

Hard times ahead

The Government has honoured its promise to restore the pensions triple lock, but household income is predicted to fall for most

When the pensions triple lock was suspended last year, many commentators feared that it would not be reinstated. But the measure was included when the Chancellor Jeremy Hunt made his Autumn Statement on 17 November.

This means that from April 2023, payments will be:

£203.85 a week (currently £181.15) for the full, new flat-rate state pension (for those who reached state pension age after April 2016).

£156.20 a week (currently £141.85) for the full, old basic state pension (for those who reached state pension age before April 2016).

Under the triple lock, the state pension is supposed to increase each year in line with whichever of these three measures is highest: inflation (as measured by the Consumers Price Index in September of the previous year), the average increase in wages across the UK or 2.5%.

Introduced in 2010, it was designed to ensure the value of the state pension was not overtaken by the increase in the cost of living or the working population's income.

The triple lock was suspended last year because of an unusually large rise in average earnings following the end of the government's furlough scheme.

Now, as inflation was 10.1% in September, pensions will rise by the same amount – but not until next April. Which means older people already having to choose between paying for food or heating, still face a bleak six months of rampant price rises, according to the National Pensioners' Convention.

NPC General Secretary Jan Shortt says: "Even though the energy price cap will continue for a year from next April, the typical household bill will rise from £2,500 to £3,000 – in many cases more than three times what we were paying at the start of this year. Many people can't afford their bills now, even with the additional support measures."

At a time when the prices of food and essentials continue to

rocket (food inflation was at 16.4% in October), older people, who spend a much larger proportion of their meagre fixed pension incomes on food and heating, are still struggling to afford essentials.

Jan says: "To its shame, the UK has one of the poorest state pensions in the developed world. Its value has been eroded over decades. Our spending power has decreased to a pitiful level, and the 3.1% rise in pensions in April 2022 was swallowed up by energy prices and inflation. Even

with a 10% rise, the basic state pension will still be less than half the earnings of a person on the National Living Wage."

The Office for Budget Responsibility says household income will fall by 7% over the next 18 months and "that the next two years will see the biggest fall in household incomes in generations."

The Over 50s Forum urges all older people to ensure that they get the pension and benefits they are entitled to. Many people entitled to Pension Credit or other grants/free services do not claim them.

For initial advice and tips, come to one of our Heat and Eat days (see pp 6 & 11). Or just come along for coffee and a chat in a warm space.



Chancellor Jeremy Hunt giving the Autumn Statement



Wishing you all a very Happy Christmas and New Year



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

Where has this year gone?



I remember doing the Review at this time last year, like it was yesterday. Sadly, another year we all want to see the back of, I would suggest, with lots of uncertainty and worry.

But I do hope there have been some highlights and good times for our members.

We have held our first two Heat and Eat events. They are going very well. We welcomed our members into a safe warm space and provided items to help keep warm at home and hot food. A huge thank you to all our volunteers and Paul and Dawn Newman for providing the catering. We have another four events starting on 16 December. Please see page 6 for further details.

Fusion, the company running the borough's own leisure centres, is providing free health walks from some of its sites (see p7). This is a great opportunity to walk safely and then be welcomed back inside for a hot drink and to socialise. The libraries are also offering a safe, warm winter hub. Please contact your local library for further details.

International Health Days for December are:

World Aids Day: 1 December – awareness of AIDS caused by HIV infection

International Day of People with Disability: 3 December

We hope all our members are keeping well and have had their relevant covid and flu vaccinations.

The Forum has welcomed over 200 new members since September. Those wishing to join or renew directly at the office at Millfield House, please do phone first to make an appointment, to ensure Diane or myself will be there to receive you as we are part time and do go out occasionally to attend meetings and events. The answerphone will always be up to date.

The postal strikes have had an adverse effect on posting out membership cards and we thank those for their patience and appreciate those who have made the effort to renew or join at the office. It is always good to meet our members and we have very interesting conversations about their issues and motivations. We can often signpost, if we cannot help directly.

Wishing you all the best Christmas possible and health and happiness for 2023.

Ruth Fathaddine

Office and Development Manager

Become a volunteer

We are always looking for people with energy and ideas to volunteer to help out at the Forum. Contact the office for a chat.



Chair's Column

Spending Christmas alone?

For some people, it's the preferred option and they look forward to a quiet time on their own. But if you would like more support or a chat with someone, there are many services available

So Christmas is here again – ah the magic! Magic that is drummed into us from an early age, with an emphasis on social engagements and family. So much so, that those who don't have this in their lives, may feel their pre-existing sense of loneliness reinforced. And the rest of us are obsessed with the idea that being alone at Christmas is a terrible affliction.

But, the truth can be far more complicated. For some, being alone, may be preferable to the alternatives. For example, someone having a difficult time – maybe after a bereavement – might welcome the chance to stop the exhausting task of putting on a brave face and this year, many people may feel it's better to be at home alone than to risk catching Covid.

And for those escaping domestic violence or abuse, spending time alone is definitely a good alternative. Even where there isn't a choice involved, people who live alone may have found ways to make the day special and beautiful – maybe in small ways – having bubble baths and chocolates, going for a favourite walk, watching their favourite film, listening to special music, spending time with pets – especially if they've been doing it for years.

Those people who enjoy spending Christmas alone will probably have mapped it out weeks in advance – putting things such as food deliveries in place for example. Advance planning might include resolutions to make new contacts the following year by, for example, engaging in voluntary work. People might also contact some of the support services who can give telephone support and companionship in the days and weeks of the Christmas period and beyond.

So, if you are planning to have Christmas alone – enjoy yourself – and, if you need just that little bit of extra support for Christmas and over the coming year, here are some of the services who may be able to assist:

Re-engage exists to provide social connections for older people at a time in their lives when their social circles are diminishing. They organise monthly tea parties for people over 75, operate a telephone befriending service, activity groups and a free online directory of local Christmas events and activities taking place across the UK, which are open to local older people.

Freephone: 0800 716543

Side by Side is MINDS online community – where you can listen, share and be heard – online only – sorry no phone number.

www.sidebyside.mind.org.uk

Campaign Against Living Miserably (CALM) is open from 5pm to midnight 365 days a year, and offers listening services, information, and webchat support for anyone who needs it.

For support 0800 58 58 58 or www.thecalmzone.net

Samaritans is open 24/7, 365 days a year and offers support via phone, email, post, and a self-help app.

For support call 116 123 or visit www.samaritans.org/how-we-can-help/contact-samaritan/

Silver Line Helpline is a free, confidential telephone service just for older people. Providing friendship, conversation and support 24 hours a day, 7 days a week.

Call free on 0800 4 70 80 90 or visit thesilverline.org.uk

Wishing you all a Merry Christmas.

Jan

Jan Oliver, Chair

Use your stamps

Some stamps will no longer be valid from July

Royal Mail is adding barcodes to its regular stamps. After 31 July 2023, 'regular' stamps without a barcode will no longer be valid. You can either use up these stamps before this deadline or swap them for the new barcoded stamps.

'Regular' stamps are those which feature Her Late Majesty The Queen on a plain coloured background. Special stamps with pictures on and Christmas stamps without barcodes will continue to be valid and don't need to be swapped.

Royal Mail says the new postage stamps with barcodes "will enable exciting new services" by connecting physical stamps to the digital world through the Royal Mail app.

To swap out your stamps, complete one of the Stamp Swap Out forms and send it to Royal Mail along with your non-barcode stamps. The forms are available from local Delivery Offices or at: www.royalmail.com/sending/barcoded-stamps



Stay well this winter

Do your best to stay warm and healthy during the coming months by following the advice from Public Health

No prizes for guessing that there is considerable consternation in Public Health about what the winter might bring. By the time you read this we will know what the Fiscal Statement on 17 November will have said (I wasn't holding my breath). Services are likely to have been asked to make further cuts, taxes may well have gone up and the cost of living crisis will be ongoing.

Not the merriest of starts to December but as they say: when the going gets tough the tough get going. So here is a rundown of top tips that might be useful in the months ahead:

1. Have the flu and Covid jabs. I'm thinking of having 'forgot the jab' written on my headstone as a warning to others but as a public health intervention, vaccination is hard to beat. Also, this year you can get both at the same time.
2. Be a good neighbour – if you know of neighbours / relatives who may be struggling, see if you can offer a hand.
3. Take note of everything Martin Lewis (money saving expert) says. His website has tips on everything from saving energy to what benefits you may be entitled to. Check if you are eligible for the Winter Fuel Payment, the Cold Weather Payment and / or the Warm Home Discount Scheme on www.moneysavingexpert.com



Hot food is healthy

4. Exercise! Done without excess, a previous Chief Medical Officer described physical activity as a 'wonder drug' or 'miracle cure'. I have got Mr and Mrs Stewart doing this and I am pretty sure they are going to outlive me.

5. Eat well – have at least one hot meal a day – and have regular hot drinks.

6. Heat the human, not the home. If you are trying to think of a present for someone whose answer to the question 'What do you want for Christmas?' for the past 30 years has been 'peace and quiet' refrain from taking them at their word and perhaps think about heatable gloves, insoles, microwavable wheat bags (all costing about a penny an hour to use).

7. Stay connected – ring friends / relatives etc. Organisations like AgeUK have a Telephone Friendship Service that will provide a friendly weekly chat at www.ageuk.org.uk/services/befriending-services/sign-up-for-telephone-befriending/

Glenn Stewart

Assistant Director of Public Health, Enfield



Home Instead Enfield, your go-to place for getting tailored private help, care and support in your own home also organises regular community projects which are accessible to all and mostly free, sponsored by **Home Instead Charities and Home Instead Enfield.**

Bi-Weekly Memory Lunch Club Wednesdays at St. Paul's Centre, Enfield Town 11.30-13.30

Christmas Charity Event at St. Peter's Hall, Grange Park
10th December 12.00-15.00pm



For more info and RSVP please call **0203 6418870**

Going in the right direction

Enfield Wellbeing Network is helping local residents achieve their goals to lead healthier, more enjoyable lives

Do you sometimes think you'd like to do something new but you're not sure how to go about it? Maybe you like the look of the local walking football team or book club but feel a bit shy about just turning up one day?

Or maybe you feel you should do more exercise but feel intimidated by the thought of going to a gym? Or you think you'd like to contribute to your community by volunteering but are worried if anyone would want your help?

Well, the Enfield Wellbeing Network is here to help encourage you to take that first step to change your life for the better.

Sue-Jane O'Keefe, a health and wellbeing practitioner at Age UK Enfield, one of the partners in the project, spoke at one of the Forum's recent monthly meetings at the Civic Centre (on the last Tuesday of the month) to explain about the network.

"Often people want to make their lives healthier – both physically and mentally – but they are not sure how to go about it," she said. "The network can't do everything itself but we know people who do, so it's about pointing people in the right direction."

If you are interested, you can contact the Wellbeing Network where you will be asked what you are interested in and what you are seeking to achieve. This could be managing your health better, meeting new people, learning new skills etc. Working

together, you will develop an action plan.

"We will help people find the best way for them individually," says Sue-Jane. "This might be helping them find a peer-led support group so they can interact with other people with the same health condition. Or we'll find a volunteer to go with them for the first time to a club or group they are interested in."

"Or we'll find a beginner's yoga class or swimming lessons or whatever helps make people take that first step. We want to help motivate people to try new things by making it easier for them to access the things they are interested in."

The service is available to any Enfield resident over 18 who is not receiving care through Enfield Council. It is a three year project funded by Enfield Council, with Enfield Voluntary Action as the strategic lead and delivered by Age UK Enfield, Enfield Carers Centre and Mind in Enfield and Barnet.

Sue-Jane added: "We are also looking for volunteers to work with our health and

wellbeing practitioners to help people by cheering them on to meet their goals and help them stick to their plans so they feel confident and empowered about their health and lifestyle."

To contact Enfield Wellbeing Network, call 020 3827 2840 or email: info@enfieldwellbeingnetwork.org.uk



Sue-Jane explained how the Wellbeing Network helps local residents



A special Forum Christmas



Good food, good company and a dance

The Forum's annual Christmas lunch was once again a huge success, with more than 100 people attending the event at the North Enfield Conservative Club. The attendees were offered a fine range of Christmas food and were entertained by One Man Stand – Dennis, with some joining in the dancing.

As usual, demand exceeded places available so the organiser Jacky Pearce (top) is running a follow-up lunch called 'Ghost of Christmas Past' on Monday 30 January. Once again, newcomers and people on their own are warmly welcomed. (See the Social Calendar on p14 for details).

Jacky does all this amazing work – and has done so for more than 12 years – entirely as a volunteer (she even pays for her own



ticket to attend!), so the Forum is hugely grateful to her for providing such an important annual event. She organises other events through the year as well and these events have raised more than £11,000 over the years to help fund the Forum's other activities.

She explains her success: "I have progressively learnt what our members require, which is good food, company and a dance!"

She acknowledges that it is a lot of work but says: "The reward for me is that I have made new friends, widened my knowledge whilst socialising with such a diverse group and sometimes, yes, even for me a phone call from a member can lift a dull day and give me a giggle – priceless!"

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

ENFIELD BOROUGH OVER 50S FORUM IS HOLDING MORE LOCAL HEAT AND EAT SESSIONS BETWEEN DECEMBER 2022 AND MARCH 2023.

FREE and OPEN TO ALL LOCAL OLDER PEOPLE

All welcome to the first hour for advice + coffee/tea/biscuits, and a chat. Register for the second hour: **Those over 70 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.



Friday 16 December 2-4pm

at Brigadier Hall, Cedar Rd, Enfield EN2 0NL

Monday 16 January 2-4pm

at Memorial Hall, Maldon Road, N9 9QP

2-3pm: Free tea, coffee and advice for all

3-4pm: Free advice + hot Christmas food, music and a duvet, bedjacket or dressing gown for local people over 70

Mid February

Date and details in next newsletter – Chase Area

Wednesday 8 March, 2-4pm

at Aley Croft Hall, EN1 1XP. Full details in next newsletter

Thursday 29 December, 11am – 12 noon at Enfield Lock Station

Distribution morning – if you are over 70 and live in the EN3 area we are having a distribution morning where you can claim a free winter duvet and/or blanket. If you need advice and would like to meet others you may still attend one of the Heat and Eat sessions above.

Thursday 12 January, 12 noon – 2pm

A free tea, coffee and nibbles morning

At Millfield House, Silver Street, N18 1PJ in a room off the car park

Here any of our members (any age) can apply for and receive a free winter duvet and/or blanket.

Sorry no advice available – please attend one of the above sessions for advice.

FOR ALL OF OUR MEMBERS (ANY AGE)

Warming words from Fusion

Come along to enjoy free tea/coffee and keep warm on Over 50s Days

Fusion, which operates the four leisure centres owned by the Borough of Enfield, runs Over 50s Days every weekday at one of these centres. Attendees can use the gym and sauna/steam, swim, take part in classes and other activities including badminton, walking football and netball. There are opportunities to socialise, have free tea and coffee and keep warm.

All this for just £6.50 a day if you are a Forum member with a Fusion leisure card (see advertisement on this page) living in the Borough of Enfield.

Fusion also offers free health walks, available to everyone. As part of the health walks, Fusion offers free tea and coffee after the walks. If people don't even want to walk or the weather is bad, they can use the meeting or café area to stay warm, have a drink and socialise.

Health walks are held:

Monday: Edmonton 11.05 – 11.50am

Tuesday: Southbury 10am – 10.20am and 10.20 – 11am

Wednesday: Southgate 10.15 – 11am

Fusion has also launched women-only 50+ netball sessions at Edmonton on Mondays. The session runs from 1-2pm and women are encouraged to come along and give it a try – or to revive those netball skills learnt at school many years ago. Players can pay £2 or participate as part of the Edmonton Over 50s Day on Monday.

Over 50s Days are held at Edmonton on Mondays and Fridays, at Southgate on Tuesday, at Southbury on Tuesdays and Wednesdays and at Albany on Thursdays.

A full list of Over 50s Days activities is available on the Forum website and in the last issue of this newsletter.

To access the discounts, 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).



Come and join the netball at Edmonton

Over 50's Fitness Over 50's days are back!



We've got a full range of **leisure activities** on offer to keep you fit and active at our centres in Enfield!

Enjoy our fantastic facilities including **swimming pool**, the latest **gym** and fitness equipment, plus **badminton** courts, **table tennis** and an extensive programme of group **exercise classes** including Pilates, Yoga and Walking Football. Join now and get ACTIVE!

Your nearest centres are:

Albany Leisure Centre

505 Hertford Rd,
Enfield EN3 5XH
Tel: 020 8804 4255

Southbury Leisure Centre

192 Southbury Rd,
Enfield, EN1 1YP
Tel: 020 8245 3201

Edmonton Leisure Centre

2 The Broadway,
London, N9 0TR
Tel: 020 8375 3750

Southgate Leisure Centre

Winchmore Hill Rd,
London N14 6AD
Tel: 020 8882 7963



OVER 50'S PRICES

£10.50
per day

£6.50 per day with Energy
Concession card - **JUST £7.50***
*With valid 12 month Enfield Over 50's Forum
membership. Full price £21.50.

Monthly and annual memberships also
available, ask at reception for details

To find out more about your local centre,
please visit our website:
www.fusion-lifestyle.com

ENFIELD
Council
www.enfield.gov.uk

fusion





New Membership Deal for 22/2023 New Joining Members £100

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***3 NEW LANO GRAND CLAY TENNIS COURTS!!**

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

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

Look on the bright side



Meaty challenge

A man walks into a bar. As he sits down, he looks up and notices three pieces of meat hanging from the ceiling. He asks the bartender: "What's with the meat?"

The bartender says: "If you can jump up and slap all three pieces at once, you get free drinks for an hour. If you miss even one, you have to pay for everyone else's drinks for the rest of the night. Wanna give it a go?"

The man takes another look at the meat, then says: "I think I'll pass. The steaks are too high."

Cracker – grin or groan?

What athlete is warmest in winter?
A long jumper

What's green, covered in tinsel and goes 'ribbet-ribbet'?
A mistle-toad

What do you get if you eat Christmas decorations?
Tinsilitis

What do you get when you cross a snowman and a vampire?
Frostbite

What song do you sing at a snowman's birthday party?
Freeze a jolly good fellow

What kind of motorbike does Santa ride?
A Holly Davidson

What do you call Santa's little helpers?
Subordinate clauses

What says: 'Oh Oh Oh'?
Santa walking backwards

Be careful what you wish for

A man walks into a bar with a bag and orders a drink. After a while, the bartender asks him: "What is in the bag?"

The man says: "Nothing, don't worry about it."

The night continues and the bartender keeps asking but the man keeps giving him the same answer.

Towards the end of the night the bartender offers the man a free beer if the man shows him what is in the bag.

The man agrees.

He reaches into the bag and pulls out a tiny piano and a tiny man who sits down and starts playing the piano.

The bartender says: "Wow! That's amazing! Where did you find that guy?"

The man looks up and says: "I have this magic lamp that grants me wishes, but the stupid thing is broken."

The man then hands the bartender the lamp and says: "You can try it if you want."

The bartender happily grabs the lamp and wishes for a million bucks and the room is suddenly filled with a million ducks.

"This thing is definitely broken!" says the bartender.

The man replies: "Tell me about it. Do you really think I wished for a twelve inch pianist?"

Feel free to send contributions for the Bright Side to:

editor@enfieldover50sforum.org.uk

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When is a gift not a gift?

And how does this affect your entitlement to Local Authority funded care?

I recently advised Jack, and his daughter Pat, about the loss of Local Authority funded care. Jack was elderly. He had mental capacity, but was frail. Pat was grateful to have a Carer visiting daily to help Jack out of bed and get dressed. Also, Jack attended a Day Centre once a week. He was on a low income. The cost of the care and visit to the Day Centre was paid by the Local Authority. He was the sole owner of his first floor flat, that was becoming unsuitable to live in because of his frailty. Climbing the stairs was becoming impossible.

Pat shared a rented flat with her young children. The accommodation was cramped. The demands of her job and the kids made it hard to see her Dad as often as she would have liked. The family decided it would be a good idea if they all lived together in a large house. Jack would sell his home and he and Pat would buy a house for the family to live in.

There was just one snag! They did not have enough cash to buy the home they wanted. They went to a mortgage broker who advised that because Jack was aged over 70, there were no lenders who could include him on a mortgage as it would need a repayment term that was too short to be affordable to Pat, and due to his income Jack could not get a mortgage. An equity release loan was considered too expensive in the long run. However, the brokers said Pat could get a mortgage as the sole borrower and sole owner of the property, subject to using the proceeds from the sale of Jack's flat as a deposit for the house.

Jack sold his flat and gave the sale proceeds to Pat which she used with the help of a mortgage to buy a house in her sole name. Jack and his family were enjoying life together in their new home until the Council ceased paying for the Carer and attendance at the Day Centre. According to the Council by gifting the proceeds from the sale of his flat, Jack deliberately deprived himself of funds available to pay for care, which is not allowed. This decision put the family in a difficult position. They could not afford to pay for the Carer and the Day Centre. Pat could not reduce her working hours to look after her dad.

Jack and Pat sought my advice. I sent a letter of appeal to the Council, asking for the funding to be reinstated. I said Jack did not deprive himself of capital when he gave the sale proceeds of his flat to his daughter. If the house she bought was sold whilst Jack was alive, he would receive a share of the sale proceeds. Otherwise, the share would be accounted for on

death as part of his estate. That is, Jack had a beneficial interest in the house notwithstanding his name was not on the deeds. My letter also said the payment of the sale proceeds by Jack to Pat was not 'deliberate deprivation' and he did not intend to deprive himself of capital available to pay for care. It was a family trust arrangement with Pat. Jack and Pat wished to live together and Pat care for her father.



Michael Stennett

The Council refused my request to fund Jack's care. They maintained the gift disqualified him from financial support. They went on to say that Jack's alleged beneficial share had a value that was subject to assessment, and because he gave Pat £300,000 as a deposit for the house, the value was above the capital threshold of £23,250, making him ineligible for support. I replied to the Local Authority by agreeing Jack's beneficial share in the new home was subject to a financial assessment. I said, for a beneficial share in property to have a value to a willing buyer in the open market, an owner of the legal interest must be able to realize its value. That is, they must be in a position to persuade a court of law to enforce the sale of the property. Under section 15 of the Trust of Land and Appointment of Trustee Act 1996, the court

must have regards to (a) the intentions of the persons who created the trust and (b) the purposes for the which the property subject to the trust is held.

In my view, I told the Council, the value of Jack's beneficial interest was nil, because the reason for buying the property and using the sale proceeds from the sale of Jack's flat was to allow the family to live under one roof and for him to receive the care and support of his daughter. If they fell out Pat could not get a court order to enforce a sale. After the matter was reviewed by the Council's legal team, they eventually accepted my client's position and resumed paying for Jack's social care.

Jack and Pat were very pleased with the outcome and took up my suggestion to prepare a Deed of Trust to make clear to others how the sale proceeds were divided between them. Jack also reviewed his Will and made a Lasting Power of Attorney.

Stennett Solicitors, based at 4 Winchmore Hill Road, Southgate N14 6PT (opposite M&S Food Hall) have given trusted legal advice to the elderly and their family for 40 years. You can call us on 020 8920 3190 for a free chat.



**Stennett & Stennett Solicitors
and Estate Agents**

A warm welcome awaits

The Heat & Eat sessions organised around the borough by the Forum are proving popular and very welcome in these difficult times

Our first two dates have gone very well, with a friendly atmosphere and music, useful advice on benefits and keeping the house warm, tasty food and free duvet/bedjacket/blankets to those who need it.

We have reduced our minimum age for receiving a free gift to 70. We have also been delivering duvets to housebound people in need and who are unable to leave their house or to travel to one of the events. We have another four dates planned – see details on p6.



Please come to the event nearest to you. If you are in need of a winter duvet or bed jacket and can't wait for the event

nearest to you, you are welcome to come to an earlier event, or to apply to have an item delivered to you at home – please ring the office 020 8807 2076 to receive an application form.

If you are under 70 or if you have already attended one of the workshops, you are very welcome to come again for the social side – chat, coffee, food and company.

Our next one is on 16 December and we will be having



Members of the Over 50s Forum team helping attendees at Angel Community Centre

Christmas mince pies and nibbles, so do come along to say hello. We also always welcome new volunteers – please contact the office to register.

This project is funded by the National Lottery but thanks also to Palmers Green Mosque who have donated a further £1,000 to help us spread useful advice and items further.



More patrols

Targeting anti-social behaviour

It has been a very busy period for our officers in Enfield, as Halloween and Guy Fawkes Night are always times of increased anti-social behaviour. We instigate, as every year, special Halloween and Firework patrols where we seize a large number of fireworks usually from young people who have them illegally on the streets.

This year was no exception. Our neighbourhood team have also stepped up their dark hours patrols of drug and ASB hotspots generally and have conducted several weapons sweeps in Enfield Town Park in recent days.

We have had some good court results and officers also assisted Enfield Council during an operation recently in the Edmonton area where 53,000 counterfeit cigarettes were confiscated.

The public are our eyes and ears and we use the information you give us constantly. Residents recently reported to us, for

example, that people were regularly gathering in vehicles and using or dealing drugs in Chalk Lane, EN4 so now local officers will be routinely patrolling this area.



Community engagement is important

We are still encouraging residents to stay in touch with local police via the free OWL app. It is a new way to communicate with police/councils and receive alerts on very local issues. If you are interested find out more here: www.owl.co.uk/met

Of course we were out in force across the borough last weekend to pay our respects to the nation's war dead on Remembrance Sunday (ceremony pictured at Palmers Green). Always an

honour and a privilege to be involved.

And finally if it is not too early! We would like to wish everyone at the Enfield Over 50s Forum a happy and peaceful Christmas and New Year.

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

The reasons to use Trusts in Estate Planning

Passing on your assets to the next generation commonly referred to as estate planning can be fraught with many problems. Most will associate trusts with a mechanism for reducing inheritance tax (IHT) but trust and estate planning is about so much more than this.

Asset Protection

- Funds held in a discretionary trust should help to protect the assets in the event of divorce of a potential beneficiary.
- Similarly if one of the potential beneficiaries is declared bankrupt any assets in a discretionary trust will not be taken into account as the beneficiaries assets by the trustee in bankruptcy.
- Discretionary trust assets should not be taken into account for means testing or to pay for long-term care fees or state benefit entitlement.

Control

- Making direct gifts means you would lose total control of the gift whereas planning through discretionary trusts whilst remaining a trustee allows you to provide for a beneficiary without giving up complete control of the assets.
- As a trustee you can continue to control the investment and make decisions as to how the money is invested.
- You can control the age at which beneficiaries receive benefits from the trust.

Flexibility and timing

- You can delay decision making over who should benefit and how the trust assets should be used. When you make a gift to a trust that will start the seven year clock ticking before the gift is disregarded for inheritance tax mitigation and you can decide in the future who you make the gift to as long as all of your family members are potential beneficiaries.
- Some of the beneficiaries may be minors and so you would want the gift to remain in the trust until they can benefit in the future perhaps for higher education.
- Your trustees and beneficiaries can avoid probate delays. Any assets



George Ttoui



in your estate when you pass away are effectively frozen until probate has been granted. This can often cause considerable delays before the assets are passed to the relevant beneficiaries. Assets held in a trust can be distributed immediately to any beneficiary as they do not form part of your estate.

Tax planning

- Mitigating inheritance tax. Of course discretionary trusts provide a valuable method of IHT planning not just for the settlor but also for the beneficiaries of the trust.

St James's place has a number of draft discretionary trusts on offer and each trust has a particular use. If you are considering the use of trusts in estate planning and would like further advice please contact me for further details of any of our trust services. Please note that trusts are not regulated by the Financial Conduct Authority.

George Ttoui is a qualified 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

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



Wasted energy opportunity

Enfield Council's decentralised energy network plans are flawed as energy generated by burning waste is not low carbon

Fossil fuels (coal, gas, oil) are not sustainable energy sources because, once burnt to release heat energy, they are oxidised to carbon dioxide and water and can never be replaced. Further, the carbon dioxide released adds to global warming.

With the last eight years being the hottest on record, we must surely heed the dire warnings from the 2022 United Nations Climate Change Conference (COP27). As António Guterres, the General Secretary of the United Nations, said: "We are in the fight of our lives. And we are losing. Greenhouse gas emissions keep growing. Global temperatures keep rising. And our planet is fast approaching tipping points that will make climate chaos irreversible."

No surprise, then, that the race is on to replace fossil fuels with renewable energy sources such as wind turbines and solar (PV) panels. Less familiar are air and ground source heat pumps which extract heat from the air or ground, using it to boost the performance of domestic central heating systems and diminish reliance on gas and oil.

The government's Boiler Upgrade Scheme (BUS) provides grants of £5,000 for installing air and £6,000 for ground source heat pumps in our homes. £450 million is being spent nationally on this scheme over three years. Find out how to apply for a grant here: www.gov.uk/apply-boiler-upgrade-scheme

In Enfield and North London however, things are taking a different turn, the thousands of new homes being developed in Meridian Water and elsewhere will not benefit from sustainable heating systems.

Enfield Council Planning Committee recently agreed the

first phase of a new 'decentralised energy network' that will eventually cover large areas of Enfield with underground pipelines to distribute heat generated from burning waste at the Edmonton incinerator to thousands of homes.



Greenhouse gas emissions keep growing

The funding for this project has been provided through the Heat Networks Investment Project, a £320m government scheme of which Enfield has received £39m, to boost the number of low carbon heat networks in England and Wales.

Unfortunately, energy generated by burning waste is, emphatically, not low carbon. It emits at least as much carbon dioxide into the atmosphere as conventional fossil fuels and contributes to the climate crisis. As does the

construction of the underground pipeline network itself.

Decentralised energy networks are widely recommended as sustainable heating systems and, especially in new builds, should be complemented from the outset with ultra-energy-efficient buildings with heat provided by heat pumps and/or renewable heat sources. Enfield's new homes will not benefit from these technologies, and the plans are hard to reconcile with either the council's or the government's net zero ambitions.

Enfield residents are being locked into an environmentally and financially costly carbon intensive heating system, dependent on permanently poor levels of recycling for fuel, when there are greener and cheaper alternatives.

Georgia Elliott-Smith, a nationally acclaimed environmentalist, will be speaking about the Edmonton Incinerator at our meeting on 31 January 2023. (See p16)

More nurses needed

There are many challenges facing the NHS in the recruitment, training and retention of nurses

The definition of Nursing has changed and developed over the years, Lorraine Dixon, Head of School for Health and Social Care, University of Gloucester, told attendees at the Forum's October meeting at the Civic Centre.

It used to be: "A person trained to care for the sick or infirm, especially in a hospital."

Now it is: "Nursing encompasses autonomous and collaborative care of individuals of all ages, families, groups and communities, sick or well and in all settings. Nursing includes the promotion of health, prevention of illness and the care of ill, disabled and dying people."

Lorraine discussed the changes in nursing, including the longer period of study, the standards required and the increasing use of skilled technicians as the technology

evolves to improve complex patient care.

She said capacity issues are affected by NMC (Nursing and Midwifery Council) standards and ongoing professional training, every learner needing a practice supervisor/ assessor, post-covid recovery, the need for more learners in the system, and the impact of Brexit on service vacancies.



Lorraine Dixon explains the changes in nursing over the years

Challenges are being addressed but the process is slow.

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.

January Monday 30

The Ghost of Xmas Past – Lunch Party

'I wish it could be Xmas everyday'. Today, for one day only, it is!

Revisit the Festive Season with Hayley's Kitchen 3 course roast lunch, 12pm for 12.30 till 4pm. £21.

Live Music and Dancing by Gaz Vegas. Don't dance? Enjoy the food, people watch, make new friends. A warm welcome awaits new and unaccompanied members.

Everyone who missed out on the pre-Xmas event has already been contacted, so there are now tickets available for everyone else.

So, If you had good time in November why not come again?

Venue: North Enfield Conservative Club. Baker Street EN1 3LD.
BUSES: 191/W8. Ample parking.

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

Cheques payable to **THE ENFIELD BOROUGH OVER 50S FORUM**

Contact Jacky Pearce on 0203 724 4287. Please leave a message. Your call will be answered after 20/12. PLEASE DO NOT CALL/TEXT HER MOBILE.

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. (5 of us booked so far!!!)

For further information and to book your place, please contact Olivia on oliviagoodfellow19@gmail.com or 02084478841

September 11-15

Peak District, Grand Houses and Idyllic Bakewell, in partnership with Airedale Travel

Join us on another short UK coach break, following on from our successful trip to the Midlands in September 2022.

The Peak District is one of the most beautiful areas to visit in England. Rural and picturesque villages are sprinkled around the stunning countryside with the spectacular landscape of Britain's first National Park. We will visit Chatsworth House and Gardens, Lyme Park House and Gardens, Kedleston Hall, Sudbury Hall and the Museum of Childhood and Hardwick Hall.

Stay in the oldest hotel in England – The Old Hall in Buxton – and enjoy four nights' dinner, bed and breakfast in unique splendour in this centrally located slice of history.

This is a coach tour from Enfield. The price will depend on the final numbers but will be between £699 and £809. The larger the group, the cheaper the holiday!!

Places are limited, particularly single rooms and so it is wise to get your place reserved as soon as you can to avoid disappointment.

For more details of this superb itinerary and a booking form, please contact Olivia on 020 8447 8841 or email oliviagoodfellow19@gmail.com

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.

Bingo! It's a 95th birthday

The Bingo Club is developing into a real community, with birthdays celebrated and lots of people helping out

We have been running the Bingo Club for just over a year in our new venue of Jubilee Hall in Parsonage Lane. It costs £1 entry which goes towards the cost of the hall hire and we run a 50/50 cash raffle every week. The prize for this is usually over £20, the record raffle prize being £27.

We play a book of 10 games of bingo which cost £4 for which there is usually about a £10 prize and the record is £12 a game. If you don't have time for 10 games, books for 5 games are available at the cost of £2.

We usually start at 2pm with a break at about 3pm when the raffle is drawn and you can help yourself to free tea, coffee and biscuits. Our biscuits are usually donated by members – mainly by Monica and other members on their birthdays.



The club celebrated Eileen Prior's 95th birthday

Our bingo caller is usually Georgia but we have a very able replacement in John Yiannacou who calls when Georgia isn't available. Thanks also to our other helpers, Dave who collects the entry money and Anne Haffenden for doing the raffle, and also Monica who helps out too.

The photo is of member Eileen Prior celebrating her 95th birthday with us. Eileen is a long-term member of the bingo club from pre Covid when we were at Malones. She comes with her son John every week.

On Monday 7 November we had our record attendance of 32 people and we paid out £142 in total. If you would like to join our

Bingo Club we have a few vacancies but please register first with Jim Cante by calling 020 8363 4969.

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 opposite page for more information.

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

Poetry Group

We normally 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 are also in the mix. There's a requested donation of £1 per head to cover the meeting room hire cost.

Forthcoming meetings:

Please note, there is no meeting in December.

26 January theme – Food, Glorious Food.

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 11 January 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.

15 December – Christmas Pudding by Nancy Mitford

19 January – Every Day is Mother's Day by Hilary Mantel

16 February – Vita by Victoria Glendinning

16 March – Headlong by Michael Frayn

18 May – Wish you were here by Jodi Picoult

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 7 December, 4 January, 1 February, 1 March. 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

We have completed filming 'Adventures through the Worm Hole' – a spoof time travel film which has been great fun. We are now on a short editing break. See the next newsletter for future dates when we will be starting a new round of filming. Our next film is likely to be a spooky thriller! PLUS – also check the next newsletter for the screening dates for 'Adventures through the Worm Hole' (combined with tea, cakes and a film quiz).

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



Book Club Lunch

On 20 October, we held our 12th Anniversary Book Club lunch. We had around 20 diners and a good meal was had by all at the Gryphon in Grange Hill. It is wonderful to realise that we have been going 12 years, even through the lockdown (on Zoom) and we still have a good attendance at our monthly meetings.

Many thanks to our members, particularly Anne and Gillie, who have been vital in keeping us going and to all those who have presented books through the year. We couldn't do it without you.

Here we are, enjoying the celebration.

If you are interested in setting up a new Forum Group, contact the office on 020 8807 2076

Meetings

Everyone is welcome to come to the Forum's monthly meetings, usually held at the Civic Centre in Silver St, close to Enfield Town shopping centre. We have a range of interesting speakers covering a wide variety of topics.

Come along to hear our speakers and to find out more about the Forum. Open to members and non-members alike.

Note: there is no meeting in December

31 January, 10am for 10.30am

Why incineration matters

Georgia Elliott-Smith

In the UK, around 60% of our household waste ends up being burned in incinerators – even though most of it could be recycled if there were stricter government regulations.

Join Georgia Elliott-Smith, an environmental engineer and activist, to find out why incineration matters, how it affects local people and the environment, and get an update on the current status of the Edmonton Incinerator expansion project.

Georgia, Managing Director, Element Four, is one of the campaigners opposing the rebuild and expansion of the Edmonton Incinerator; she has also been challenging the UK government in the High Court since 2020 over the proposed UK Emissions Trading Scheme and its failure to uphold the Paris Agreement.

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

*Check website or call Forum office

Win £400 in the Forum Lottery

Play the lottery and help the Forum support older people in the Borough of Enfield

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.

Contact the Forum (details p2) to purchase your 'lucky' number(s). You can 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.

Latest winners:

July: Helen Box. Number 17

August: Hiroko Yamamoto. Number 118

September: Margaret Harper. Number 125

Knit & Natter sessions back at the Dugdale

Join the Knit & Natter crew at the newly refurbished Dugdale Arts Centre (DAC) for weekly sessions beginning in January.

The free sessions will start on the 10 January and then every Tuesday from 2pm-4pm and Wednesday from 10am-12pm.

All ages and abilities are encouraged to join in and refreshments will be available for purchase from the DAC's in-house café/restaurant EnFood.

Please note, you are required to bring your own needles and yarn. We look forward to knitting and chatting with you soon.

Dugdale Arts Centre, 39 London Road, Enfield, EN2 6DS
Any enquiries, please contact culture@enfield.gov.uk

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.