself or your GP can refer you
- NHS mental health services are a free, effective and confidential way to treat common mental health issues
- Support can be offered in a number of ways including a selfhelp workbook with therapist support, as an online course, over the phone, one to one or in a group
- Let us help you get your feet back on the ground. Go to nhs.uk/help

Research commissioned by the NHS showed that over half the population were concerned about their mental health last year. And the majority (60%) of those who struggled did not seek any professional help for their mental health.

About 40% of the public are not aware that they can refer themselves (without GP referral) for NHS therapy. However, people do need to be registered with a GP to access the service.



The type of therapy you are offered depends on which one has been shown to be most helpful for your symptoms. For those whose first language is not English, talking therapies can be delivered through multilingual therapists or through confidential translators.

The NHS is working with

SignHealth to deliver Talking Therapies services in British Sign Language (BSL)

Visit nhs.uk/help for more information.

# NHS mental health services can help with:

- having panic attacks
- stress
- struggling with flashbacks and nightmares
- feeling low and hopeless
- finding it hard to cope with work, life or relationships
- worrying
- obsessive thoughts or behaviours
- fear of social situations
- constant worry about your health
- phobias
- negative thoughts
- trouble sleeping

# Living with Covid

Go out for a walk in the sunshine, do an IT course, work more closely with your neighbours – just a few ideas for expanding our lives over the next few months

By the time you read this all restrictions relating to Covid will have been lifted. What this will mean in practice is still to be understood but there is no going back to a pre-pandemic world. SARS-CoV-2, approximately twice as deadly as the flu, is here to stay.

So, putting the arguments as to whether regulations should be lifted or not, here is a rundown of eight changes that might be useful in a Covid world:

- I. Get a vaccine actually this applies to other areas as well. If you are interested, go to BBC Ideas and watch 'What would a world without vaccines be like' (https://www.bbc.co.uk/ideas/videos/what-would-aworld-without-vaccines-be-like/p09773sc). My uncle walks with a stick because he caught polio as a child.
- 2. Slightly allied to the above in a post-pandemic world, please go to official sources for information. The alignment of misinformation /disinformation regarding Covid vaccines has been heart-rending and the shame of it is that often it is those populations hardest hit by Covid that are most vaccine-hesitant.
- 3. Outdoors is good Covid, like many infectious diseases spreads more easily indoors. Also, summer is coming so it might also be a good time to get some sunlight and Vitamin D.
- 4. We are still learning about long-Covid and how it might be best treated/managed.
- 5. The world of work has changed but so has the way we communicate. If you are anxious about IT, rest assured; my Mum now

checks her bank balance every morning and evening from her phone in the front room. Signing up for an IT course could open up a whole new world...

- 6. Many people/streets/groups set up Covid self-support groups through platforms such as WhatsApp. Hopefully this will continue as groups evolve to offer more substantial support such as 'has anyone got any flour I can use?'. Seriously though it is everyday support and communication that keeps us together so perhaps think about setting one up for your own street.
- 7. As the saying goes it is difficult to make predictions, especially about the future but there are likely to be future waves of the/a virus. Covid may or may not evolve into something more benign that we can live with. More worrying is that as humans increasingly encroach into animal environments, the chances of a virus crossing into the human population increases.
- 8. Finally, there are a couple of questions you might like to ask yourself what have you been glad to miss from your life before the pandemic and what have you enjoyed that you'd like to continue? I know the pandemic has been dreadful for many, but those questions come courtesy of a Happiness course at Harvard. What are they teaching them young folk these days eh?

Glenn Stewart

Assistant Director of Public Health, Enfield



Safe and Connected is a 24-hour emergency service run by Enfield Council that helps people live independently and safely in their own homes.

The service is available to Enfield residents (including council tenants and leaseholders) and provides support to those who may feel vulnerable, have a disability, or a long-term health condition, so that they can access help day or night to enable them to live safely and independently.

SUPPORT AVAILABLE 24 HOURS A DAY, 365 DAYS A YEAR.

For extra peace of mind, loved ones can seek immediate help at the press of a button.

Service users are able to press a button on a neck or wrist worn pendant which will connect them to a Telecare Advisor who will provide the necessary support, by either sending a Response Officer, contacting your nominated person, or emergency services on your behalf.

There is a weekly charge, which will differ depending on what service you need.

### Get in touch today:



www.enfield.gov.uk/safeandconnected



safeandconnected@enfield.gov.uk



020 8803 1524



Member Organisation





# Chair's Column



# Help! I've just read the news

A few years ago, I used to wonder where all the people were when I took my dog weekend walking in Enfield's picturesque and verdant open spaces. But that has changed now – I see more and more people and, the parks can be pretty busy, even on rainy weekdays.

Now, though, I wonder where all the people are at indoor events! Recently, a very select group of three visited The Art of Banksy exhibition in Covent Garden. I'm guessing many people are still worried about travelling by tube.

Unfortunately, we have also had to cancel our dance evenings – the reggae dance on 8 April and the dinner dance on 20 May – again because members are still very worried about the Covid pandemic.

Thank goodness then, that we are in spring and can start to do more local activities outside – check out our Social Calendar and Forum Groups section for details of both indoor and outdoor activities. Or how about trying the All Ability Cycling Club for Adults held in Bush Hill park every Monday, which we are promoting as part of our Health

Project (for more information email all.ability@bikeworks.org.uk)

Hopefully, with the vaccines, we are emerging from Covid and with increased outdoor activities our confidence will grow as time passes. But the news is still not good is it?

I am sure that, like me, most of our members are reeling with horror at the atrocities being committed in the Ukraine and the accompanying threat to European peace. While it is a common response to want to help, many of us, especially older people, feel powerless to do anything.

But you can help. As I write this, in early March, hundreds of Londoners have taken to the streets showing solidarity with Ukrainians and demanding that the UK government impose tougher sanctions against Russia.

For those members who are online and want to become active, search for these websites that will keep you up to date with London protests: Ukraine Solidarity Campaign, London Euromaidan and Ukrainian Events in London.

For others, who want to help from their own homes, there are also many charities collecting

money. Check out the Disasters Emergency Committee (DEC) which has launched a Ukraine Humanitarian Appeal to raise funds for food, water and medicine.

Ukranian people are now finding it difficult to buy certain items – and for those who may want to donate goods, local collections are being arranged through Transporters to Ukraine, Enfield, EN2 7HX. Telephone Anatoliy – 07908908590 or Riman – 07473779996 to find out what is needed.

You might find an outlet for your knitted blankets or toys!

Finally we would like to invite any Forum members involved in the Ukrainian campaigns or who are themselves from the Ukraine or indeed, from Russia, to get in touch so that we can find ways that the Forum can share your stories and/or join in with other groups campaigning for peace and stability.

I wish everyone a peaceful, productive and joyous Spring time.

Jan

Jan Oliver, Chair

# Keeping up the pressure

We all need to ensure that Enfield Council is making the borough more environmentally-friendly and a better place to live for all its residents

The Intergovernmental Panel on Climate Change (IPCC) released a report in February which for older people, both vulnerable and keenly interested in the future of the next generation, made a disturbing read.

The report warns of unavoidable multiple climate hazards over the next two decades with "Widespread disruption affecting nature and the lives of billions of people around the world", with the hardest hit being those least able to cope.

What's Enfield doing? With local government elections approaching, community groups like Enfield Friends of Parks (as in the last edition of Forum Focus), North London Zero Waste and Enfield Climate Action Forum (EnCaf) have published manifestos inviting prospective councillors to pledge their support for environment-friendly policies (see p1).

As the most wide-ranging, you can access EnCaf's manifesto via their website: encaf.org

## **Council reports**

Enfield Council's Environment & Climate Action Scrutiny
Panel also met in February to examine and report on two key
elements of the Council's environment strategies: 'Recycling
Performance and Fly-tipping Issues' and 'The Blue and Green
Infrastructure Strategy' (published a year ago). Both items were

accompanied, as usual, by comprehensive reports from Council officers

We welcome, in the light of the IPCC report, the Council's aim to create wilder, more natural spaces to enable biodiversity to thrive. We support the restoration of ecosystems and the objective to increase interest among people. The news that the Chase Restoration Project has reached its target for tree planting is good.

### **Edmonton incinerator**

As discussed in earlier issues, the North London Waste Authority is responsible for the controversial decision to replace the Edmonton Incinerator. The contract between NLWA and Acciona to build the incinerator was duly signed.

A request has been made to the Secretary of State for Levelling Up, Housing and Communities, Michael Gove, for Government commissioners to intervene in the NLWA, a request for which precedents have been set, successfully, regarding other authorities causing concern to citizens.

The campaign continues: to reduce waste, improve recycling and eliminate the need for a replacement incinerator in Edmonton that is socially unjust, and which will damage people's health and the environment.



# Extra resources

# We have 25 officers patrolling in Edmonton priority areas

We hope you saw exciting news of the recent launch of the new town centre team for Edmonton in February – the second

team launched by North Area Command designed to bolster local policing.

The officers will patrol areas of high public demand at the busiest times to tackle the issues that the community tell us matters most to them, namely violence and harrassment against females, anti-social behaviour and violent crime. And the team is big – consisting of 25 officers (one Inspector, three Sergeants and 21 Police Constables).

Decisions about where to allocate the team
have been based on data and intelligence that
highlight the areas where there is the most policing demand,
areas with higher crime levels or where confidence in police is
low. We have also liaised with Enfield Council.

We hope you will see these officers out and about when you visit Edmonton Town Centre. Please do speak to them if you

see them – they want to hear from you.

Elsewhere, we are still really encouraging local people to join OWL, which stands for Online Watch Link – a system which sends users notifications and alerts on crimes or important events happening locally. Hundreds of police officers in several London boroughs including Haringey and Enfield use OWL to send alerts, advice and updates directly to the public.

Every resident can receive instant messages directly to their mobile or tablet based on their current postcode location. The postcode can be changed and multiple

nearby zones of interest can be selected.

These two initiatives combined we know can make a real difference to people in Enfield.



Tackling the issues that matter to the local community

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

# Question time for candidates

# Contact the candidates for your ward in the 5 May local elections and ask them for their views on subjects important to you

Most people would say that it is important that elected representatives in local and national political bodies reflect the views of the people they represent.

So it is important that the candidates know what we think – and that we know what they think. So, this is the time to find out.

Many of the candidates will be posting leaflets through your door and/or calling over the next few weeks. We suggest that you not only listen to what they have to say but also question them on their views on issues which are important to you.

The Forum suggests you might like to find out if candidates support some of the Forum's aims, including:

- Council services to remain accessible for older people (and others) who cannot easily use/access online versions
- Fairer funding for Enfield from the Government's allocation for Public Health funding

- Higher priority given to sustainable and environmentally-friendly options/solutions across all council services
  - Open green spaces protected and preserved.

The Forum also supports many of the aims in the Manifesto which EnCaf has produced. It says: "The emergency that is climate change creates a profound risk to the health and wellbeing of Enfield residents, workers and visitors of all ages. We say...



Our open green spaces must be protected

### **Cut waste**

• Commit to less than 10% of Enfield's waste going to either landfill or Energy from Waste incineration by 2040.

### Cut unnecessary car use

• Use traffic control measures to minimise the traffic flow through residential areas.

#### **Cut pollution**

• Bring air quality to within statutory limits throughout Enfield.

# Fund-raising is fun

The Bingo Club and raffle has raised £800 for the Forum and the number of people playing the Lottery continues to grow. Jim Cantle, our premier fund-raiser, explains how the fund-raising efforts continue to expand

Hello everybody.

We have good news and bad news for this newsletter. I will start with the bad news: we have not had enough people booking for the planned disco on 8 April or for the dinner dance on 20 May so we have decided to cancel these events — at least for the moment until people are more comfortable going out dancing.

However, 20 May will now be another of our very popular Quiz nights. The price for the Quiz Night will remain at  $\pounds 12$  for members and  $\pounds 15$  for non-members. Although the fish and chip shop that we used at the last quiz night has closed we have found another one to supply us. There will still be vegetarian options if wanted (see Social Calendar on p14 for details).

## Lottery prize now £400

The lottery is still going from strength to strength and the monthly prize is now £400. We have recently had six new members and a couple of returning members and I am hoping that the prize will be able to go up to £450 very soon. When we reach our target of 200 members with a prize of £500, I will keep a waiting list of new members if anyone drops out.

I am aware that since Covid there have been problems with the post and that some lottery members haven't received their membership cards. Please ring me if you haven't received your red membership card and I will resend them to you.

The most recent winners are: January, Ursula Kermack, with No. 51, and in February it was Claudia Chiddick with No. 96.

### Bingo bonanza

The last Bingo session had a record number of people playing but there is still room for more. We gave out £126 in prizes at the last session with one member winning a total of £51. You can play 5 games for £2 a book or 10 games for £4 per book.

We charge £1 entry to come in to help cover the cost of the hall hire but this includes free tea or coffee (see details p14).

The Bingo starts at 2pm and we usually finish by 4 pm. There is time after the bingo for another event to take place. Some suggestions that we have had are to restart the chess club or organise classes like Zumba/Yoga/Pilates or Tai Chi. We cannot organise these ourselves but if you know of anybody who would be interested in organising a group, please give me a ring.



The weekly Bingo sessions are a great success

I would like to thank the Fundraising Committee for their continued help. Also at Bingo the help that I receive from John, Dave, Ann Haffenden and Monica Leith is amazing and I couldn't manage without them. They kept the Bingo going for me while I was in hospital then recovering recently and have proved invaluable.

Jim Cantle



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



Every morning when the third stair creaks, it reminds me of Margaret. She'd always told me all her life to fix it. I'm just glad I never did. Because I realise that's home.

Having Home Instead Senior Care help me around the house means I don't have to go anywhere.

- Stanley T.
Client

If, like Stanley, you would like to remain in your own home, we can help.

homeinstead.co.uk/enfield or call 0203 6418870 info.enfield@homeinstead.co.uk

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# Look on the bright side



### It's all about context

This is about two brothers who were really debauched in their lifestyle. They did every rotten stinking dishonest thing you can think of.

But suddenly one of them died. The surviving brother went to the local pastor and asked: "Would you mind preaching at my brother's funeral, please? We don't know anybody from a church so would you please preach? A lot of people will be coming to the funeral."

Out of pity the pastor said: "All right, but I know you guys were..."

The brother quickly interrupted: "Look, I'll pay you a lot of money. Here it is". He gave him the money and said: "I have just one request for you. When you give my brother's eulogy, would you please call him a saint? It doesn't matter what else you say, just refer to him as a saint."

The pastor thought very quickly and said: "All right. I think I can do that."

The day of the funeral came. The body was lying in the coffin, the chapel was packed with people and the pastor started his eulogy:

"The man in this coffin was a rotter. He did every nasty, dirty, horrible, vicious, debauched deed you could ever think of. He was a rotter to the core but, compared to his brother, he was a saint."

## **Tommy Cooper jokes**

I went to the doctor the other day. I said: "It hurts when I do that." He said: "Well don't do it."

I went up into the attic and found a Stradivarius and a Rembrandt. Unfortunately, Stradivarius was a terrible painter and Rembrandt made lousy violins.

I was on a plane and we were coming in to land, and it affects your ears, doesn't it?

The stewardess gave me chewing gum.

I put it in my ear. Took two days to get it out.

This little old lady was frightened. She looked at me, she said "Do something religious." So I took up a collection.

## **Better Vision**

I bumped into an old friend the other day. He's got poor eyesight as well!

Two aerials meet on a roof – fall in love – get married. The ceremony was rubbish but the reception was brilliant.

A man takes his rottweiler to the vet:

"My dog's cross-eyed, is there anything you can do for him?" "Well," says the vet, "let's have a look at him".

So he picks the dog up and examines his eyes, then checks his teeth.

Finally, he says: "I'm going to have to put him down."

"What? Just because he's cross-eyed?"

"No, because he's really heavy."

## **Birth pains**

My pregnant girlfriend was rushed to hospital this morning. As the trolley crashed through the emergency ward doors, the paramedic said "BP is 155". Furious, I shouted at him: "This isn't the time to discuss petrol prices."

During her labour, the nurse asked: "How about epidural anaethesia?"

I replied: "Thanks, but we've already chosen a name."

#### Unintended consequences

After an emergency evacuation, 11 people - 10 men and one woman - are clinging to a rope beneath a helicopter.

It becomes obvious that the rope is not strong enough to hold them all, so they decided one person had to leave to save the rest of them.

They weren't able to choose that person until the woman gave a very touching speech.

She said she would voluntarily let go of the rope because, as a woman, she was used to giving up everything for her husband and kids, for men and general — and she was used to making sacrifices with little in return.

As soon as she finished, all the men started clapping.

# VHS & Mini DV Conversions







#### Video Tapes To USB Stick

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

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

markhowardshaw@gmail.com

# Inheritance Tax - Can I leave £1 million tax-free?

I would say this is one of the most popular questions I am asked about inheritance tax but how much of your estate is left tax free?

Inheritance tax is charged at 40% on one's estate after you have passed away. Everyone has a basic tax free

threshold of £325,000. This is referred to as the Nil Rate Band, i.e. for the first £325,000 you pay no tax because the rate is set at 0%.

There is no tax between spouses, married couples and civil partners due to the spouse exemption. In which case if your Will leaves everything to your spouse or civil partner your Nil Rate Band remains unused. In this instance the second person to pass away in a married couple can claim their spouses unused Nil Rate Band so they may leave up to £650,000inheritance tax free.

So where does the f1 million figure come from? This is the Residence Nil Rate Band (RNRB). In the current tax year the RNRB is £175,000 and again this can be transferred between spouses if unused. So in summary two Nil Rate Band's and two RNRB's will add up to £1 million that can be left inheritance tax free on the second death of a married couple including civil partners.

There are however conditions. The Nil Rate Band is automatic and is applied to every person's estate but the RNRB is only available for those that qualify.

First of all you need to own a residential property and must have lived in the property at some point to claim the RNRB. If you have never owned a property then you will not be able to claim the RNRB

Secondly you must leave your estate to direct descendants. Direct descendants are classed as children and also include step children, adopted and foster children and their direct descendants. If you have no

direct descendants unfortunately you cannot claim the RNRB.

Finally the RNRB is tapered if the total value of your estate is over

£2 million. Somebody leaving an estate of £2,350,000 will lose all of the current £175,000 RNRB. This is because for every £2 your estate is over the £2 million figure you lose £1 of RNRB.

So three conditions that have to be met in order to be

able to claim the full RNRB. Anyone who is concerned about paying inheritance tax should seek qualified financial advice. Estate planning can be quite complicated but there are many solutions that one can take during their lifetimes to reduce or mitigate inheritance tax.

If you are concerned about the effect that IHT will have on your estate and the amount of money that will be left to your family and friends, we will be pleased to tell you about the range of products and services available as part of the St. James's Place approach to trust and estate planning. Please note Wills and trusts are not regulated by

the Financial Conduct Authority. Advice relating to a Will involves the referral to a separate and distinct service to those offered by St. James's Place. The levels and bases of taxation and reliefs from taxation can change at any time and are dependent on individual circumstances.

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



burlington

WEALTH MANAGEMENT

George Ttouli

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

Burlington Wealth Management Ltd is an Appointed Representative of and represents only St James's Place Wealth Management plc (which is authorised and regulated by the Financial Conduct Authority) for the purpose of advising solely on the group's wealth management products and services, more details of which are set out on the group's website www.sjp.co.uk/

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

# Thanks for trying

# Most of us want to do our best to help reduce waste, but we are still unsure what exactly can be recycled

Josh Freestone and Kirsty Ainsworth from the North London Waste Authority (NLWA) informed and entertained us at the recent Forum webinar: "Thanks for Trying – Recycling in Enfield". We learnt how to improve recycling and

avoid contaminating our carefully collected dry recyclables.

We got to the nitty gritty with this challenge (right):

Surprisingly, a lot of recyclable waste is mistakenly put into black lidded bins and once it leaves our doors it's destined for the incinerator, because black bin waste isn't sorted to separate out re-usable material and neither is there a plan to do so.

However, vice versa, in our enthusiasm to do the right thing we put

non-recyclable material in the blue lidded bin which contaminates the contents. It's called "wish-recycling". Up to 58% of people admit to putting items in the recycling that they're not sure are actually recyclable so: "When in doubt, leave it out". This is incinerated too.

Some of us collect our recyclables in plastic bags — which can be recycled. But if they contain rubbish, even recyclable rubbish, they'll be rejected along with the entire bin load. Please empty plastic bags containing recyclables directly into the blue lidded bin.

Last year, 4% of kerbside collections were rejected and 11% of the material collected in North London was contaminated with non-recyclables like nappies, food, clothes, or black bags of rubbish, leading to 18,000 tonnes of household recycling being sent

proportion of blue lidded bin (recycled) waste rejected due to contamination has reached 40%. And more recycled waste from communal recycling bins was rejected than was actually recycled. The council's recent pilot schemes to improve recycling provision for flats is

recycling provision for flats is promising.

The roll out of weekly food waste collections has been a success. Food and green waste are recycled for composting and biogas production, though out of London. This will not change when the new Ecopark in Edmonton is built.

The reduction in fly-tipping over the past year due to more rigorous detection, removal and enforcement is welcomed by us all.

Finally, a new resident survey by community campaign

groups has been launched. The North London Zero Waste survey is at www. letstalkrubbish.london. The survey asks for residents' opinions about waste and recycling services, the redevelopment of the Edmonton incinerator and alternatives, to inform prospective councillors as we approach the May elections.

For those of you who missed this webinar, and in light of its importance, both the video and the slide show are on www. enfieldover50sforum.org.uk

shid such the blue bins are recyclable in the blue bins  $^{\ast}$ 



Which of these products are able to be recycled through the blue bins in the council's kerbside collections?  $^{\ast}$ 

to incineration at a cost of £2m a year and 18,000 tonnes of carbon dioxide: equivalent to 3000 return flights to Australia.

Hence it was reassuring to hear of the NLWA's recycling aspirations (65% by 2030), and to hear of the strategies being employed to reach out and improve things.

The figures emerging from Enfield Council's Environment & Climate Action Scrutiny Panel revealed that recycled waste contamination in Enfield is much higher than average. Since 2020, the



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# Out to lunch

# The Forum's new Lunch Club is proving popular

It was all about ladies (and gents) who lunch – at various venues around Enfield over the last few weeks. Sue Scott's new Lunch Club has already had two outings and Olivia Goodfellow organised a lunch (and dinner) at local restaurant Marcus.

The Lunch Club (see Forum Groups p 15) launched with an outing to the Jolly Farmers Pub on Slades Hill in mid-January.

"There were more than 20 of us and we all had a great time. The staff did us proud by giving us two long tables and naturally, we all circulated, catching up with friends, long unseen. What a merry group we were. We ordered whatever we wanted and paid for ourselves and it seemed to work," says Sue.

A similar number went to the Ye Olde



Enjoying lunch at The Jolly Farmers

Cherry Tree pub at Southgate Green in mid-March, and Sue is now looking for suggestions from the club members for the mid-May venue. It needs easy access by public transport, parking, disabled access and the ability to order and pay separately.

# Affiliated groups

# **Arnos Bowling Club**

This friendly bowling club, celebrating its 85th anniversary this year, is offering open days to the local community to visit the club and have a free taster session with experienced coaches. Located in the lovely Arnos Park, the club offers friendship, competition, but above all fun and enjoyment.

For further information contact the club via arnosbowlingclub@gmail.com or call Peter on 07851 027 044.



# Enjoy discounts at Fusion

Forum members who live in the borough of Enfield can take advantage of significant discounts we have negotiated with Fusion Leisure Centres

The good news is that prices at the council's leisure centres run by Fusion Lifestyle will remain the same for the next financial year.

So attending an Over 50s Day costs just £6.50 per day instead of £10.50, and the annual pass offering unlimited classes and swim/gym at any time at all Enfield centres remains an amazing £390 a year (about £8 a week, £32.30 a month).

The monthly direct debit option starts at £31.50 a month off-peak\* and £40 a month peak times for unlimited swim/steam/sauna/gym/group classes, plus two racquet sport bookings per week. Forum members pay just £5.60 instead of £8 for pay-as-you-go sessions.

To access these discounts, and pay just £3 for a swim, Forum members who live in the borough of Enfield, need to take proof of Forum membership to one of the leisure centres and purchase a Fusion Energy concession card for just £7.50 (instead of £21.50).

Visit https://enfieldover50sforum.org.uk/fusion/ or ask

about the deal at the Fusion Leisure Centres at Albany, Edmonton, Southbury and Southgate.

## Over 50s Days

Edmonton now has an Over 50s Day on Mondays, with yoga, gym circuit classes, Zumba and swims, so great value for Forum members at £6.50 a day.

Other Over 50s days are at Albany (Thursday), Southbury (Tuesday and Wednesday) and Southgate (Tuesday), all at £6.50 a day. See timetables in the last issue of Forum Focus or on our website. https://enfieldover50sforum.org. uk/fusion/



\*Off peak hours Mon-Fri: 9am-4pm, Weekend: 12pm - centres closes

#### Open day

Southbury Leisure Centre is running a Community Day on Saturday 30 April, 9am-3pm. Just turn up and take advantage of free swim, gym and taster classes. It's a good chance to encourage friends, family and neighbours to enjoy more exercise.

Remember: Free health walks and tea/coffee afterwards from Southbury Leisure Centres on Tuesday mornings. Fusion is seeking volunteers to lead the health walks. There will be benefits! Contact: Dominic.Hall@fusion-lifestyle.com

# Social Calendar

Do come along and join other Forum members at these social events, which are arranged by volunteer organisers. We make a special effort to welcome new members and singles. If you are not a member of the Forum, do join up — it's only £11 a year. See p2 for details.



### Friday mornings. Tea and Cakes

All welcome to come along I I am - I 2 noon on alternate Friday mornings to gardens at Millfield House, Silver St, Edmonton N I 8 IPJ (where the office is!). If you are able to, please bring a cake to share (shop bought or bake your own). No need to book, just come along for a cuppa and a chat. Forthcoming Fridays: 22 April, 6 May, 20 May, 3 June. No charge but we collect donations to the Forum.

Further information from Jan on 07748 264735 or email eternalechoes2002@yahoo.ie

## 8 April Reggae Night

Unfortunately we have had to cancel this as it seems people are still not keen on dance events due to Covid caution.

# Saturday 30 April Firs Farm Wetlands and home-made cakes/hot drinks

Meet at 2.15pm. The exclusive tour (2.30pm-3.45pm) will be led by the Environmental Lead at Firs Farm and will give us an overview of the site and its importance for local climate change resilience – specifically as a local flood defence, a wildlife and community haven and a means of keeping Pymmes Brook and the River Lea cleaner by removing pollution. There will be a 20 minute tea break half way through and after the tour we will walk to Coffee Break café for an arranged afternoon tea and cake treat. Total cost for guide and refreshments is £14 for Forum members and £16 for non-members.

Phone Jan on 07748 264735 or email eternalechoes2002@yahoo.ie

## Wednesday 4 May Trip to Wallace Collection

Meet Oxford Circus Tube Station at 10am for short walk to Wallace Collection, Hertford House, Manchester Square. The collection is full of fine and decorative art (the Frans Hals Laughing Cavalier and Venetian Canalettos), arms and armour and furniture from Versailles. This visit is limited to 15 people. Cost £2 towards Forum administration (pay on the day).

To reserve your place, call Roy Barrows: 0208 360 8561 or email roycar I 939@btinternet.com

### Saturday 7 May Tribute to Charlie Chaplin – The Early Years

A talk and 3 course hot lunch. We will discuss Charlie Chaplin's little known association with Fred Karno the British Music Hall Impresario who spotted his talent and taught him to become 'the most subtle and precise comedian of all time' — quote from Stan Laurel. The talk will encompass Charlie's early stage performance and career. Charlie may even make a guest appearance! 12.30pm for Ipm start. At North Enfield Conservative Club, Baker Street, Enfield EN1 3LD. Buses 191/W8. Ample Parking. Cost: £20 per person.

To book, ring Jacky Pearce 0203 724 4287

## Wednesday 18 May Countryside walk and pub lunch in Hertfordshire

Join us for a lovely, gentle countryside walk. The walk is four miles

across fields and lanes with no steep hills or climbs. It takes about two hours at average walking speed. We start at 11am in Much Hadham (car or lift needed – a 30 minute drive from Enfield) and arrive back for the pub lunch (average cost about £12) at 1pm. Sensible shoes or walking boots needed. Cost £3 for Forum members and £5 for non-members.

Phone Jan on 07748 264735 or email eternalechoes2002@yahoo.ie

## Friday 20 May Quiz Night

(Note: dinner dance scheduled for today has been cancelled)

This fund-raising event will start at 7pm, with the first questions at 7.30pm. The cost is £12 for members and £15 for non-members, which includes a fish and chip supper (vegetarian alternatives are available). Form your own team or we will put teams of six together as needed. Holtwhites Sports and Social Club, I Kirkland Drive, Enfield, EN2 0RN.

Contact Jim Cantle on 020 8363 4969.

## Wednesday 8 June City of Ely, Ship of the Fens and Cambridge day trip

Just eight places left on this day trip by luxury coach to two beautiful cities — Ely and Cambridge. The price of  $\pounds 66$  per person includes return coach fare, guided tour of Ely cathedral and Cambridge, a two-course lunch, driver tip, guide tip and small Forum donation.

For further information and a booking form, contact Olivia on oliviagoodfellow I 9@gmail.com or 020 8447 884 I.

# Thursday 16 June Trip down the Thames to Greenwich

Meet at Southgate Tube Station at 9.15am to go to the Embankment booking office of Uber Thames Clipper. (Important to present your Freedom Pass to obtain 50% discount). We will travel down the Thames to Greenwich where we will visit the Old Royal Naval College, Painted Hall, 18th century Naval Chapel and National Maritime Museum. Travel back to Embankment by River Bus. Cost £2 towards Forum administration (pay on the day) plus cost of boat travel and entrance fees. This visit is limited to 20 people.

For more information and to reserve your place, please contact Roy Barrows: 020 8360 8561, Email: roycar1939@btinternet.com

# 22-28 June Channel Islands Explorer

A twin room has now become available due to a cancellation, so if you'd like to take this wonderful opportunity to join us, please contact Olivia for all details and itinerary, on oliviagoodfellow 19@gmail.com or 020 8447 8841.

# Wednesday 3 August Day trip by coach to Suffolk Coastal Towns

In the morning we will travel to Southwold, once a Saxon fishing port, now a popular seaside town with period houses, small fisherman's museum, a glorious church and long promenade to the pier. Numerous cafes and pubs to enjoy your lunch. We will then travel the short distance to Aldeburgh, with 14th century

church, Moat House Museum and Lifeboat Station. Walk the shingle beach to Thorpeness. There are plenty of seafront hotels where you can go in for afternoon tea. The coach will leave for home at  $5.30 \, \mathrm{pm}$ . Cost is £26.50 per person.

To reserve your place, please call Roy Barrows on 020 8360 8561 or email: roycar1939@btinternet.com

# Sunday 21 August Day trip to two glorious gardens in Kent

A relaxing mini-coach day tour to two of Kent's wonderful gardens – Riverhill Himalayan Garden and Lullingstone Castle's Garden. Riverhill is 12 acres of historic gardens overlooking the Weald of Kent. In August the rose walks and hydrangeas are in best bloom but there are many other interesting sights. For further information, watch the video on Riverhill's website. After lunch, which can be purchased in the café or you can take a picnic, we go to Lullingstone and enjoy the World Garden of this ancient family home. Enjoy jungle garden, orchid house, cactus house, Moroccan blue room, Australian collection and a two acre woodland walk. Cost per person £48.

Only 21 places available so book your place and find out more from Olivia on 020 8447 8841 or email oliviagoodfellow 19@gmail.com

## 29 August – 2 September Historic Houses of Lincolnshire and Nottinghamshire

Mini break by private coach, exploring some of the wonderful historic houses in the Midlands. A medieval castle, Victorian workhouse and a 17th century country house are just some of the six National Trust properties we will visit. This break involves four nights ensuite accommodation at the Holiday inn, Lincoln with dinner, bed and breakfast, overlooking the waterfront, with no single room supplements for the first 10 single bookings. The price is numbers dependent, so the more of us who book, the cheaper the trip! Prices could therefore vary from £489 to £559 per person.

For further details of the gorgeous historic houses and a booking form, contact Olivia on oliviagoodfellow I 9@gmail.com or 020 8447 8841.

## Wednesday 12 October Evening Dinner and Dance – The Shadow of Cliff

Featuring the No I Sir Cliff Richard Tribute Act Jimmy Jemain, Winner of Stars in their Eyes and who performed in Cliff the Musical in London and at Sir Cliff's Milestone Birthdays. All served with Hayley's delicious three course dinner at the North Enfield Conservative Club, Baker Street, Enfield ENI 3LD. Buses W8/191. 6pm for 6.30pm start. £25 per person.

Just register your interest now – it's going to be a brilliant night!! AT THIS STAGE, FORUM MEMBERS ONLY. Ring Jacky Pearce 0203 724 4287 NOW.

ALL EVENTS SUBJECT TO GOVERNMENT COVID GUIDELINES

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!

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

# Forum Groups

#### Bingo Club

Forum bingo starts at 2pm every Monday at Jubilee Hall, 2, Parsonage Lane, Enfield, EN2, 0A. We play five games then have a break for tea/coffee (free), then play five more games. We usually finish about 4pm which leaves time for general socialising. The cost is £1 entry to cover the cost of the hall. There is a cash prize raffle and the bingo books are £2 for 5 games or £4 for 10 games.

We do need to know numbers in advance, so please contact Jim Cantle on 020 8363 4969 if you would like to participate or just for more information.

#### Sunday afternoon film making group

This group has replaced our creative drama group and is proving very popular amongst our younger members (50-70) although all members are welcome to join. We are aiming to make a series of short films and our current meetings are practice sessions for this. Participants direct and act in our own pieces. Enthusiasm but no experience needed.

Our next dates are Sunday 3 April, 10 April, 24 April and 8 May, but please ring or email Jan to check we have spaces on 07748 264735 or email eternalechoes 2002@yahoo.ie

#### **Book Club**

The club meets in the Community Room at Enfield Town Library on the third Thursday of every month, 10am-12 noon.

21 April – Nutshell by Ian McEwan

19 May – The Midnight Library by Matt Haig

16 June – Gweilo by Martin Booth

21 July - A Place of Execution by Val McDermid

To join or if you would like more information, contact Sue Scott on scotsf48@hotmail.com or 07890 690 896.

#### Coffee Club

We are delighted to be meeting again in person at the Skylight Restaurant in Pearsons in Enfield Town. We meet on the first Wednesday of the month, with next meetings on 6 April, 4 May, 1 June. Just turn up at 10am or later (we usually finish about 12 noon) and find us in our reserved space. Just drop in anytime.

If you want more information, contact sue Scott on scotsf48@ hotmail.com or 07890 690 896

#### **Lunch Club**

We meet every two months at different venues. The next lunch is on 11 May and the venue is to be advised by email. If you are not a member and would like to join in, please contact me, preferably by email, to get details. Numbers will be limited, so book yourself in early.

Contact Sue Scott on scotsf48@hotmail.com or 07890 690 896

#### **Writing Group**

We are pleased to see new members joining our friendly group. Each month we choose a theme for the next meeting and encourage everyone to write something – it may be factual, fiction, autobiographical – there are no rules. Or just listen in for your first visit to the group. One of the delights of the group is that we have a great chat between readings. Meetings are 10am - 12 noon on the second Thursday of the month and we are now back to meeting in person. The venue is Enfield Town Library. Next meetings: 14 April, 12 May. For more information, contact Ruth Serner ruth.serner@gmail.com

## **Poetry Group**

The Enfield Forum Over 50's Poetry Group meet every fourth Thursday of the month in the Enfield Town Library Community room to share poetry, (self written or the appreciated work of others), in a relaxed, friendly atmosphere. We also share music where appropriate. If you love poetry, we'd like to meet you; so why not join us? Our meetings start at 10:30am and end at 12 noon. There's a charge of £1 per session to cover room hire cost. Next meetings: 28 April, theme 'Homesickness'; 26 May, theme 'Silence'.

Please contact Brian Darby on 020 8363 5829 or email briandarby I 00@gmail.com for further information.

# Meetings

We are currently running some meetings online and others in person, but hope to be able to run all meetings in person soon, as long as Covid concerns continue to ease. Feel free to contact the office (see p2) or check the website www.enfieldover50sforum.org.uk/forum-meetings for up to date information.

For Zoom meetings, feel free to log on early (from 10am) to check your connection is working and to discuss any other Forum matters.

10.30am, Tuesday 26 April

## Living with Arthritis

Leah Boylan from Arthritis Action will talk about living with arthritis, including healthy eating, physical activity, pacing and pain management.

Venue: on Zoom. Link will be sent to Forum members a few days before and is available on the events page of our website on the day www.enfieldover50sforum.org.uk/forummeetings

10am Tuesday 10 May

### **Recovering from Covid**

Dominic Hall, Sport and Community Development officer, North London, Fusion Lifestyle will talk about the long-term effects of Covid which some people experience and how they can help themselves cope with problems.

Venue: Community Room 2, Edmonton Green Library

10.30am, Tuesday 31 May

### Understanding how dementia affects you

Alison Gordon, Head of Prevention Services at Age UK Enfield will talk about signs, symptoms and behaviours and how to support somone with dementia.

Venue: on Zoom. Link will be sent to Forum members a few days before and is available on the events page of our website on the day www.enfieldover50sforum.org.uk/forummeetings

### **Annual General Meeting 2022**

Advance Notice: The Forum AGM will be held on Tuesday 28 June, hopefully in person. We will be holding the first Monty Meth Memorial Lecture, emphasizing the importance the Forum places on campaigning on older peoples' issues with guest speaker Jan Shortt, General Secretary of the National Pensioners Convention (NPC).

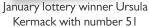
If you have suggestions for speakers, please contact the office at info@enfieldover50sforum.org.uk

We are also hoping to re-introduce mid-month Thursday afternoon speakers on a wider range of topics, so do send in your ideas – if possible, with contact details for a specific speaker.

# Lottery winners

Join the Lottery Club for a chance to win the monthly prize of £450. See details p7.







February winner Claudia Chiddick with number 96

# Advice on debt and benefits

Are you worried about debt? Are you sure you are getting all the benefits you are entitled to? Thousands of older people who are entitled to Pension Credit are not claiming it.

The Forum is working with Enfield Council to help ensure our members can receive the help and advice they need. We are running Benefits and Debt Advice sessions once a month in Edmonton Library. The next sessions are 10am – 12 noon on Friday 29 April and Wednesday 18 May.

You need to book in advance, so call the office on 020 8807 2076. The service is for Forum members only so you can also check with the office that your membership is up to date.

# **Advice Service**

The Forum's weekly free, confidential advice service, usually held at the Dugdale Centre on Monday mornings, is still suspended due to current conditions related to council Covid rules.

During this time, financial advisors George Ttouli 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.