

## Cost of living crisis

**It is important to understand that the government's £2,500 energy price cap refers to an 'average' household and that bills could be higher**

It is no news to anyone that the most important issue which people are concerned about at the moment is the cost of living. Not only are we all aware of rapidly rising prices, there is also a lot of uncertainty about what will happen in the next few months.

Retail analyst Kantar says supermarket price inflation hit a record high in August, with prices 12.4% higher compared with same period last year. It predicts that the average annual food bill will be £533 more than last year. Filling a 55 litre petrol tank now costs about £95 compared with £58 in May 2020.

Kantar say supermarkets' cheaper 'value' brands rose by one third compared with August last year, so hitting the poorest the hardest.

Inflation is already about 10% with some commentators predicting it could reach 18%, though the Government's recently announced cap on energy prices should prevent it reaching those heights.

The details of this energy cap scheme were yet to be announced as we went to press, but it is important that people understand that it is not as simple as it seems.

The headline rate that we keep reading about is a cap of £2,500. But this refers to a "typical household energy bill" and many households, especially larger ones, are likely to pay more.

Essentially the cap is the highest amount suppliers are allowed to charge households for every unit of energy they use.

So, depending on how many units used, bills could be either significantly lower or higher than the 'average'.

In precise terms, the average unit price for dual fuel customers paying by direct debit will be limited to 34.0p per kilowatt hour (kWh) for electricity and 10.3p per kWh for gas.

For a typical household – one that uses 12,000 kWh (kilowatt hours) of gas a year, and 2,900 kWh of electricity a year – it

means an annual bill will not rise above £2,500 from October. Without this intervention, that annual bill would have been £3,549 a year. Last winter it was £1,277 a year.

But while many households would benefit from the government's intervention, more help will be needed to avoid millions of people facing fuel poverty this winter, putting further pressure on the NHS and the social care system, says Simon Francis from the End Fuel Poverty Coalition.



More help will be needed to stop millions of people falling into fuel poverty

A household is considered to be in fuel poverty if it has to spend 10% or more of its income on energy.

Without further investment in insulation, energy efficiency, and renewable electricity generation, the government's plans risked being "an expensive sticking plaster," he adds.

The Joseph Rowntree Foundation said that after taking the announcement on energy bills into account there was still an £800 gap between the overall rise in the cost of living and the support package that the poorest families were receiving.

Over 50s Days at Fusion Leisure Centres  
See p13

Forum social events, clubs and meetings  
See pp14-16

# Enfield Borough Over 50s Forum

Millfield House, Silver St, Edmonton N18 1PJ  
Tel: 020 8807 2076  
Email: [info@enfieldover50sforum.org.uk](mailto:info@enfieldover50sforum.org.uk)  
Website: [www.enfieldover50sforum.org.uk](http://www.enfieldover50sforum.org.uk)  
Office hours: Mon-Thu 10am – 3pm, Fri 10am – 2.30pm  
Please ring to make an appointment to visit the office  
Registered Charity No 1122859

Chair: Jan Oliver  
Secretary: John Ball  
Development & Office Manager: Ruth Fathaddine  
Admin: Diane Barron

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

Editorial team: Yvonne Mulder, Vicki Pite, Vivien Giladi  
Contact: [editor@enfieldover50sforum.org.uk](mailto:editor@enfieldover50sforum.org.uk)  
Advertising enquiries: [diane.barron@enfieldover50sforum.org.uk](mailto:diane.barron@enfieldover50sforum.org.uk)

## Disclaimer

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

## JOIN the Forum

The Forum is a voluntary organisation which relies on membership fees, some sponsorship and occasional small grants to undertake a wide range of activities which benefit older people in the borough of Enfield. If you are reading this and are not an individual member, please consider joining by contacting the office. It's just £11 a year (£16 for couples) or £100 (£150 for couples) for lifetime membership. Organisations can join for £25 a year or £100 for five years.

## 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](mailto: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

## Help is out there

We wanted rain and now we have rain. The weather remains a most talked about topic. I hope all of you were okay throughout the recent heatwaves – it was a summer to remember.



A huge thank you to all the new members who joined in July and August. We welcome you wholeheartedly to the Forum and we are also pleased to see those who renewed recently.

In the next few months there are various health days, some of which may be of particular interest to you. There are many organisations which are ready to help with information and advice, and may run open events on these days. If you Google the title of the day below, you will find further information.

- 3 October – Child Health Day
- 3 October – Virus Appreciation Day
- 10 October – World Mental Health Day
- 15 October – Global Handwashing Day
- 16 October – World Food Day
- 20 October – World Osteoporosis Day
- 22 October – International Stuttering Awareness Day
- 12 November – World Pneumonia Day
- 14 November – World Diabetes Day
- 17 November – World Prematurity Day

Thank you for the kind donation received from one of our Social Events Team organisers, Sue Scott, and to the members who contributed though their payment for the events she organises. I know these groups are very popular and provide an outlet for creativity and social interaction.

I am aware that many people will enter the autumn and winter with trepidation. People are already feeling the effects of the cost of living crisis and hopefully the new measures announced by the Government will help your finances. Remember there is a lot of other help out there. This is unprecedented and overwhelming, and it takes courage to address, but doing nothing or overthinking your situation, will only make you feel worse.

Please look after yourselves and after anyone who you think or know may be particularly vulnerable.

*Ruth Fathaddine*

Office and Development Manager

*HM Queen Elizabeth II  
1926 – 2022  
May she rest in peace*

# Looking across the Borough

## Better housing, clean streets, health equality, education, policing and finalising the Draft Local Plan are priorities for Enfield Council

Ian Davis, CEO, Enfield Council, covered a wide range of topics when he addressed a Forum meeting at the Civic Centre in September.

Enfield has very high rates of obesity and cardiovascular disease and the NHS and Government see 'place-based health' as the best way to deal with health inequalities.

It includes intervention early to try and stop problems occurring. The council agrees that housing, diet and education are very influential in determining life chances.

The new housing policy enables councils to use more private sector accommodation and has allowed Enfield to reduce homeless families from 3,500 to 3,000 in the last 12 months. But the high rate of inflation means build costs for property are 20% higher than a year ago so the private sector is closing down building sites.

In terms of retrofitting houses, the council wants to link it to existing neighbourhood regeneration projects. The question is: "What is effective? How can we influence the Government to bring forward a grant system that actually works (unlike the last scheme)?" He said that economies of scale and building up a skill base of workers to do the work is a much more effective way of improving the housing stock. "Individual grants for individual housing does not work as well."

Ian said the council accepted it needs to do better on street cleaning. "People says that's why they pay council tax: clean streets, good lighting, parks." But it is not always easy to deliver as when there is a squeezed budget, the council has to focus on its

statutory duties – which is the 'people stuff'.

In terms of recycling, he said the 33 boroughs across London can't agree a single system across the city "which would be more efficient".

Other plans include: a new school for special educational needs; planting 1 million trees in a completely new forest; bringing the leisure centres back in house and the council wants to build a new lido.

Ian said there were plans to establish an Enfield Council Law Enforcement Team – 50 new officers working with the police to provide a visible presence particularly at school leaving times and other times which police identify as when they need more visibility. This has worked well in Hammersmith & Fulham in the last four years and helped improve safety.

In response to a question from the audience, Ian explained that the draft local plan is driven by housing targets – although the [now] Prime Minister Liz Truss has said she'll drop the targets. There were more than 7,000 representations/comments on the plan and he said there was "no intention to go ahead without detailed analysis of the comments". He expects there will be a full discussion in council of the Draft Local Plan.



Ian Davis, CEO, Enfield Council

Ian thanked the Forum for its work over many years in the 'Fairer Funding' campaign – lobbying Government to ensure Enfield receives its fair share of the funds which central government distributes to local authorities.

## A shed-load of friendship

### Age UK Enfield is launching its first Men's Shed and is seeking further sites

It is not uncommon to find that men are reluctant to meet up just 'for a coffee', but give them a task to help with or a job to do and they'll jump at the chance.

This is the philosophy behind the concept of Men's Sheds, which started in Australia in 2000. It has now come to the borough with Age UK Enfield launching what it hopes will be the first of many sheds.

"Men respond better to the idea of having something practical to do – and then they have a chance to talk while they are keeping busy," as Steve Mendrys, Men in Sheds co-ordinator explained to a Forum meeting at Beaumont Southgate residential home. This way the men can offer each other support and friendship in an environment they feel comfortable in.

A lot of people do not have a shed or even a garden and, while women are also welcome, this is especially hard for men

who have moved into retirement flats or care homes.

Age UK Enfield is fitting out a shipping container which has been placed next to the John Jackson Library in Bush Hill Park. It opens on 2 October and will then be open for a few hours at a time as demand grows.

"We want to talk to people who are interested in coming and find out what hours suit them and what their interests are so we can kit it out (donations always welcome) with what they want."

Steve is also asking people to suggest potential places and sites for other 'sheds' in the borough. They need to have available electricity and toilets, as well as parking and good local transport.

If you are interested in visiting the shed and/or know of a potential site for another shed, contact Steve at [sheds@ageukenfield.org.uk](mailto:sheds@ageukenfield.org.uk) or call 07933 183 968.



Steve Mendrys



# Planning for local democracy

Local residents are seeking to persuade Enfield Council that the proposed Local Plan needs to have proper consultation and is also debated by the full Council

Enfield Council is revising its Local Plan, the document that will shape the public domain, our urban environment, our communities and green spaces to 2039 and beyond.

It's a once in a lifetime opportunity for local councillors to address climate change – managing risks of flooding, air pollution and overheating which pose serious risks to older people's health, as we saw in this scorching summer.

The Local Plan can, and should, enhance our quality of life so that when, and if, councillors vote to agree the plan, they should do so fully aware of its implications for their constituents. For older people, decisions concerning the availability of suitable accommodation, recreation facilities, accessible green space and protection of the green belt are crucial.

This is why Action for Enfield's Future, a coalition of familiar, and non-political, community groups such as The Enfield Society, Enfield Roadwatch, Enfield climate action forum (EnCaf), and Better Homes for Enfield, has petitioned the council to hold a debate and a vote on the revised Local Plan and to publish the plan 12 weeks ahead of the vote.

The request for a proper time interval between publication and debate is to ensure that democracy is honoured. It affords consultation time for councillors and residents to familiarise themselves with the content of the plan and the implications for their wards, communities and neighbourhoods in advance.

It assures residents that councillors (particularly those who are newly elected) are fully informed and their decisions transparent, a reflection of the community links between elected representatives and their constituents.

The response to the petition exceeded the 3,124 signatures necessary for a deputation to Full Council by about 1,000. Just over half the signatures were submitted online, the rest were gained face to face on doorsteps, street stalls, summer festivals etc. That's about 2,000 conversations with residents.

The organisers have been invited to a Full Council meeting on 12 October at which they can put their case for a 12 week deliberation period and an inclusive debate about Enfield's revised Local Plan. Residents to whom the organisers spoke considered this a no brainer.



## StreetSafe

### Feel safer on our streets

After a very warm summer, autumn is slowly beginning to make itself felt and with it the evenings will start to draw in. We know we say it every year but please, please do make sure that you lock your windows and doors when you go out. Burglars look for the easiest house to break into – make sure that's not yours. Consider investing in window opening restrictors to allow ventilation without allowing entry to your property.

The MPS is seeing an ongoing rise in so-called 'Mum and Dad' scams via WhatsApp where fraudsters try to persuade, often older, people to transfer money over by pretending to be their children just using a different phone. Always call back on the phone number if you are in any way suspicious.

We also wanted to make you aware of a potentially useful new

tool 'StreetSafe'. This allows you to report areas in your locality where you feel unsafe – it is anonymous and helps the police and council work out exactly where the places are where residents feel uneasy. Please do use it – it could make all the difference to an area which is identified.

<https://www.met.police.uk/notices/street-safe/street-safe/>

Finally it has been a long, hot summer but over the school holidays our officers have been doing a lot of engagement work with youth groups, summer camps, community days and summer fetes.

Attending these local events is always something the Safer Neighbourhood teams enjoy doing. If you want us to come along and be part of an event in your ward to give crime prevention advice or hear concerns from the local residents, just let us know!



Community engagement is important

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

# Get on your bike?

It is important that we all commit to reducing our use of cars if we want to reduce air pollution and improve quality of life in the borough

'Get on your bike' is easy to say, but we live in a densely populated urban area with dangerous roads and many of our readers are at an age with growing awareness of their knees and lack of puff and live in hilly parts of the manor.

But we do need to fall out of love with petrol and cars: petrol for urgent financial reasons which may become even sharper in the near future, and cars as death, injury and pollution deliverers and significant contributors to human-induced global warming.

We have yet to see the level of excess deaths resulting from the recent record-breaking temperatures but we know that, largely, they will be among older generations.

Worldwide, cars are the leading cause of death for those between 5 and 29. In the UK, more than 24,500 people were killed or seriously injured in 2020/21 costing 20% of the NHS budget – that's huge – and, in Enfield where we have good public transport connections, many of us with Freedom Passes, if we can't get on our bikes, we do need to walk, take the bus or train or car share where possible. Good for you, children's lungs and good for the planet.

Some countries are cutting public transport fares. Germany, Italy and Ireland for example, while Spain is moving towards free trains. Cities including Milan, Paris and Copenhagen,

are gradually excluding and slowing cars. London is beginning to follow suit and car ownership is dwindling, especially among the young.



We do all need to fall out of love with cars

The Forum believes that transport needs to be redesigned as does town planning so that far more of our essential destinations are within safe and clean-air walking distance for the reasonably mobile and young parents with children at hand. Whoever thought car-dependent out-of-town shopping was a good idea?

In the meantime, many of our members need to rely on their cars for a variety of tasks from getting to work, doing their job, ferrying grandchildren, carrying heavy items and visiting far flung

friends and family. Older members may dread the loss of independence they fear being carless may involve. It certainly demands a new way of thinking and organising our lives and we can't do it without policy changes which recognise their urgency and create practical alternatives.

We may yet see the car in its present form going the way of the horse! Though that won't be any time soon without centrally driven structural change but, as individuals and families, we can do our little bit to help change on its way and it's looking increasingly likely that the cost of living crisis will give us added motivation and impetus.

## Making the connection

Bus, tube and train services need to be linked to provide seamless public transport

The Forum is supporting the Enfield Transport Users Group (ETUG) in its calls to have all tube and train stations properly staffed, with booking offices open to help more vulnerable passengers.

Peter Smith, a member of the Forum's Executive, represents us on the Group's committee and explains its role in lobbying for better transport connections into, out of and within the Borough. "We try to ensure the services we have meet the needs of the people of Enfield. This means fighting to keep services we have – and trying to improve others."

Currently, the Group is working to get the 456 bus to run to and from Crews Hill Station, which it used to do when it was first launched last year. Peter says: "It makes no sense to stop the service just short of the



The 456 bus should be routed directly into Crews Hill station

station when many people want to connect to rail services into London."

The group will keep monitoring train services and TfL's proposals on changing bus routes, especially as they affect Enfield. In the past, the Forum has successfully worked with the Group to make sure the 307 bus service extended to Barnet Hospital's main entrance.

The Forum is also backing the National Pensioners Convention's calls to reinstate the Freedom Pass – and the Over 60s Pass in London – so they can be used 24 hours a day, not just from 9am on weekdays.

The next ETUG meeting is at 7pm on Friday 25 November in the Council Chamber of the Civic Centre in Silver Street. All are welcome to attend, so feel free to go along and have your say.



ARE YOU AN OLDER PERSON DREADING THE WINTER COLD?  
LIVE IN ENFIELD?

Come to one of our

# Heat and Eat Sessions

- Free benefits checks (ensure you are getting what you are entitled to)
  - Advice on grants for individual items such as a fridge/cooker (if you are on a low income)
- Advice and tips on keeping your home warm and possible grants available
  - Information on Enfield food banks and help with fuel bills
  - Information on food centres and other services
- FREE RAFFLE

ENFIELD BOROUGH OVER 50S FORUM IS HOLDING SIX **HEAT AND EAT** SESSIONS BETWEEN OCTOBER 2022 AND MARCH 2023

**FREE and OPEN TO ALL LOCAL OLDER PEOPLE**

**All welcome** to the first hour for advice + coffee/tea/biscuits, a chat and cocktail jazz music

**Those over 75** who live in the local area are invited to stay for the second hour for a free hot meal and/or a free duvet or dressing gown



PLEASE NOTE OUR RESOURCES FOR FOOD AND FREE ITEMS ARE LIMITED.  
THESE ARE LOCAL EVENTS AND WE CANNOT PROVIDE RESOURCES FOR PEOPLE FROM OUTSIDE THE AREA.  
YOU MAY BE ASKED FOR PROOF OF ADDRESS.

## Details of the first three workshops

Wednesday 19 October, 11am – 1pm

at **Angel Community Centre, 48 Raynham Road, London, N18 2JF**

11am – 12 noon: Free tea/coffee/music and advice for all

12 noon – 1pm: Free advice + hot food and a duvet or dressing gown for local people over 75

Tuesday 15 November, 11am – 1pm

at **Boleyn Hall, Boleyn Avenue, Enfield, EN1 4HR**

11am – 12 noon: Free tea/coffee/music and advice for all

12 noon – 1pm: Free advice + hot food and a duvet or dressing gown for local people over 75

Friday 16 December, 2pm – 4pm

at **Brigadier Hall, Cedar Rd, Enfield EN2 0NL**

2pm – 3pm: Free tea/coffee/music and advice for all

3pm – 4pm: Free advice + hot food and a duvet or dressing gown for local people over 75



## Chair's Column

The Forum has regular meetings and social events so do join us during the upcoming winter months to have a chat and stay warm

# Helping local older people

It's been a long, hot, dry summer, but I hope some of us have managed to have some relaxing summer breaks or days out. But now, our thoughts are, of course, turning to the winter months. We all know the financial hardships that some, if not most of us will be facing.

See the page opposite for details of our Heat and Eat workshops – all local people are welcome to come along for free advice, to have a chat and to listen to music. If you are over 75 and local, you can also stay for a free hot meal and/or a free duvet or dressing gown.

We have this age restriction and residence restriction because, unfortunately, our resources are limited and we wish to target those most at risk of cold/diet-induced ill health within our local area. Very local older members will receive individual invites to their nearest event – please ensure you bring that invite with you or proof of your address.

We have a great bunch of volunteers who have offered to help out and have enough help for the first three sessions now, but we will be looking at volunteers

for January, February and March fairly soon and so, if you would like to help out, please contact the office (020 8807 2076) with your name.

We will also be sending out information packs/free duvets to older housebound people. If you are unable to come to one of our workshops, or if you know of someone who is in need, please contact the office and leave your contact details.

Thinking about the winter and not having enough to eat, or enough money to heat your home is depressing in itself. So why not come along to one or two of our regular Forum meetings, which we have just restarted in person and where there is always a warm room, sometimes a cup of tea and nearly always an interesting speaker and people to meet or, if that doesn't take your fancy, you might want to check out our social events page – there is nearly always something going on – clubs and socials etc. See pages 14 – 16. So no need to stay on your own in the cold.

If you find yourself feeling continually low and stressed out, then help may

be available to you through Enfield's IAPT Service. IAPT stands for Improving Access to Psychological Therapies and two of their therapists (Jessica Rose, Asst. Psychologist and Morag McPherson, Psychological Wellbeing Practitioner) came to our Civic Meeting to talk to our members at the end of August.

The service has a 3-11 month waiting list and so it is not a quick fix but you can self refer or get a referral through your GP. They offer 6-12 sessions of either Cognitive Behavioural Therapy, Guided Self Help or Counselling and it is free. To self refer see their website [www.lets-talk-iapt.nhs.uk](http://www.lets-talk-iapt.nhs.uk) or email [lets-talkenfield@nhs.net](mailto:lets-talkenfield@nhs.net) or telephone 0209 702 4900.

The service is also launching some free online webinars on self help, depression and low mood. Again please check their website for full details.

I look forward to seeing you all at one of our meetings or a social event.

*Jan*

Jan Oliver, Chair

# Population changing rapidly

New attitudes are needed as the number of older people grows

The UK's population is undergoing a massive age shift. There are over 11 million people aged 65 and in ten years' time this will have increased to 13 million people, 22% of the population.

The fact that many of us are living longer is to be celebrated. But society still has inaccurate assumptions about ageing and the experience of ageing in England is getting worse and more unequal.

The Centre for Ageing Better is working to drive the changes that are needed to respond to this shifting age demographic. It says these require new approaches across society and for us all to think, feel and act differently about ageing.

The centre has called on the new Prime Minister Liz Truss to prove she is serious about improving access to work for people in their 50s and 60s by investing in tailored employment support

for those out of work, expanding access to occupational health support, and delivering on her predecessor's manifesto promises around flexible work and carer's leave proposals.

And how do we encourage the return of more than 200,000 workers aged between 50 and 64 who have left the labour market since the pandemic? As the chair of John Lewis said earlier this month, the number of older workers leaving the jobs market has not received sufficient attention and the government needs to think really hard how to reverse the trend.

Part of the problem is that no government has ever looked at the issue of ageing in the round. We have piecemeal policies that touch on different aspects of ageing, but no strategy to meet the challenges and opportunities created by the fact that people are living longer and birth rates are falling.



# **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**



# Look on the bright side



## For better or worse

A German farmer with relatives in the US sent them a package consisting of some pork sausages made from his old pig. When they complained that the package had not yet arrived, he wrote: "Cheer up. The wurst is yet to come."

## A man walks into a bar

A tall, weather-worn cowboy walked into a saloon and ordered a beer. The regulars quietly observed the drifter through half-closed eyelids. No one spoke, but they all noticed that the stranger's hat was made of brown wrapping paper. Less obvious was the fact that his shirt and vest were also made of paper. As were his chaps, pants and even his boots, including the paper spurs. Truth be told, even the saddle, blanket and bridle on his horse were made entirely of paper. The sheriff walks in and of course he arrests him immediately – for rustling.

## Stamp on it

Billy, a nine year old, took up the hobby of collecting stamps. He was very enthusiastic about it until one day his neighbours' kid saw his impressive collection and took up the hobby. Billy complained to his Dad: "I don't want to collect stamps anymore! Andy has every stamp that I have!" "Don't be stupid, son," his dad said. "Don't you know that imitation is the best form of philately."

## Shell shocked

A lorry full of tortoises collided with a van full of terrapins. It was a turtle disaster.

## I have questions

Do Typhoo Tea employees take 'coffee breaks'?

What hair colour do they put on the driver's licences of bald men?

Why doesn't Tarzan have a beard?

Why is it that, no matter what colour bubble bath you use, the bubbles are always white?

Is there ever a day that mattresses are not on sale?

Why do people constantly return to the refrigerator with hopes that something new to eat will have materialised?

Why do people run over a string a dozen times with their vacuum cleaner, then reach down, pick it up, examine it and then put it down to give the vacuum one more chance?

How do those dead bugs get into the enclosed light fixtures?

Why is it that when you attempt to catch something that's falling off the table you always manage to knock something else over?

Why, in winter, do we try to keep the house as warm as it was in summer when we complained about the heat?

## Edinburgh fringe best joke

I tried to steal spaghetti from the shop, but the female guard saw me and I couldn't get pasta.

## Improving mental health

Free help is available for those with common mental health problems  
– and you don't need to be referred by a GP

Two members of the local IAPT (Improving Access to Psychological Therapies) team came to talk to the Forum recently. Psychological Wellbeing Practitioner Morag Mcpherson and Assistant Psychologist Jessica Rose explained how the service works.

IAPT is an NHS service providing free talking therapies for people with common mental health problems. We are based at Chase Farm Hospital, but mostly work online or via the phone.

There are three main types of therapy we offer including:

- CBT: Exploring thoughts, feelings and behaviours with a focus



Morag (left) came to a Forum meeting to explain how the service works

on positive change; teaches you coping strategies.

- Guided Self Help: A shorter form of CBT, four to six sessions to teach practical coping strategies, working through self-help materials together.
- Counselling: Talking about the past and how that might have influenced how you're feeling. It's less practical than CBT and more talking led.

Morag said: "If you would like to speak to a therapist one on one about any mental health difficulties you are

having you can refer yourself to IAPT online (just google Enfield IAPT) or through your GP."

# How do you reduce inheritance tax immediately?

Whenever I have conversations with people interested in mitigating or reducing their inheritance tax liability, the majority are aware that any gifts made will take seven years to be disregarded for inheritance tax. These are known as Potentially Exempt Transfers or in the case of transfers to a Discretionary Trust they are known as Chargeable Lifetime Transfers.

In my experience, however, very few people are aware that certain gifts make use of a valuable statutory exemption known as gifts out of normal expenditure out of income. Whilst this exemption can only be claimed on death, individuals can gift an unlimited amount during their lifetime, all of which will fall immediately outside their estate inheritance tax free provided all of the criteria under the exemption is met.

There are three main criteria and they are as follows:

Firstly it must be established you have excess income. This is after taking into account all of your regular outgoings including discretionary spending compared to all of your regular income typically from pensions including the state pension.

Secondly there must be a regular pattern of gifting. The gifts must be made on a regular basis from taxed income.

Thirdly you must retain sufficient income to maintain your normal standard of living. Your standard of living must not be compromised in order to reduce your inheritance tax liability.

Funds will typically be transferred to a trust where you will remain as a trustee until you pass away. This will allow you to retain control of the trust funds and protects the funds from external threats such as divorce, creditors or the financial



**George Ttoui**



vulnerability of beneficiaries. You can of course make direct gifts.

If you are concerned about the effect inheritance tax will have on your estate and the amount of money that you will leave to your family and friends then, provided you have excess income, you may wish to consider the benefits available through setting up a trust through St James's Place.

I will be able to discuss this strategy further and to ensure that it will work for you. Please note that trusts are not regulated by the financial conduct authority.

George Ttoui is qualified as a financial adviser at Burlington Wealth Management and is 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](mailto: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/](http://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.*



# Seek help if you need it

Some have so much money they don't know what to do with it.  
Some have so little they don't know what to do

Few of us, whether directly or indirectly, will not be affected by the cost of living crisis. For the health of the public it is, in short, a disaster. A survey commissioned by the Royal College of Physicians (RCP) found that 55% of us feel that their health has been negatively affected by the crisis and a quarter of these had been told the same by a medical professional. 84% said it was due to heating costs, 78% because of rising food costs and 46% because of transport. The survey was undertaken at the end of April before the energy price cap rose by 80%.

It has been said that even those earning £45k a year will struggle. In 2020/21 medium household disposable income in the UK was £31,400\*. The pain of this does not seem to be evenly spread – analysis of Office for National Statistics data shows that whilst the top 1% of earners (on £170k+) are seeing their income rise by 9% those earning less than £8k have seen their pay increase by 1.3%. Hence the above.

Apologies if I have mentioned him before but I am quite a fan of Martin Lewis (Money Saving Expert). I would highly recommend visiting his site where you will find practical tips on saving money either through reducing energy consumption or actual spending. Here's the link <https://www.moneysavingexpert.com/> and you

can also subscribe for a weekly email.

Enfield Council has also set up Community hubs at Edmonton Library and Enfield Town Centre Library which can help with money, employment, training, food and housing. They are open Monday to Friday, 9am to 5pm and open to all and you do not need an appointment.

If you / someone you know are struggling, I would also recommend using the hubs, that is what they are there for. For more details please visit: <https://www.enfield.gov.uk/services/your-council/community-hubs-and-food-pantry>.

Finally, the Enfield Food Alliance (a network of local food banks and food support organisations) provided support over 15,000 times in June 2022 alone. For those of you who are able, it would be great if you could make a donation <https://www.justgiving.com/crowdfunding/enfield-community-food-pantries>

\*i.e. the 'middle' income – 50% of incomes above this and 50% below.

*Glenn Stewart*

Assistant Director of Public Health, Enfield



Care in the comfort of your home tailored to your needs.  
To find out more call 0203 6418870

 **Home  
Instead**  
*To us, it's personal*

Home Instead Enfield runs a free **Memory Lunch Club** every other week at St. Paul's Centre, Enfield Town. Join us for some fun, quizzes and lunch - all welcome.



# Wills and Probate

Lasting Powers of Attorney  
Inheritance Tax Planning  
Asset Protection Trusts



STENNETT AND STENNETT

Solicitors and Estate Agents  
4 Winchmore Hill Road Southgate N14 6PT  
020 8920 3190

# Weekly bingo sessions

Playing bingo is lots of fun – and you might even win some money as well

The bingo club started pre-Covid in October 2019 and took place at Malones in Enfield Town. We restarted on 6 September 2021 at Jubilee Hall in Parsonage Lane where we have been meeting weekly since. During that time we have raised £3487.41p for the forum.

We start at 2pm every Monday and play 10 games which usually takes about two hours. Each book of 10 games costs £4 but there is an option to play five games at £2 per book. It costs just £1 to come in (which covers hall hire costs) and there is free tea and coffee available all afternoon.

I am very grateful to have John Yiannacou and Dave Cope running the bingo for me especially during and since my recent ill health. They are ably assisted by Anne Haffenden who runs the cash raffle and by Monica. One of our long-standing players is Eileen Prior who comes with her son John and she will be celebrating her 95th birthday at the end of September.



Weekly bingo sessions are held at Jubilee Hall in Parsonage Lane

We have many regular players who are not able to attend every week, so you are welcome to join us on an occasional basis to

suit yourself. We have a friendly atmosphere at the bingo club and when members heard that a newcomer Mike Lazel had suffered a heart attack they were very concerned. Happily Mike has now recovered and returned to playing.

The raffle is a cash raffle and is run on a 50/50 basis. Recently Sue Carter won the biggest raffle prize so far of £27. A player called Teresa has been our biggest winner in an afternoon so far, winning £51 at bingo. You will not win a fortune at our bingo, but it's not too expensive and makes for a

pleasant sociable afternoon.

Please ring me on 020 8363 4969 for more information and to register.

*Jim Cantle*

## Over 50s days at Fusion

Forum members living in Enfield enjoy significant discounts at the borough's leisure centres run by Fusion

### Edmonton (Monday) Tel: 020 8375 3750

09:30–10:30 50+ yoga  
10:30–11:30 Pilates (access for 50+)  
10:30–11:00 50+ Gym circuit class  
11:00–11:30 50+ Gym circuit class  
12:00–13:00 Zumba (access for 50+)  
13:30–14:30 Women's only Netball  
09:30–16:00 Swim, Steam and Sauna (Subject to opening times)

### Southgate (Tuesday) Tel: 020 8882 7963

10:15–11:00 Health walk  
12:00–13:00 Bokwa, Studio  
14:00–14:45 Aquafit  
15:00–16:00 Yoga, Studio  
09:30–16:00 Gym  
09:30–16:00 Swim, Steam and Sauna (subject to opening times)

### Southbury (Tuesday) Tel: 020 8245 3201

09:45–10:45 Yoga  
09:30–10:30 walking netball, Sports hall  
10:00–10:20 Health walk, Short, Easy  
10:20–11:10 Health walk, Leisurely, Moderate  
10:45–12:15 walking football, Sports hall  
11:00–11:30 Gym circuits, Gym  
11:30–12:00 Gym circuits, Gym  
12:30–14:00 Badminton and table tennis, Sports hall  
13:15–14:15 Pilates, Studio  
14:20–15:20 Yoga, Studio (Chair Yoga last Tuesday of the month)  
09:30–16:00 Gym  
09:30–16:00 Swim, Steam and Sauna (Subject to opening times)

### Southbury (Wednesday) Tel: 020 8245 3201

09:30–12:30 Badminton  
10:30–11:00 Gym circuits, Gym  
11:00–11:30 Gym circuits, Gym  
12:45–13:30 Zumba Gold Sports Hall  
14:00–15:00 Chair based Yoga, Studio  
09:30–16:00 Gym  
09:30–16:00 Swim, Steam and Sauna (subject to opening times)

### Albany (Thursday) Tel: 020 8804 4255

09:30–10:15 Aqua aerobics, Pool  
12:00–13:00 Pilates, Studio  
13:05–14:05 Yoga, Studio  
09:30–16:00 Swim, Steam and Sauna (Subject to opening times)  
09:30–16:00 Gym

### Edmonton (Friday) Tel: 020 8375 3750

09:15–10:15 Yoga, Studio  
09:30–16:00 Gym, Swim, Sauna and Steam (subject to opening times)

### PRICES

£10.50 per day/£6.50 per day (with energy concession card)  
Energy concession card is normally £21.50 for 12 months but with Enfield over 50's forum membership ONLY £7.50.  
Ask at reception for more details of monthly and Annual memberships that are also available.



# 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 morning Millfield House Gardens Outdoor Tea and Cakes**

NOTE: This group is now closed until next spring.

## **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.

Ring Jacky Pearce 0203 724 4287

## **Friday 28 October Jazz Funk Night at Holtwhites Sports and Social Club**

Live danceable music-with-a-beat from Equinox jazz band. Come along for a dance or to listen to some great foot tapping music 8-11pm. Book in advance – a table or a single seat at a table for only £7 per person or £13 with pre-ordered cold food. Bar and bar snacks will be available at a reasonable price. Please do not bring your own.

Please note that the previous newsletter's phone number for this event was incorrect.

To book, contact Jan on 07748 264 735 or email [eternalechoes2002@yahoo.ie](mailto:eternalechoes2002@yahoo.ie)

## **Thursday 3 November The Seagull at Cineworld Enfield**

Love theatre? No need to travel. Join some Forum members and enjoy Anton Chekov's tale of love and loneliness, a West End theatre production filmed live and shown locally at Cineworld, Enfield. Meet between 6pm and 7pm for a coffee and snack. Film starts at 7pm.

A young woman is desperate for fame and a way out. A young man is pining after the woman of his dreams. A successful writer longs for a sense of achievement. An actress wants to fight the changing of the times. In an isolated home in the countryside, dreams lie in tatters, hopes are dashed and hearts broken. With nowhere left to turn, the only option is to turn on each other. Directed by Jamie Lloyd, Emilia Clarke (Game of Thrones) makes her West End debut in this 21st century retelling of this classic. Tickets £16.

To book contact Jan on 07748 264 735 or email [eternalechoes2002@yahoo.ie](mailto:eternalechoes2002@yahoo.ie)

## **Monday 21 November Annual Christmas Lunch Party**

An early start to the festive season with Hayley's Kitchen three course roast turkey lunch. 12pm for a 12.30pm start, staying until 4pm. £21 per person. Live music and dancing by Gaz Vegas. Don't dance? Enjoy the food, people watch and make new friends. Regular guests know this is an event not to be missed! A warm welcome awaits new and unaccompanied members. Venue: North Enfield Conservative Club, Baker Street EN1 3LD. Buses 191/W8. Ample parking.

IMPORTANT – KINDLY ADVISE OF ANY DIETARY NEEDS AT THE TIME OF BOOKING.

To book your place, contact Jacky Pearce on 0203 427 4287

## **Friday 2 December Cruising into Christmas**

Join us on an Enfieldian tour of London's Christmas lights that enables us to enjoy this annual spectacle from the unusual vantage point of the river Thames. We drive to Greenwich where the Meridian line is marked by a laser beam and join our Thames Cruiser to travel to Westminster. On the way we will enjoy the beauty of the many riverside buildings and bridges that are illuminated including Docklands, the City of London and Westminster. Return home by way of Trafalgar Square, Regent Street, Bond Street, Marble Arch and Oxford Street. Festive refreshments are provided during the evening. Leave in the afternoon and home by approximately 8pm or join us for an optional evening curry. Fare £43 (includes a small donation to the Forum).

Contact Jan on 07748 264 735 or email [eternalechoes2002@yahoo.ie](mailto:eternalechoes2002@yahoo.ie)

## **Friday 9 December Ten Pin Bowling at Hollywood Bowls Finchley**

Meet at 1.30pm for 2pm start. Good fun and light exercise – all you need are strong wrists and hands! No experience necessary. Burger type food and drinks available to buy. Cost £18 (for two games).

To book, contact Jan on 07748 264 735 or email [eternalechoes2002@yahoo.ie](mailto:eternalechoes2002@yahoo.ie)

## **AND INTO NEXT YEAR....**

## **February 7-19 Explore Costa Rica with Riviera Travel**

From the Caribbean to the Pacific – every road seems to lead to another waterfall, coffee plantation, volcano, rainforest and tropical beach. Explore with us (five booked so far !!!) one of the most bio-diverse countries with direct flights from London Gatwick and 4\* and 5\* hotels and lodges. Cost £3199 twin room share or £3998 single occupancy.

For further information and to book your place, please contact Olivia on [oliviagoodfellow19@gmail.com](mailto:oliviagoodfellow19@gmail.com) or 020 8447 8841

## **June 9-22 A Namibian Adventure with Travelsphere**

Discover Namibia's unique landscape with towering dunes, plains and mountains. Find out about its people and meet some incredible wildlife on this bucket list holiday. Flights from Heathrow via Johannesburg. Cost £4099 twin share or £5174 single occupancy. (Five of us booked so far!!!)

For further information and to book your place, please contact Olivia on [oliviagoodfellow19@gmail.com](mailto:oliviagoodfellow19@gmail.com) or 02084478841

There will also be plenty of day trips by coach and mini coach in 2023, a further UK break with Airedale Tours to the Peak District including Chatsworth and Bakewell, Buxton and much more. Watch this space.

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

If you have an idea for a trip, a member of the Social Events team will help you organise it. Contact Olivia.



# Join one of our 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.

See p13 for more info.

*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.*

## 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 and appreciate poetry of all kinds – self penned or not, music and good company. There is a requested donation of £1 per head to cover the meeting room hire cost. Forthcoming meetings: 27 October, theme 'childhood' and 24 November, theme 'law and order'.

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

## Lunch Club

We meet every two months at different venues. The next lunch is 9 October 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 and if you haven't been before, please contact me for details, preferably by email.

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

## Book Club

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

20 October – Anniversary Lunch (members only)

17 November – Munich by Robert Harris

15 December – Christmas Pudding by Nancy Mitford.

*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 5 October, 2 November and 7 December. Just turn up anytime from 10am (we finish at 12 noon) and find us in our reserved place.

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

## Writing Group

The writing group has had a very enjoyable year, and new members have brought variety to the 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 at Enfield Town Library.

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

## Sunday afternoon film making group

Come along for some fun making films. We are currently finishing off a time travel film but new members are welcome to play the part of extras and to plan our next project. You can come along for one session or on a regular basis. We usually meet 2pm – 4pm in the Community Room at Enfield Town library.

*For further information contact Jan on 07748 264735 or email eternalechoes2002@yahoo.ie*



## Kentish Gardens day trip

A lovely day was had by all when we visited Riverhill and Lullingstone gardens in beautiful Kent. With glorious weather, our group enjoyed the very diverse gardens on offer and we are looking to explore more lesser known gardens in the future and at different times of the year.

## Historic Houses of Lincolnshire and Nottinghamshire

A delightful and fun-filled short break to the Midlands, taking in a total variety of National Trust properties – one minute a workhouse, the next a fancy country house. This Forum first trip with Airedale tours will not be that last, so watch this space for next year – maybe Cornwall, Derbyshire – who knows?



*Olivia*

# Meetings

We are pleased to be back running meetings in person, but will continue to comply with Government guidelines should circumstances change.

Check the website for up-to-date information:  
[www.enfieldover50sforum.org.uk/forum-meetings](http://www.enfieldover50sforum.org.uk/forum-meetings)

10am for 10.30am, Tuesday 25 October

## **Future Nursing Workforce Challenges**

Lorraine Dixon, Head of School for Health and Social Care, University of Gloucestershire, will talk about the challenges facing the NHS in the recruitment, training and retention of nurses.

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

10am for 10.30am, Tuesday 29 November

## **Plans for Developing Enfield Town**

Sarah Cary, Executive Director – Place Enfield Council, Enfield, will speak about the Council's plans for Enfield Town and the surrounding areas in the Borough.

*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](mailto: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.

# Advice Service

Financial advisor George Ttoui is 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 are 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.

# Join the lottery club

Play the lottery and support the Forum while having the chance to win £400 a month

The Forum lottery offers a great way to support our work and, at just £5 a month, offers excellent odds to win some serious money. The prize for the monthly draw is £400 and will continue to increase as more players join the lottery club.



Anyone over 18 can join the lottery club. You do not need to be a member of the Forum or even resident in Enfield. If you are stuck for an idea for a birthday gift, a lottery number can be purchased for a friend/relative/grandchild. You can hold as many numbers as you like.

As we explained in the last newsletter, Jim Cante who launched the lottery has handed over the administration of the lottery to the Forum office. In order to make the process as smooth as possible, the office staff have asked that, if possible, people contact the office to purchase their 'lucky' number(s) and then set up a standing order for £5 a month, to be paid on the 1st of the month.

You can stop this standing order at any time, but please make sure you inform the office so they do not have to call to find out whether you have quit or if it is a bank problem.

Another good way to pay is to buy a year's worth in advance – call the office to buy your number and then send a cheque for £60 (£5 x 12 months). You can also pay cash at the office.

The winner of the June draw was Claristine Donoghue with number 153. The following monthly draws were being organised as we went to press – winners will be informed as soon as the draws are done – and we will publish all the results in the next newsletter.

## **ENFIELD TOTAL REMOVALS MOVING HOUSE?**

### **REQUIRE STORAGE?**

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



**10% discount to Over 50s forum members**

**020 8367 8348**

**[www.totalremovals.com](http://www.totalremovals.com) Company Reg No. 04109912**