

Boost household income

The cost of living crisis makes it more important than ever that eligible pensioners claim Pension Credit which can be worth up to £3,300 a year

Many households are struggling in the face of rising costs in gas & electricity, fuel, groceries and many other of life's essentials. So it is important that people access whatever benefits and rebates they may be entitled to.

The Government is launching a campaign to encourage pensioners to check if they are eligible for Pension Credit – a vital financial boost that can be worth over £3,300 a year.

It tops up a person's income to a minimum of £182.60 per week for single pensioners and to £278.70 for couples.

Currently, more than 1.4 million pensioners in Britain receive Pension Credit. However, many are still not claiming this extra financial help and it is estimated up to £1.7bn is being left unclaimed. This is why the DWP

(Department for Work and Pensions) is renewing calls for all pensioners to check if they could be eligible.

Minister for Pensions Guy Opperman said: "We recognise the challenges some pensioners will be facing with the cost of living which is why promoting Pension Credit is a priority. "That's why we're calling on everyone with retired family, friends and loved ones to check in with them and see if they can get this extra financial support."

It seems some pensioners think that because they have

savings, a pension and/or own their own home they are not eligible to claim Pension Credit. But this is not true.

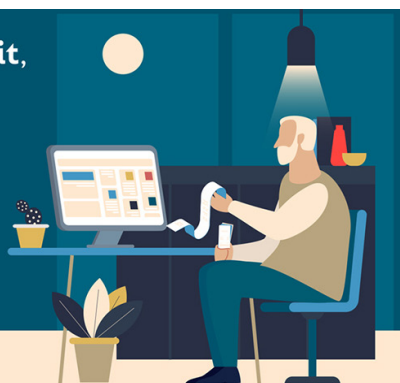
The campaign also reminds people that it is not just about the actual money that Pension Credit gives. Even if you are entitled to just a small amount of money each week, the fact that you get any Pension Credit at all immediately

gives you access to a wide range of other benefits – such as help with housing costs, council tax or heating bills. For those over 75, this includes continued entitlement to a free TV licence.

All State Pension recipients will continue to receive reminders about Pension Credit in the post as part of the department's annual uprating communications.

If you get **Pension Credit**, you may get other help too, like with housing costs, council tax or heating bills.

HM Government



Many pensioners are entitled to pension credit, including those with savings, a pension and/or their own home, but an estimated £1.7bn is not being claimed

Pension Credit can be claimed by phone and online, ensuring that older people can apply safely and easily, wherever they are. An online service(www.gov.uk/pension-credit-calculator) is also on hand to help pensioners check if they're likely to be eligible and to get an estimate of what they may receive.

For more information, to use the free online calculator, to check eligibility or to claim, visit www.gov.uk/pension-credit or call 0800 99 1234.

Come to our Health Day
on 15 June, p3

Help with mobile phones
and tablets, p5

Enfield Borough Over 50s Forum

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This newsletter is produced every two months by 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

International health days



As we continue to cautiously recover from a global pandemic, we can look at recognised international health days in the next two months.

5 June: National Cancer Survivors Day

A celebration for those who have survived, inspiration for those recently diagnosed and a gathering of support for families. www.NCSD.org

8 June: World Brain Tumour Day Started internationally in Germany in 2000 as a tribute to all brain tumour patients and their families.

14 June: World Blood Donor Day Bringing awareness of how critical blood donors are to saving lives of people requiring blood transfusions

15 June: World Elder Abuse Day Hard to imagine that anyone would deliberately want to harm an elderly person, but unfortunately elder abuse is a widespread problem. Some instances of elder abuse are intended to exploit the person financially, i.e. scams. In other cases, simple negligence. If you see something, say something. This initiative was launched internationally in June 2006, but has been within a safeguarding remit for many years.

18 June: Autistic Pride Day A celebration of the neurodiversity of people on the autistic spectrum. Focus on shifting views of autism from disease to difference, recognising that autistic people have a unique set of characteristics. It is not simply a child or young person syndrome – can be in older adults and can be hard to diagnose as may be masked by other health conditions.

19 June: World Sickle Cell Day An annual global public health campaign focuses on raising awareness of sickle cell disease, also known as sickle-cell anaemia which is the most frequent genetic disorder worldwide.

25 June: World Vitiligo Day Occurs in 1-2 % of the population worldwide: a loss of colour in the skin creating a variety of patterns on the skin from loss of pigment. Often called a disease instead of a disorder that can have a significant social and/or psychological impact on patients, in part because of numerous misconceptions still present in large parts of the world.

28 July: World Hepatitis Day This year's theme is Can't Wait. People living with viral hepatitis but who are unaware can't wait for testing. People living with hepatitis can't wait for life saving treatments. Expectant mothers can't wait for hepatitis screening and treatment. Newborn babies can't wait for birth dose vaccination.

We hope to see more of you as the weather improves (hopefully). Please see other articles in this newsletter advertising our Free Health Day at Southbury Leisure Centre on 15 June, our AGM at the Civic Centre, continuing programme of speakers and social events, benefit and debt advice sessions.

As always a huge thank you to those who responded so positively to our plea to renew and continue to do so and new members and welcome the 54 new members who have joined between beginning of April and the time of writing.

Take care

Ruth Fathaddine

Office and Development Manager

Why it's good to keep our hearts healthy

Support group for those with heart problems focuses on keeping healthy through exercise and mutual support

Some say that 'absence makes the heart grow fonder', but we feel that 'exercise makes the heart grow stronger'. Those readers who have experience of heart-related issues will know only too well the importance of staying fit and minimising the risk of further heart problems and that is exactly how the Heart Throbs Cardiac Exercise and Support Group was formed in Enfield.

We are a local, non-profit organisation, affiliated to The British Heart Foundation, with Community Amateur Sports Club (CASC) status, founded in 1990, with connections to Chase Farm, Barnet and North Middlesex hospitals. We have over 100 members, with most engaging in regular exercise and support classes. There is no contract or signing-on fee to join and our monthly fees are £20-£35, depending on how many classes you wish to attend.

Heart problems strike all age groups and affect people from all walks of life and all communities. Amazingly, around 1.4m people alive in the UK today have survived a heart attack. As a result, many of our members can share stories of similar medical experiences e.g. medications, stents, by-pass operations, emergency open heart surgery and replacement heart valves.

The impact of the pandemic in the last few years has taken a toll on the lifestyles of many in our community. We started 'At Home'

classes via Zoom, with members having a chat before the sessions start, seeing one another on screen and then following up on our own 'WhatsApp' group for messaging. Suddenly, members were not so isolated, as jokes, quips and cartoons livened up some dull days. Not bad for a bunch of 'oldie volunteers' learning modern technologies!

Each week, Heart Throbs currently offers seven 'live' exercise classes run either at Holtwhites Sports and Social Club or St Stephen's Church Hall, plus two 'At Home' online Zoom classes. All classes are safely supervised by suitably qualified instructors who encourage our diverse group of members to have a more active and happier lifestyle.

Whilst we are primarily a support group for people with heart problems,

we are very welcoming to partners, family members, carers and friends and others in the wider local community who may be interested – as we believe that 'Prevention is better than Cure'.

We will soon be re-starting our monthly social gatherings, including a wide range of relevant topics delivered by guest speakers, plus quiz nights, BBQs and Xmas Luncheon.

Find out more about our Heart Throbs activities:

Email: heart-throbs@hotmail.co.uk

Visit: www.heart-throbs.org.uk or call: 07938 926772



Enfield Heart Throbs Cardiac Exercise and Support Group

Forum Health Day

**Join us to learn more about keeping fit and healthy
– and to take part in taster sessions at a local leisure centre**

10am – 3pm, Wednesday 15 June

- Come and try: badminton, gym circuits, yoga, pilates, aqua zumba, zumba gold, swim, steam and sauna
- Health information and checks will be available
- A healthy lunch will be provided
- Where: Fusion Leisure Centre – Southbury, 192 Southbury Road, Enfield EN1 1YP

Come join us, enjoy your day, meet new friends

For further information, contact the Forum office. Tel: 020 8807 2076

It's just unbelievable

We all heard of “greenwashing” at election time – it’s “making people believe that your company is doing more to protect the environment than it really is”.

Little did we expect a conspicuous local example so soon

Following an online ballot, the North London Waste Authority (NLWA), was awarded ‘Greenwasher of the Month’ for March, against stiff competition from, for instance, the Oil and Gas Authority. This monthly poll is organised by Greenwash Earth, an environmental campaign group.

The NLWA is the body responsible for commissioning the new, controversial Edmonton incinerator.

Coincidentally, but no surprise, the North London Heat and Power Project (NLHPP), responsible for the re-development of Edmonton’s Ecopark, circulated a community newsletter to many thousands of local residents headlining the new incinerator as providing “A green solution for managing north London’s rubbish” and informed local residents that it

was building an “Energy Recovery Facility: where non-recyclable rubbish will be turned into heat and electricity”. This is classic greenwash for “An incinerator where non-recyclable and recyclable rubbish will be burnt to generate electricity and heat”.

We all know what goes in black bin bags. In households that aren’t provided with recycling or food waste collection facilities everything goes in, including what can and should be recycled... plastics, cardboard, textiles, food, paper. Then black bin bags are incinerated. NLHPP cannot justify the claim that this waste is non-recyclable as it simply isn’t true.

Air Pollution

Like all power stations, the incinerator emits fumes: toxic gases,

microparticles, carbon dioxide (a greenhouse gas, 700,000 tonnes every year contributing to global heating) and water vapour. Only the water vapour is visible, as a white cloud.

The emissions are filtered, but at present researchers are not

confident that this eliminates toxic gases and microparticles nor can we be assured that there’s zero risk to health.

What does the NLHPP newsletter say? “The steam you see coming out of the chimney stack is mostly harmless water vapour, which does not impact air quality or public health.” Pure Greenwash.

But nothing compares with the headline: “How will the facility improve air quality?” The fact is: it can’t, it doesn’t and it won’t.

The incinerator potentially adds to poor air quality in Enfield

where busy roadside locations already exceed government limits for air pollution. This is a threat to health, particularly of older and vulnerable people. The incinerator absolutely doesn’t “improve air quality”. Furthermore, it contributes to global warming with all the threats to life that means, locally and globally.

The entire Borough of Enfield is an air quality management area and the Council says it is currently consulting on its “Air Quality Action Plan” (Search “Enfield Council Pollution”). Your Over 50s Forum will examine the plan carefully to see if its proposals are sufficient to improve the health and wellbeing of residents.



North London Waste Authority (NLWA) was awarded ‘Greenwasher of the Month’ for March

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Chair's Column

Embracing the online world will help you expand your horizons, keep in touch with family and friends and access local services

Becoming a 21st Century Forum

Most of us in the Forum were adults or, in the latter part of our education, when internet use exploded in the 80s. And so we are generally less familiar with the technology than younger people. It's very tempting to sit back and say nope, this doesn't concern me, I'm not going to learn it and I don't care if I get left behind. And I know some people make a principle of doing so.

Unfortunately if you are not online – or even if you are online but don't keep up with changes – accessing services is likely to become harder as less personal or telephone support is available. Our newsletter is published in hard copy but this is unusual – all sorts of organisations have abandoned hard copy publications in favour of online information which is much cheaper. Some of our members are now asking not to receive a hard copy and choosing instead to view on our website: <https://enfieldover50sforum.org.uk/newsletters>

So, if you are not online, we would encourage you to enrol in a class to see how you get on with it – or maybe ask a younger friend or relative to help you. You can make your own choices about your use of the internet but here are some ways in which it might be useful to you. I am sure our tech wizards could point out more:

ZOOM: Who had heard of Zoom meetings before the pandemic? Not me, that's for sure. But now the term is commonplace and many of us have been involved in multiple online meetings. Whilst this excludes those who don't have the confidence to access the internet, it has meant the inclusion of other

frail and disabled people who are not able to physically make it to a meeting. You can take part in a meeting from your chair or your bed. And so, whilst I hope that we can resume our meetings in person very soon, I also hope the Forum will look at blended meetings – allowing some to meet in person and others to join us via a computer link.

FACEBOOK: The Forum has its own Facebook page – most of you are not on it yet! But Facebook is crowded with people over the age of 50, using it as a tool to keep in touch with relatives and friends both old and young – sharing stories and pictures of themselves, their families and their pets. It is also a great tool for finding out what is available in the local area and beyond. Why not sign up to the Forum Facebook page. We are increasing our use of it and more of our services will be Facebook promoted.

TWITTER: The Forum does not yet have its own Twitter account but, in the future, we may have – it's a way of sharing information.

WHATSAPP GROUPS: These are texting/phone groups enabling members of the group to share information with each other instantly. The Forum does not yet have any WhatsApp groups (as far as I know) but I have thought of setting one up to instantly contact people who are (for example) interested in seeing local films or visiting art galleries at short notice – rather than waiting for the bi-monthly newsletter. I am sure in the future, the Forum will set up some groups.

BANKING: I know many people out there are nervous about internet banking because

of the fear of scams. And I don't blame you. But there are safe ways to use internet banking and it could save you a lot of time. Just remember to never give your passwords or personal information (such as your date of birth or mother's maiden name) to anyone on the phone, at the door or on the computer. And be suspicious of anyone who asks you to.

If you look at your cheque book, you will find your sort code and your account number printed there – you give this information out every time you give someone a cheque. And that is all you need to give to someone to accept payments into your bank account online and recipients of any payments you make online will not even receive that.

The Forum now accepts online payments for our membership fees and for some social events. (We also now have a card reader in the office!). Email the office info@enfieldover50sforum.org.uk for more information.

MOBILE PHONES AND HAND HELD DEVICES: phones are no longer just phones but small computers giving you access to all sorts of information and services anywhere and at the click of a button. If you have a hand held device and are struggling to use it why not come along to one of our free drop in sessions for some friendly advice and guidance.

Jan

Jan Oliver, Chair

Need some friendly advice and help with mobiles or hand held devices?

The Forum is running two free drop in advice sessions for our members with questions and problems in using mobile phones, tablets, laptops and other hand held devices.

Just come along with your device, no need to book.

Community Room
Enfield Town Library
66 Church Street, EN2 6AX
On Monday 20 June between 1pm and 3pm
OR Tuesday 19 July between 1pm and 3pm

Letting colour run riot

Enfield in Bloom is a competition that benefits all residents of Enfield by encouraging more of us to brighten up our gardens and outdoor spaces

Planting, nurturing and growing plants is good for us, good for wildlife, for biodiversity and our planet. Gardening can be the stimulus that helps us to understand and have respect for the natural world and to play a part in combating climate emergency.

Enfield in Bloom encourages participants to make lasting improvements to their local environment through environmental friendliness, community involvement, horticultural best practice and sustainability. Members use their knowledge and experience to stimulate fresh thinking and to include and lead others on these important issues.

The Enfield in Bloom gardening competition is free and open to any Enfield residents who are keen to brighten up their communities with beautiful plants and flowers. Whether in window boxes, pots, beds or gardens, there's something for everyone, including schools and communities.

Entering this year's competition might be a bit of a stretch for most of us as entries close on 6 June, but now is a good time to start planning for next year.

The many competition categories are sponsored by local businesses or environmental groups who are committed to supporting our efforts to improve our environment.

They are: Small Front Garden, Medium Front Garden, Large Front Garden, Front Garden also used for Parking and All Year Round Front Garden, Environmental Garden, Communal Garden, Innovative Growing Space/ Allotments, Schools. Judges look for colour, design, maintenance, imagination, and ingenuity.

There's more information on the Enfield in Bloom website www.enfieldinbloom.org.uk including how to enter online and the full list of categories. Printed forms are available from Enfield Civic Centre, libraries, leisure centres and The Clockhouse Nursery, Forty Hill.

This year entries are accepted until the 6 June and judging is usually the last week of June and the first week of July. An enjoyable and uplifting Awards Ceremony is held in the autumn, this year at The Chicken Shed Theatre on 27 October 2022.

Why not try?



Judges look for colour, design, maintenance, imagination and ingenuity



Interested in local history and heritage?

Our community project: Time Together in Hidden History– exploring heritage through community, needs you!



The Friends of Firs Farm are working with Enfield Society for our new community project: **Time Together in Hidden History**. We know the site has a rich history: it was a farm (Bunces Farm-1800's), a site for an anti-aircraft battery and Prisoner of War Camp (during WW2), sports grounds for the Saracens rugby team and had tennis courts complete with pavilions; moreover, the site was a space for community events and currently, part of the grounds have been converted (2015) into a sustainable urban drainage system (SUDs), to prevent local flooding, reduce watercourse pollution and enhance the site's biodiversity.

The project is made up of three phases: **Phase 1.** will be the creation of a community archive of Firs Farm– we are collating archival records to create a coherent timeline of events, but are particularly interested in collecting local people's histories/ accounts of the area– **we want to hear from you if you have a story to tell/ history to share!**

Phase 2. will be the creation of a heritage trail through Firs Farm: Hidden History Trail– this will use interpretation boards and QR code plaques on posts– which can be used to relay the history of the site, on-site. An online version of the trail: Hidden HistorE trail, will allow those that can't visit the site in person to get the full experience of the trail, virtually– **so if you are interested in helping us to design/ create and install our heritage trails, please get in touch!**

Phase 3. will be the creation of our community heritage group: Time Together, which will consist of 6 sessions (dates tbc), focusing on different creative ways of exploring heritage. Each session will look at a different aspect of heritage and give people a space to explore local history together. **If you're interested in participating in our heritage club, or want more information, contact the Friends!**

To get involved contact the Friends of Firs Farm: friendsoffirsfarm@gmail.com

The shapeshifting Covid virus

Many people are acting as though Covid has disappeared but we must remain vigilant as its ability to mutate means it is still dangerous. We should take up offers of boosters and encourage young people to get vaccinated

Something unusual has been happening – there have been far fewer flu cases than usual. A new strain killed at least 18 million people worldwide in 1918. Thus far, Covid has killed at least 6 million. So has flu gone away or is it hiding in the wings and mutating? And what about Covid?

Flu

There are two types of flu: A and B. B is a human variety and has been with us an estimated 10,000 years in its various incarnations, many of which we have built immunity to. Type A originates in animals and birds and can migrate in certain circumstances to us where it can do untold fatal damage and further mutate if not kept in tight check.

In December, a 79 year old in Devon picked up a form of avian flu from his 100 strong flock of Muscovy ducks.

He was the first to test positive for a new strain of flu (H5N1 if you're interested). His birds had to be slaughtered but the good news is that it didn't spread any further.

We know that the flu virus is going nowhere, we're far too good a host to be abandoned, it's just polishing up its act. If you haven't had a flu jab, there's still time as this season's jab helps to build immunity to whatever mutation we're visited by in the Autumn. The next jab will be tweaked to the new emerging strain.

Covid complacency

After the lifting of restrictions in this country, case numbers of Covid infections rose to a record high. In early April, 1 in 13 had fallen victim to it with rising rates among those between school year 12 and aged 34. For those 70+, the highest number ever for this age group was recorded.

Many victims are not seriously ill and this has led to some ill-judged complacency, largely perhaps because we all want Covid

to be yesterday's issue. Obviously, the more cases there are, the more chance Omicron, now our dominant strain, has to mutate. It has already, so far not too dangerously but, in Enfield, the North Midd is still facing too many hospitalisations especially of the unvaccinated.



An extra booster dose can be vital for the over-75s

Low uptake of vaccination

Among 20-34 year olds, Enfield has had the second lowest take-up of vaccination against Covid in Greater London. And London's performance has been no great shakes compared with the rest of the UK. After falling to very low levels, hospitalisations of over 65s rose markedly in this borough with worrying numbers on oxygen.

We must remember that immunity derived from vaccination declines over time and many Forum members will have received their last jab in September or October 2021. These individuals are at higher risk of severe Covid, and an extra booster dose can be vital for the over 75s.

Vaccination is more important than ever if we are to return to normality. Too many of us are saying "well, I've been OK so far, so why worry?" often comparing themselves to someone we know who has had Covid and "wasn't too bad". Everyone's vulnerability is different and Covid makes a beeline for our weaknesses, as extending official symptoms of Covid illustrate.

The over 50s need to remain vigilant and avoid risky behaviour and settings. Summer helps as we can spend more time outside, but inside shops, trains and Tubes and restricted spaces masks are important in preventing aerosol transmission. Encourage your children and grandchildren to go for a jab, it's available for 5 to 11 year olds now. We must remember that the virus is vastly more clever than us. How many of us can shapeshift? And that's not a question about weight loss.

Energy rebate scammers

Councils will never ask for bank details over the phone so beware of people calling to "send you an energy rebate"

As part of the government's strategy to help alleviate the effects of rapidly increasing gas and electricity bills, householders are being offered a council tax rebate.

The rebate, worth £150 to those in council tax bands A to D, will be paid automatically to those who pay their

council tax by direct debit, but others will have to make a claim.

Councils are warning that criminals are calling households claiming that they need to hand over their bank details in order to get the rebate.

However, this will never happen, say councils. They will be sending out letters

with details of how to claim.

The Local Government Association says that anyone receiving a text, email or phone call seeking information or payment should not click on any links, give out personal information, including bank details or respond until they are sure it is genuine.

If I transfer my home to my children, does it save Inheritance Tax?

Many families believe Inheritance Tax is caused primarily by the value of their property. This may not always be the case because a deceased's estate benefits from the Nil Rate Band where there is a 0% inheritance tax charge. When you also take in to account the Residence Nil Rate Band, an individual or a married couple may be able to continue to own their home and avoid paying inheritance tax.

In my last article I explained how with the use of all of the available nil rate bands an individual may be able to leave an estate up to £500,000 and a couple up to £1,000,000 before Inheritance Tax is charged. You must obtain qualified advice however to ensure your Executors can claim the Nil Rate Bands available. So the tax is more likely to be charged where estates contain higher value properties.

Transferring ownership of your residential property, however, would generally be considered as high risk in order to attempt to reduce or mitigate the tax.

You must fully understand you are in effect making a gift of the property to your adult children. You will not be the legal owner going forward so therefore you will not have control over this property. You will be powerless if they make a decision you do not agree with regarding the property.

A gift of this type is also considered as a Potentially Exempt Transfer and will take seven years to be disregarded for Inheritance Tax.

Most importantly the question you must ask is: Do you intend to continue living in the property? If the answer is yes, by transferring ownership in name only will not work. It will not reduce any Inheritance Tax because this will be a gift where you have reserved a benefit. To validate this gift from the date of transfer of ownership you will need to pay rent at the market rate to the legal owners. The legal owners would in turn have to declare the rent via their self-assessment and pay the appropriate income tax.

So apart from not owning your own home going forward, you would have to pay rent at the market rate and survive seven years for the Inheritance Tax saving. There is clearly a risk if you did not survive seven years from the date of the gift, your children will pay income tax and your estate would not benefit from an Inheritance Tax saving.

Planning to reduce or mitigate Inheritance Tax by transferring ownership of your home in my view is not generally considered to be an appropriate course of action.

If you are concerned about the effect that Inheritance Tax 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 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



Look on the bright side



Short, sharp treats

I was in the jungle and there was this monkey with a tin opener.

I said: "You don't need a tin opener to peel a banana."

He said: "No, this is for the custard."

This policeman came up to me with a pencil and a piece of very thin paper. He said: "I want you to trace someone for me."

I told my mum that I'd opened a theatre.

She said: "Are you having me on?"

I said: "Well I'll give you an audition, but I'm not promising you anything."

I visited the offices of the RSPCA today. It's tiny – you couldn't swing a cat in there.

I went to the local video shop and I said: "Can I borrow Batman Forever?"

He said: "No, you'll have to bring it back tomorrow."

So I started playing the piano and this elephant burst into tears.

I said: "Do you recognise the tune?" He said: "I recognise the ivory."

I saw this bloke chatting up a cheetah. I thought "he's trying to pull a fast one".

So I said to this train driver: "I want to go to Paris."

He said "Eurostar?"

I said: "I've been on telly but I'm no Dean Martin."

So I said to the gym instructor: "Can you teach me to do the splits?"

He said: "How flexible are you?"

I said: "I can't make Tuesdays."

But I'll tell you what I love doing more than anything: trying to pack myself in a small suitcase. I can hardly contain myself.

Career path

I was driving up the motorway and my boss phoned me and he told me I'd been promoted. I was so shocked I swerved the car.

He phoned me again to say I'd been promoted even higher and I swerved again.

He then made me managing director and I went right off into a tree.

The police came and asked me what had happened. I said: "I careered off the road."

Science test

A neutron walks into a bar. "I'd like a beer" he says.

The bartender promptly serves up a beer.

"How much will that be?" asks the neutron.

"For you?" replies the bartender, "no charge."

Two hydrogen atoms walk into a bar.

One says: "I think I've lost an electron."

The other says: "Are you sure?"

The first says: "Yes, I'm positive..."

Grammar lesson

Is it 'complete', 'finished', or 'completely finished'?

No English dictionary has been able to adequately explain the difference between these two words: 'complete' and 'finished'.

In a recent linguistic competition held in London and attended by, supposedly, the best in the world, Samdar Balgobin, a Guyanese man, was the clear winner with a standing ovation which lasted over five minutes.

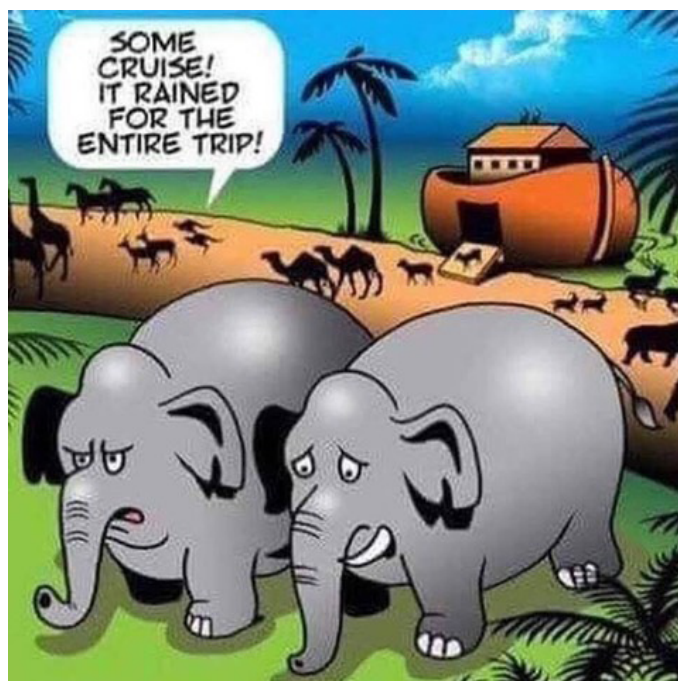
The final question was: 'How do you explain the difference between 'complete' and 'finished' in a way that is easy to understand? Some people say there is no difference between them.'

Here is his astute answer:

"When you marry the right woman, you are 'complete'.

When you marry the wrong woman, you are 'finished'. And when the right one catches you with the wrong one, you are completely finished!"

He won a case of 25 year old Scotch.





New Membership Deal for 2022

New Joining Members

£100

Enables You To Play:

***Tennis**

***Bowls**

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

***Table Tennis**

***Snooker**

***Short Mat Bowls**

And Access To:

***Members Subsidised Bar**

***All Social Activities of The Club**

**AND YOU WILL ALSO RECEIVE A
£100 Bar Credit**

Joining Forms Are At The Bar

or

Go To

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

**Bush Hill Park Bowls, Tennis & Social Club
Abbey Road, Enfield EN1 2QP**

One dreadful, one more cheerful

We may be finding life difficult due to the cost of living crisis, but summer is coming so it's time to go out and about to improve our physical and mental health

Many of you will know that Yvonne, who herds the various contributors to this newsletter together, is uber-organised. The downside to this is that what is pertinent now when I am being chased (April) may not be quite so much when you read this.

So, by now (early June) almost everyone will be feeling the effects of the cost of living crisis, looking to what they might do about it and (probably) dreading further fuel bill increases in the winter. There are endless reports highlighting the links between poverty and worse health but I take my hat off to Martin Lewis for what people might do about it.

He has produced a 'Cost of Living Crisis Survival Guide' (90 tips to save money at the time of writing) and sends free weekly emails with further tips. Please visit his website and sign up (<https://www.moneysavingexpert.com>).

Enjoy the summer weather

More cheerfully the weather should be warmer now (Wimbledon notwithstanding) so here are five top tips to enjoying the sunny weather:

1. Do go out – Vitamin D is essential for healthy bones; without it, bodies cannot effectively absorb calcium which gives bones their strength and hardness. We get most of our Vitamin D through exposure to sunlight and, depending on skin colour, summer exposure is usually sufficient to last through the winter. Other sources of Vitamin D include eggs, meat, oily fish (salmon, sardines, mackerel) and fortified breakfast cereals, soya, dairy, powdered milks and fat spreads.

2. Move more, sit less – summer is a grand time to go out and about; some Fusion Leisure Centres offer free walks and Komoot has 20 walks and hikes around Enfield if you are interested.

3. In contrast to the above and never wanting to give a straight answer, don't get burnt. In terms of the balance between exposure for Vitamin D and avoiding the risk of skin cancer there is no 'right' answer, but the British Association of Dermatologists advises that 'little and often is best'. Also, don't forget to protect your eyes – you do not need to look like a rapper but do use sunglasses that feature the CE or UV400 mark.

4. Keep cool – counter-intuitively you may want to draw your curtains to keep the sun out if your house/flat tends to get too hot. You may also want to 'rethink your drink' – drinking more water and less sugary /alcoholic drinks to reduce calories. You may also want to consider if bottled water is worth either the financial or ecological cost – tap water quality in the UK is strictly regulated and costs something like 1000x less than bottled water without the plastic.

5. Go outside even if you are worried about Covid. Hopefully you and your family/friends will all have been jabbed and boosted and if not, I would highly recommend you are. However, in terms of being outside Covid transmission is extremely unlikely – for example, in the two years since Covid emerged there have been no outbreaks of the virus associated with the beach.

So, have a bonny summer all and visit Martin Lewis's website if you are worried about finance.

Glenn Stewart

Assistant Director of Public Health, Enfield



Hello!

Walk and Talk for women

We want to begin this update with some crime prevention advice. As we hopefully begin to move into warmer weather and spring arrives can we remind you all to keep your properties safe when you go out with securely fastened windows and double locked doors.

It sounds very obvious but it is also so easy to forget. Most burglaries are very opportunistic and an open window is all that a burglar needs to see to make your property a more attractive proposition.

A new initiative from Enfield Police called Walk and Talk is going to try and help women feel safer in the community. The aim is for female officers to partner with local women for a walk in their local area to talk over any concerns about safety they may have.

The events will be publicised on social media and places are available via EventBrite. We also have a quick online survey for women to complete about



North Area Schools Insp Jas Kaur with the leader of the Council Nesil Caliskan on the launch Walk and Talk

how safe they feel in their own part of Enfield.

Do fill it in if you can as we can use it to decide where resources are sent. <https://www.smartsurvey.co.uk/s/5SVCVJ/>

Last month after an investigation by officers from Specialist Crime North unit several individuals in Enfield who were running a large gun factory from a residential address in Hadley Road received lengthy jail terms. The dismantling of this weapons factory will help to make a difference to the number of guns involved in crime on our streets.

Finally you may have seen news of the successful conviction of a family living in Enfield for modern slavery offences after a very lengthy and complex investigation. Police were first alerted to the victim's plight by concerned neighbours who could see the conditions she was forced to live in and the abuse she suffered. We can't emphasise enough that the community are our eyes and ears.

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

To gift or not to gift? The right of an attorney to make gifts

I recently acted for Bob, who wanted advice about the estate of his late mother Alice. She was a widow and had two children, Bob and Beverly. Alice had one grandchild, Beverly's daughter Susan, whom she adored and showered with gifts at every opportunity. Alice owned a substantial house and had savings of about £100,000.

Several years ago, Alice made a Lasting Power of Attorney for Property and Affairs, appointing Beverly the sole attorney. After Alice died, Bob discovered that within a year of her death, the family home, which Alice owned solely, had been transferred by Beverly into the joint names of herself and Alice. It was disputed whether Alice had mental capacity to make the transfer. The deed of transfer filed at the Land Registry stated Beverly was transferring "as attorney" for Alice. Only Beverly signed the transfer deed on behalf of herself and Alice. There was no payment for the transfer.

At the same time Beverly took £20,000 from Alice's savings and gave it to Susan on her birthday.

Bob wanted to challenge both transfers because, a) Alice lacked capacity, and b) Beverly had no power or authority as Alice's attorney to transfer the property and make the gift to Susan. Beverly maintained Alice did not lack capacity and approved the transfers.

With regards to Alice having the capacity to make the gifts, I advised Bob it was unclear as to Alice's state of mind, but it was not necessary to establish this fact. The important question was whether the transfers made by Beverly as her mother's attorney were effective.

I told Bob the law was clear. It does not permit an attorney to make gifts of assets belonging to the person whose affairs they are managing under the Lasting Power of Attorney, subject to permitted exceptions. These exceptions include gifts made by an attorney "on customary occasions to persons who are related to or connected with the donor" (the donor in this case being Alice) providing such gift is "not unreasonable having regard to all the circumstances and, in particular, the size

of the donor's estate."

With regards to the money gift to Susan, my advice to Bob was that whilst the sum given to his niece was significant in relation to the size of his mother's savings, this is something she may have approved having regard to her habit of spoiling her only grandchild.



Michael Stennett

I recommended to Bob that he should challenge the gift of the house. Beverly did not have the power to sign over half the house to herself. To be lawful, it needed the authority of the Court. In my view, had Beverly applied to the Court for an order allowing her to make the transfer it would more than likely have been refused. In my opinion a Judge would have ruled such a transfer not to be in Alice's best interest. Bob began legal proceedings against his sister to overturn the house transfer and the payment to Susan. The dispute was resolved before the trial. Beverly agreed to the deed of transfer of the land being set aside. In return Bob accepted the lifetime gift to Susan. Neither sibling wanted the estate reduced by lawyers' fees. The house reverted back to the estate which was divided equally

between Bob and Beverly in accordance with Alice's Will.

Stennett Solicitors, based at 4 Winchmore Hill Road, Southgate N14 (opposite M&S Food Hall), has given trusted advice to the elderly and their family for over 40 years. For free initial advice you can call us on 020 8920 3190 or email enquiries@stennett-stennett.co.uk.

We specialise in:

- Preparing Wills for peace of mind and to avoid inheritance tax
- Helping those needing residential care to keep costs to a minimum
- Assisting bereaved families with probate
- Preparing lasting powers of attorney for ageing relatives
- Making Court of Protection applications for the mentally infirm
- Help with moving home through conveyancing



**Stennett & Stennett Solicitors
and Estate Agents**

Seeking new funding streams

Jim and his fund-raising team continue to devise new ways to raise money for the Forum – with sweepstakes and discounts from local retailers among the latest ideas

A big thank you to those new lottery members and those returning after a break. We only need another half a dozen members joining up and paying £5 a month to take the prize up to £450 per month. At the moment the prize is £400. Latest winners are Brenda Lodge, number 34 who won in March and Ursula Kermack with number 75, who won in April.

Bingo

We have regularly been giving away prize money of over £100 at our bingo sessions. Just a reminder that Bingo starts at 2pm and runs until 4pm. There is time after this for other activities, if you have any other ideas we are open to suggestions. (See Forum Groups, p15 for more information.)

Grand National Sweepstake

Our first ever Forum sweepstake has been a success with all the numbers for the horses running in the Grand National sold. The winning horse was number 28 and this was held by Margaret Harper who won £100. The runner up, number 4, was held by Monica Leith who won £60 and the third place horse was number 2 and this was held by Talat Shaikh from the executive committee who won £40.

Our next venture with a sweepstake will be with the World Cup which starts in November. By the time that you read this, teams will have been on sale for a while and if you are interested in having a team to follow in the finals, please contact me.



March lottery winner
Brenda Lodge



April lottery winner
Ursula Kermack

Quiz night

By the time that you have read this we will have had our third Quiz night on 20 May and our 4th Quiz Night will be on 29 July. This will be slightly different in that we are going to have a Summer Ploughman's Lunch instead of fish and chips. Book early to avoid disappointment as our other Quiz nights have been sold out.

Discussing discounts

We have started liaising with businesses and shops to find out if they will offer a discount to our members. To get a discount from any companies that join our scheme you will need to prove your membership of the Forum. It is a slow process to contact companies about this and you could play your part in helping us. To speed things up perhaps you could let us know the names of any companies or shops that may be interested in increasing their customer base in this way. This is a new venture for us and we hope that it will work two ways with our members getting the discount and businesses increasing their customer base. Please give me a ring if you have any suggestions that we can follow up.

For further information on any of the above,

please ring me on 020 8363 4969.

Jim Cantle

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 close



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. You need to be a member of the Forum in order to take part in these events – it's just £11 a year, so do join us. See p2 for details.

Friday mornings. Tea and Cakes

All welcome to come along 11am – 12 noon on **alternate** Friday mornings to gardens at Millfield House, Silver St, Edmonton N18 1PJ (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: 17 June, 1 July, 15 July. Please ring about future dates as holiday plans may disrupt them. No charge but we collect donations to the Forum.

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

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'll 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 day) plus cost of boat travel and entrance fees. Visit limited to 20 people.

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

Friday 24 June Stamford Market and Barnsdale Gardens

Leaving Enfield at 8am, this tour takes us to Stamford, the finest stone town in England, renowned for its large market and the setting for the TV series *Middlemarch*. We then spend the afternoon at Barnsdale surrounded by 38 individual gardens, each with their own style, so much in fact that they are regarded as a theme park for gardeners. Time for tea and a visit to the shop, before arriving home around 7.30pm. Fare £38 (includes admission to gardens).

To book your place, contact Jan on eternalechoes2002@yahoo.ie or phone 07748 264 745

Sunday afternoon 26 June Theatre at Chicken shed: "I'm just a little bit OCD"

Tilly has started to get intrusive thoughts about causing harm to her loved ones. Disturbed by the thoughts, she hides them from everyone and finds her own way to keep these thoughts at bay. This show is about mental health and speaks about intrusive thoughts of a violent, distressing and sexually harmful nature. There are scenes which some may find upsetting. OCD action says "Just a little bit OCD cleverly and uniquely combines comedy with an accurate portrayal of the condition." Show starts at 3pm. Meet in the bar at 2.30pm. Tickets are £12 (includes a £2 donation to the Forum). Book early as I have only a few tickets.

Contact Jan on eternalechoes2002@yahoo.ie or 07748264745

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 5.30pm. 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. The designer is the late Tom Hart Dyke who was held captive in Colombia for months when on a nature expedition. Enjoy jungle garden, orchid house, cactus house, Moroccan blue room, Australian collection and a two acre woodland walk. Cost per person £48. Only 8 places left.

Book your place and find out more from Olivia on 020 8447 8841 or email oliviagoodfellow19@gmail.com

29-August-2 September Historic Houses of Lincolnshire and Nottinghamshire

Fasten your seatbelts for a super 5-day 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 in these two beautiful Midlands counties. This break involves four nights ensuite accommodation at the Holiday inn, Lincoln with dinner, bed and breakfast, overlooking the waterfront. 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 oliviagoodfellow19@gmail.com or 020 8447 8841

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

Featuring the No 1 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 EN1 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 on 0203 724 4287 NOW.

NEWS FLASH!! Look out for details in the next newsletter of not one but two longhaul holidays and one European delight in 2023

Letters to the editor

Not on the list for the Oscars

Hi Guys! Want to experience how films are made? Jan Oliver has started a creative film group, nothing wildly ambitious, so it's unlikely to lead to an Oscar, but it does provide a fascinating insight into what it is like to make even the simplest films. No pressure, just some fun.

We meet in the Enfield Library first floor on some Sundays to try out ideas and chat on subjects. It has already provided some interesting thoughts on what its contributors think and enjoy.

The thing that I discovered is just what goes into making some very simple and straightforward scenarios, a kind of behind-the-scenes work. Something we would not imagine, as we sit and watch our favourite drama on the telly.

The trouble is, we are a bit thin on the ground for fellas, so come and have a go, you will find the meetings interesting and as I say no pressure, just observe and contribute as you wish. If it's not your scene, fine, at least you have seen something quite remarkable.

Being short on fellas doesn't mean that we have enough ladies, we are very interested in anyone that wants to bring along their experience and interest.

See you then.

Bill Simpson

If you would like to join the Forum Film Group, please contact Jan on eternalechoes2002@yahoo.ie or 07748 264735 for the next available date.

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

ALL EVENTS SUBJECT TO GOVERNMENT COVID GUIDELINES

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 Cante on 020 8363 4969 if you would like to participate or just for more information.

Sunday afternoon film making group

This group is proving especially 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.

Please ring or email Jan to check next dates on 07748 264735 or email eternalechoes2002@yahoo.ie

See letter left.

Book Club

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

16 June – The Midnight Library by Matt Haig

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 meet in the Skylight Restaurant in Pearsons in Enfield Town on the first Wednesday of each month. The next meetings are 1 June, 6 July and 3 August. Just turn up from 10 am (we finish by 12) and find us in our reserved space.

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 13 July and the venue will be advised by email. Please contact me to book your place as they go very quickly – each venue must be booked separately. There is a limit on numbers. If you have not been before, please contact me for details, preferably by email.

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: 9 June, 14 July.

For more information, contact Ruth Serner ruth.serner@gmail.com

Poetry Group

We meet every 4th Thursday of the month in the Community Room of the Enfield Town Library between 10:30am and 12 noon to share to appreciate poetry of all kinds – self penned or not, music and good company. All lovers of the odd or classic ode are welcome. There is a requested donation of £1 per head to cover the meeting room hire cost.

Next meetings: 23 June theme 'Ideal Summers / Nightmare Holidays' and 28 July 'Serendipity'.

For further information, please contact Brian Darby on 020 8363 5829 or text to 07541 732339

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.

10am for 10.30am, Tuesday 28 June

Forum AGM (see details in separate box)

Venue: Council Chamber, Enfield Borough Civic Centre, Silver Street, Enfield EN1 3XA.

10am for 10.30am, Tuesday 26 July

Enfield Issues

Ian Davis, CEO, Enfield Council will update us on the council's priorities and the challenges it faces delivering services on a tight budget.

Venue: Council Chamber, Enfield Borough Civic Centre, Silver Street, Enfield EN1 3XA.

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.

Forum AGM

Tuesday 28 June, 10am for 10.30am

10.30am Annual General Meeting

Introduction from Chair, Jan Oliver

Presentation of 2021/22 Annual Report

Presentation of 2021/22 Annual Accounts

Election of Executive Committee Members

Any other business

Close of AGM

I am Monty Meth Memorial Lecture

To acknowledge the importance that the Forum places on campaigning for older people, we are delighted that Jan Shortt, General Secretary, National Pensioners Convention, has agreed to give the inaugural memorial lecture in honour of our late President Monty Meth.

Jan will update us on the current NPC campaigns and discuss how we can all work together to improve the lives of older people in the UK

Venue: Council Chamber, Enfield Borough Civic Centre, Silver Street, Enfield EN1 3XA.

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 21 June, 19 July.

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 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.