

Fighting fraud together

Government action to prevent scams will help, but we all need to be vigilant to beat fraudsters and scammers

A ban on all cold calls selling financial products is expected to come into force in the summer. This will mean that “anyone who receives a call trying to sell them products such as cryptocurrency schemes or insurance will know it’s a scam”, the government says.

Exactly which financial products will be covered will be decided after a consultation.

Advertising campaigns will warn people about the risk of scam calls. There will also be new measures to tackle phone number ‘spoofing’, where scammers alter Caller ID information to make calls look genuine.

Fraud is now the most common crime in the UK, with one in 15 people falling victim. The government says nearly 90% of internet users have encountered online scams.

People in the UK lost £1.2bn to fraud in 2022, the equivalent of £2,300 every minute, according to bank industry group UK Finance.

It said the most common type of fraud after card fraud was scams involving purchases. It also found that romance fraud – where a scamming gang pretends to be romantically interested in the victim to get money – increased in 2022.

UK Finance boss David Postings says that while banks were legally obliged to refund so called unauthorised fraud, they did not have to cover the costs of authorised scams – where victims are tricked into agreeing to send money to fraudsters.

As a result, banks only refunded about 59% of the losses from this type of fraud on a voluntary basis, amounting to £285.6m of the £485.2m stolen.

Consumer group Which? welcomed the government’s strategy, but said more action is needed to guarantee that big tech platforms take serious action against fraud.

To make things worse, artificial intelligence (AI) could make scams and misinformation harder to spot, warns Apple co-founder Steve Wozniak.

The term AI covers computer systems able to do tasks that would normally need human intelligence. This includes chatbots able to understand questions and respond with human-like answers, and systems capable of recognising objects in pictures.

Mr Wozniak says AI will make fraudsters even more convincing, because programmes like ChatGPT can create text which “sounds so intelligent”.

He believes “we can’t stop the technology”, but we can prepare people so they are better educated to spot fraud and malicious attempts to take personal information.

However, it is not only the misuse of technology that we need to be vigilant about. A fraudster may try to approach you on your doorstep, by post, or even on the street or while you are using an ATM. They’ll often pretend to

be someone they’re not, or to have a problem you can help them solve, or they will make misleading offers of services or investments.

Unfortunately, we need to assume that any call supposedly from a bank or an Internet provider, for instance, is not genuine. Especially if they say this is urgent and action needs to be taken immediately. Hang up, wait ten minutes or use another phone in case the fraudsters hold the line open, and then call the company yourself.

We may feel that it is a sad society we live in, if we can no longer trust strangers or chance acquaintances. But we need to be aware that older people are often seen as especially susceptible, so we are particularly targeted.



Age UK has a lot of advice as do local police.

Find out more on these web pages:

www.ageuk.org.uk/information-advice/money-legal/scams-fraud/

www.met.police.uk/fraud

Forum members get discounts
at Fusion Leisure Centres, p6

Trips, lunches, bingo, film club, meetings
and much more, pp13-16

Enfield Borough Over 50s Forum

Millfield House, Silver St, Edmonton N18 1PJ
Tel: 020 8807 2076
Email: info@enfieldover50sforum.org.uk
Website: 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
Advertising enquiries: 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 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

It's June already!

And just like that, we're half way through 2023



I think as we get older, it feels like the world spins faster and some of us enjoy the ride and others need a more leisurely pace. However you approach life, we hope that the first half of this year has treated you kindly.

We hosted a Volunteer Thank You and Recruitment event recently at The Bistro at Millfield Theatre. Thank you to Peony Rose for the catering and for those who came to celebrate their volunteering and expressed interest in becoming a volunteer for the Forum.

We held our first fortnightly coffee and cake gathering at Millfield House in early May. Thank you Jan Oliver for instigating this 'coming-out-of-lockdown' event and we will endeavour to keep it going throughout the warmer months – should those ever arrive! (see p15).

Williamz Omope, who facilitates two weekly job clubs and is involved in important work around Digital Inclusion for our members, gave an excellent presentation at our end of month meeting at the Civic Centre in April.

Increasingly, those without the relevant technology, and more importantly the confidence, are being marginalised in their local communities. This may be self-serve at the supermarket, online applications for services and goods, accessing a face-to-face GP appointment and charges for parking.

The Forum is all for progress but we advocate the right to have a choice. We welcome visitors to the office. We can meet with our membership and you can pay by cash, cheque, postal order, bank transfer and online banking. Visitors can also leave with their membership card, which is invaluable with the postal service not being so reliable currently.

We invite you all to our AGM (see p16) and we will be hosting a Falls and Flu event in October. Further details to follow.

Ruth Fathaddine

Office and Development Manager

Roddy Beare, 1931 – 2023

We were very sad to hear of the death of Roddy Beare recently. Roddy spearheaded the Forum's Social Committee (now known as the Social Events Team), encouraging his team to look further afield for Forum trips and experiences. He was a retired teacher and then retired tour guide and the Forum has lost a great friend.

Banbury Reservoir Park

There is huge potential to establish a new country park close to Upper Edmonton and now is the time to start creating it

Nestling between the North Circular and Banbury Reservoir, a Lee Valley storage reservoir in Upper Edmonton, lies one of Enfield's best kept secrets – a designated area of Green Belt land. Except that it's anything but green. Closed to the public, but open for fly tipping, rubbish and car parking, clearly visible on Google Maps: precious land, poorly used.

In 2021 London CPRE (the "countryside charity") presented a "Proposals and Principles" paper to Enfield and Waltham Forest Councils for a 60 ha (hectare) District Park on this and adjacent land enfolding the reservoir, the River Lee Navigation, the River Lee and Pymmes Brook.

Visualise a green and blue space the size of 60 international athletics tracks serving local communities deprived of green space (having seven times less than local and national authority standards) and it's possible to see how transformative this new London country park could be to the lives, health and wellbeing of those who live, work and play nearby.

The benefits of accessible green space are well-established – for good health and well-being, biodiversity, climate adaptation; for leisure, social and commercial use. And such benefits apply especially to a densely populated area like Upper Edmonton recognised as suffering unacceptably high health inequalities.

Plans by Enfield Council to build 11,000 additional homes in neighbouring Meridian Water and Joyce Avenue and Snell's Park regeneration areas simply reinforce the obligation to act.

The relevant authorities (Lee Valley Regional Park, Enfield and Waltham Forest Councils) have acknowledged the strategic value of creating such a country park.

Conveniently, the proposal is divided into thirteen separate

plots so that the plan may develop over time. The Lee Valley Regional Park Authority floated similar ideas several years ago

and Waltham Forest Council has already submitted its proposals in the 2022 Local Plan. Enfield Council's Local Plan and Meridian Water Master Plan are, respectively, being drafted and awaiting publication, ideal opportunities for committing to an essential green amenity for both new and existing neighbourhoods.

The time to start creating that space is now – a community led project to motivate the young and not so young, the established locals and the newcomers; gathering ideas about the nature of sustainable inner city countryside for generations to come: woodlands, parks, gardens, allotments, wild areas, conservation areas, diverse habitats, playgrounds, sports fields, lakes, fountains, ponds, streams, canals.

High quality canal-side paths for walking and cycling to the Lee Valley Country Park, the green belt

countryside of the Lee Valley, the outskirts of North London and beyond. Without this park there would, ironically, be only severely limited accessible pedestrian or cycle routes to the Lee Valley Park from Upper Edmonton, (including Meridian Water).

The potential is huge – for jobs, tourism, local identity, community cohesion.

There are no identifiable impediments – the proposal is consistent with the ambitions and strategic priorities of Enfield, Waltham Forest, Lee Valley Regional Authority, the Mayor of London and national planning policies.

CPRE, the countryside charity, hopes to galvanise the necessary commitments to create this park alongside nine other 'Ten New Parks for London'.



This is precious land, poorly used

Why we need more green space

Nitrogen dioxide gas levels in London are dangerously high

Air pollution across all London boroughs fails the World Health Organisation's (WHO) global standard for concentrations of "deadly" nitrogen dioxide gas in the air we breathe, according to data just published by London's City Hall.

Road transport is the major cause and there is little difference between inner and outer London with Enfield being

about average for London. The elderly and those with pre-existing conditions are amongst the most vulnerable.

So whilst outdoor air quality in this country has improved significantly since the 1980s, let's not use Clean Air Day on the 15 June to just celebrate important achievements (e.g. outlawing lead in fuel) but to reflect on what more we can do to stop preventable deaths.

A good start might be to ask whether you might be eligible for the 2023 ULEZ car scrappage scheme for Londoners on certain low income or disability benefits.

Or why the UK's legal limit for nitrogen dioxide in the air remains at 40 µg/m³ (micrograms per cubic metre), which is four times higher than WHO's guideline figure of 10 µg/m³ recommended in 2021.

Death in the family

Coping with a bereavement is difficult enough, so make sure you are prepared

Last week there was a death in the family. 'Not unexpected' and not close to me but others were closer and upset which in itself is upsetting as you see the ripples of the event spreading through friends and family. Famously, death and taxes happen to us all so here's what I learnt.

- Thank goodness he had a will. Even with this and a family that pulled together with no arguments the admin was overwhelming. Whatever you do, have a will and let people know where it is. This included what he wanted done with his ashes (see below). Marie Curie provides a planning ahead checklist that might be helpful: <https://www.mariecurie.org.uk/talkabout/articles/get-your-planning-checklist/260241>
- If you have different bank accounts, shares, etc make sure descendants will be able to access them. In this case, there were passwords without usernames and passwords that didn't work which just added to the admin.
- Consider donating your body to medical science. I know this isn't for everyone but at a practical level it does remove the need to organise a funeral. Rather the family is going to have a remembrance event later this year with a celebrant. Ultimately the family will receive his ashes. The London Anatomy Office takes donations for 8 universities: <https://www.kcl.ac.uk/research/london-anatomy-office>
- If you are not the bereaved just do things that need doing. Richard E. Grant said that one of the best things Nigella Lawson did when he was caring for his dying wife was to cab food round without asking what he wanted. Someone who is bereaved is

not likely to want to think about what's for supper. Just make it, take the bins out, put the dishwasher on etc.

- Those closest will have their own practical needs. For example, there is not a lot for children to do in managing the details of someone's estate. They may need help with childcare. Perhaps for a few days.
- Grief will come at unexpected times. Often when someone is being nice to the bereaved. Or something reminds them. This may get easier to navigate but may never end.
- In many marriages / partnerships roles become very clear; the remaining partner may struggle with what they have never done. This may include accessing bank accounts online, knowing what income or bills are coming in and when, operating the washing machine, knowing how to cook decent food and even being sure that they have enough money to live as they have been used to. Ideally, everyone would know this but, for example, my fish-farmer friend is still convinced the internet will never catch on. I see problems ahead.
- It may be scant consolation but particularly if one partner has been caring for the other it may be a time when they can devote some more time to themselves. Regardless, it may be prudent to think about the remaining partner's social life going forward.

Glenn Stewart

Assistant Director of Public Health, Enfield

The Marie Curie checklist

- Make a Will
- Choose someone to make decisions about your finances if you become unable to
- Make decisions about your funeral
- Arrange payment for your funeral
- Arrange who will look after any children or dependents
- Organise what will happen to any pets
- Make a list of important documents (eg bank accounts, pension, insurance)
- Leave messages or advice to your loved ones through letters or videos
- Make decisions about what will happen to your online accounts

- Choose someone to make decisions about your care if you become unable to
- Make decisions about how and where you would prefer to be looked after
- Make a bucket list of things you want to do before you die
- Make decisions about organ and tissue donation
- Get life insurance
- Talk to your loved ones about these things

Remember, you can always change your mind about certain details later on – just be sure to update the relevant documents.

Use this checklist to give yourself peace of mind and to make sure everything necessary is in order





Chair's Column

Keeping up with the news

We see an important part of the Forum's role is to help our members understand issues relevant to them and the wider community

We Brits love to talk about the weather and thank goodness the weather is brightening up now – here's hoping we have a warm summer without the heat wave of last year. But there is other news and, below is a brief round-up of some of the national issues that might affect our members:

Housing: We all know that housing is in crisis and whilst the main political parties are scrapping over housing targets, Enfield council is proposing to build flats across the borough to alleviate some of the need locally.

Although this might cause concern to some residents, research from Shelter finds that 1 in 58 people were homeless in London in 2022 and, in the last quarter of that year, 48% of all rough sleepers were sleeping rough for the first time.

Baby boomers are often said to have benefited the most from the housing economy – buying up properties and letting them out, leaving younger people with little affordable housing. But older people are not always property owners and, in later life many of us need different types of housing to help

us to stay healthy and active and living independently.

Adequate housing not only benefits the individual, but it also relieves the pressure on the health service. I suspect it is for this reason that in April an Older People's Housing Taskforce was set up, chaired by a Professor Meyer, a leading expert in care for older people.

The taskforce will be looking to increase the volume and range of housing options and make recommendations to the Government. We shall look forward to reading its report.

Good news on Alzheimers:

Researchers are suggesting that a breakthrough in drug treatment for Alzheimers marks the beginning of the end for the disease. The new drug Donanemab attacks toxic proteins in the brain and has proved highly effective. There are side effects, but the drug is a huge step forward and, hopefully, heralds the beginning of new drugs to control dementia.

Loneliness: The US surgeon general has declared that the effects of loneliness are as serious as smoking. Younger people

are now more at risk than older people – in part because they are losing social skills by spending so much time on social media.

We have written about loneliness many times in the newsletter and we hope that our members are able to access some of our in-person activities to alleviate the condition. If you are not involved, please join us either at our meetings, groups, social events or as a volunteer. Isolated individuals are always welcome, as are couples and groups of friends.

In the meantime there are riots across France as the French attempt to increase the pension age to 64! Ah well....

This is to be my last Chair's Column as I will be standing down as Chair at our AGM on 27 June. I wish my successor all the best and I look forward to continuing my involvement with the Forum – running social events and the film group, where I hope to see some of you shortly.

Jan Oliver

Chair

Thank you to Jan

Our current chair Jan Oliver is standing down at our forthcoming Annual General Meeting having served the Forum for more than a decade

Jan was recruited in 2012 as the Forum's Office and Development Manager, a role in which she excelled and during which membership grew from 3,000 to over 6,000 people.

Supported by Diane Barron and Liz Delbarre, Jan established a highly effective office team under her leadership. Many of us will remember the many initiatives which led to the then Leader of the Council, Doug Taylor, stating that the Forum was a 'jewel in the crown' within Enfield's voluntary groups. Jan and her team together with member volunteers arranged highly successful

events: Falls Days at Fusion Leisure centres; Loneliness and isolation projects; a membership survey with 1,000 responses; Christmas Day lunches; Board games afternoons; Mobile telephone Trees; Tea and cakes mornings; Reggae and jazz evenings; Conferences on better ageing and more.

As an acknowledgement of her contribution to older people within the borough, she was made a life member of the Forum on her retirement in 2019.

Fortunately for us, her commitment to serve the community is such that she became a trustee of our charity and also

joined its social committee in organising its regular programme of activities, holidays and trips.

In the following year, Jan was elected to chair the executive committee /trustee board and was instrumental in getting support for our successful Heat and Eat project funded by the Lottery's Awards for All and the Enfield Mosque.

We are very sorry to lose her from the committee and board but are delighted that she will continue to organise social events and run her very successful Film Club.

Jan, many thanks on behalf of the Trustees and all of our members.

Great deals at Fusion

The annual membership offers the best value, but Forum members get reduced rates on most activities

Forum members who live in the Borough of Enfield are able to take advantage of the discounts we have negotiated with Fusion Leisure Centres.

Our exclusive annual membership deal with Fusion costs just £390 a year – equivalent to £32.50 a month or £7.50 a week. This gives free access to swim, gym and exercise classes at all Fusion centres in Enfield at any time.

Forum members are also eligible for a direct debit monthly rate of £45.10 a month, compared to the standard rate to £60 a month.

It is even cheaper (just £35.20 per month) for those who can attend in off-peak hours which are Monday-Friday, 9am – 4pm and weekends 12 noon – 4pm.

You can also just pay-as-you-go for individual sessions:

	Concession	Standard
Swim	£3.40	£6.40
Gym	£5.50	£10.75
Group class	£5.50	£10.95
Sauna & Steam	£7.40	£12.40



Accessing Concessions

In order to access these concessions, Forum members need to take proof of their up-to-date* Forum Membership to one of the Fusion Leisure Centres and buy a Fusion Concession/Energy card. We also get a discount on this – just £7.50 instead of £21.50. This needs to be renewed every year for pay-as-you-go customers.

Once you are registered in the Fusion system as a concession, you can book sessions via the website or app, or you can just turn up on the day and pay by debit/credit card. However, many classes /swim sessions are very busy so it is best to book in advance if you can.

*As long as Forum membership is valid on the day of purchase, you are eligible for a Fusion annual concession card.

Over 50s Days

Fusion runs these days for anyone over 50 years old, but Forum members pay just £6.50 instead of the standard £10.50 for the day.

The 'day' includes free swim, gym and entry to the specific Over 50s classes only.

Over 50s days are held at Edmonton on Monday and Fridays, at Southgate on Tuesdays and Fridays, at Albany on Thursday and at Southbury on Tuesdays and Wednesdays.

Booking Over 50s classes

Over 50s classes are available for anyone to book, whether you are attending an Over 50s Day or not. To access Over 50s classes via the app, go to the centre you want, click 'Book other activities', then 'Young at heart 50+' to see which classes are available.

Fusion Leisure Centres

The centres are owned by Enfield Council and run by Fusion Lifestyle, a registered charity.

Southbury: 192 Southbury Rd, Enfield EN1 1YP
Southgate: Winchmore Hill Road, London, N14 6AD
Edmonton: 2 The Broadway, London, N9 0TR
Albany: 505 Hertford Rd, Middlesex, EN3 5XH



We are proud to serve the people of Enfield in need of some help at home. We provide **personalised unrushed care**, with visits that last a **minimum of 1 hour**.

- ♥ Home Help & Housekeeping
- ♥ Personal Care & Assistance
- ♥ Companionship & Befriending
- ♥ Dementia Care & Support
- ♥ Live-in Care
- ♥ Overnight Care

Let us help you to continue living a fulfilling life at *home*.



0203 6418870 | www.homeinstead.co.uk/enfield | info@enfield.homeinstead.co.uk

Celebrating our volunteers

The Forum relies on its volunteers to run most of its activities

We were delighted to see many of our volunteers come to our thank you party in May. As we all know, the Forum would not exist without the time and commitment given so freely by our many volunteers.

We were also very pleased to see other members who were interested in finding out more about volunteering and a few have signed up to help in the office, at events and with stuffing the newsletter.

We are still very keen to speak to anyone else who could not make the party but is interested in volunteering with the Forum. We especially need members who would be interested in joining the Executive Committee and helping shape the future of the Forum.

Contact the office (see p2) if you would like to speak to one of the existing Executive Committee members who can explain more about how you can get involved.



Long-time volunteers (from left) Jean Derby, Hazel Kinsler, Joan Stephenson



Volunteers explained how they enjoyed helping out at Forum events



Jim Cantle (left) with some of those who help him run the bingo



The volunteer newsletter proofreaders (from left) Tricia Sharpe, Betty Meth, Lynne Cantle

If you are interested in volunteering for the Forum, call the office: 020 8807 2076

Look on the bright side



Hot air

A man in a hot air balloon is lost in the mist. He reduces height and, spotting a man below, shouts: "Excuse me, can you tell me where I am?"

The man replies: "Yes, you are in a hot air balloon, hovering 30 feet above this field."

"You must work in information technology," says the balloonist.

"I do, but how do you know?"

"Well," says the balloonist, "everything you have told me is technically correct, but it is no use to anyone."

The man below says: "You must be a politician."

"I am, but how do you know?"

"Well," says the man on the ground, "you don't know where you are, or where you're going, but you expect me to be able to help. You're in the same position as you were before we met, but now it's my fault."

Oceanography

How do we know that the ocean is friendly?

It waves

Why do fish swim in saltwater?

Because pepper makes them sneeze

What did the beach say to the tide when it came in?

Long time, no sea

Why are there fish at the bottom of the sea?

Because they dropped out of school

What is a blue whale's favourite James Bond film?

Licence to Krill

Where does seaweed look for a job?

In the kelp-wanted section

Why did the fish blush?

Because it saw the ocean's bottom

Riddles

If you have me, you will want to share me. If you share me, you will no longer have me. What am I?

A secret

What two words added together contain the most letters

Post Office

What gets bigger, the more you take away?

A hole

Getting it in the neck

A man goes into a bar wearing a shirt open at the collar, and is met by a bouncer who tells him he must wear a necktie to gain admission. So the man goes out to his car and he looks around for a necktie and discovers that he just doesn't have one. He sees a set of jump leads in his boot. In desperation he ties these around his neck, and manages to fashion a fairly acceptable looking knot and lets the ends dangle free. He goes back to the bar and the bouncer carefully looks him over, and then says: "Well, OK, I guess you can come in – just don't start anything."

Wrong number?

What did the maths teacher say to the train?

That's the wrong answer but you're on the right track

Why couldn't the student solve the geometry problem?

She was looking at it from the wrong angle

Why did the circle leave the square dance?

Nobody wanted him around

Teacher: Why are you doing your multiplication problems on the floor?

Student: You told me to do them without tables

Why is 6 afraid of 7?

Because 7 8 9

Feel free to send contributions for the Bright Side to:

editor@enfieldover50sforum.org.uk

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 Company Reg No. 04109912



Membership Deal for 2023

New Joining Members
£100
Enables You To Play:

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

***PÉTANQUE, TABLE TENNIS, SNOOKER,
DARTS & CARD GAMES**

***LAWN BOWLS** (*Free Taster Session Saturday
Mornings From Mid May*)

***SHORT MAT BOWLS** (*Monday & Wednesday Evenings*)

INCLUDES:

***MEMBERS SUBSIDISED BAR**

***ALL SOCIAL ACTIVITIES OF THE CLUB**

£100 BAR CREDIT (*For 1 Calendar Year*)

*Joining Forms Are At The Bar
or*

Go To: <https://membermojo.co.uk/bhpcclub/joinus>

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



George Ttoui
of Burlington Wealth Management APFS
Chartered Financial Planner
Invites you to a FREE information Seminar



Inheritance Tax (IHT) – How to reduce or eliminate IHT

By attending this seminar you will learn about:

- The use of Trusts to mitigate IHT
- Actions that IMMEDIATELY reduce IHT
- Business Relief investing for IHT saving after 2 years
- Lifetime mortgages for the over 60s and their uses

Friday 16th June 2023

To be held at: Enfield Golf Club – Old Park Rd South, Enfield EN2 7DA

10.00 am – Arrival for Registration and Beverages

10.30 am to 11.30am – Presentations

12 Midday – Questions and close

Please confirm your attendance by email to:

George@burlington.uk.net or call 0208 882 6688 to register.

Please note the event has limited availability and seats will be offered on a first come first served basis.

If you are concerned about the effect that IHT will have on your estate and the amount of money that will be left to your family and friends, we will be pleased to tell you about the range of products and services available as part of the St. James's Place approach to trust and estate planning. Please note Wills and trusts are not regulated by the Financial Conduct Authority. Advice relating to a Will involves the referral to a separate and distinct service to those offered by St. James's Place. The levels and bases of taxation and reliefs from taxation can change at any time and are dependent on individual circumstances.

George 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.



Follow the money

Forum members were encouraged to ask who benefits from the building of the new Edmonton incinerator



Georgia Elliot Smith

Georgia Elliot Smith captured Forum members from the start of her talk at the Civic Centre by taking us on her journey as an environmental engineer. How she moved from being an advocate of burning waste to becoming a leading campaigner against the construction of a new, much larger waste incinerator in Edmonton.

She revealed the 'Greenwash'; she opened our eyes to the facts and turned the official 'mythbusters' inside out to reveal who was really telling

stories and who was telling the truth.

The weight of evidence Georgia used to tell her story left us in no doubt at all about where the truth lay and who was responsible for the real myths. Many Forum members were eager for more and, much to Georgia's delight, keen to support her campaign.

Opposition to the incinerator is based on sound science and decent social and moral values.

Who can fail to be moved by Ella's story? Ella Adoo Kissi Debrah, aged just nine, is the first person in England to have air pollution named as a cause of death by a coroner. And who would not campaign for Ella's Law, the right to clean air in the UK?

And who did not rage to learn that in 2019, there were 127 breaches of permitted chemical and particulate emission levels across the 39 operational incinerators (that reported).

And what about the injustice and biased regulatory systems that lead to waste incinerators being three times more likely to be built in the poorest areas than in the richest areas, with nearly half on track to be built in the UK's top 25% most deprived neighbourhoods (including Edmonton).

And of the facts... slowly, but surely, we're reducing our waste UK wide (not in Enfield) so there's no need to increase incinerator capacity. And yet the Edmonton incinerator will be twice its current size.

"Follow the money," urged Georgia and we did. Disposing of waste by burning it is lucrative, selling the electricity and heat likewise. Until, that is, tax on incineration is brought in line with other forms of waste management systems. Then what?



Artist's impression of the new incinerator to be built in Edmonton

All the figures and targets indicate that the Edmonton incinerator will have surplus capacity – but the demand for heat and electricity for Meridian Water, and housing developments in Haringey won't fall, so will the commercial response rely on waste imported into Edmonton from outside north London?

Finally, Georgia dispelled the myth that there is no alternative to incineration.

There are much better solutions for heat such as air and ground source heat pumps. And the technology to remove recyclable, reusable or compostable material from our waste is a realistic option, comparing unfavourably to the Waste Authority's enthusiasm for carbon capture and storage, a unicorn as far as Edmonton is concerned.

So why exactly, we were encouraged to ask, will Edmonton residents be living with a source of energy on their doorstep that is as dirty as coal, emits 700,000 tonnes of carbon dioxide a year and discourages recycling efforts? Just follow the money.

Sing your heart out

If you love to sing for fun, here's your chance

Simon Gilbert, a well-known local singer, is launching a new class called Sing For Fun on 15 June at the Dugdale Centre. It's a great opportunity to sing with others and to improve your performance.

Simon had a wonderful musical career singing opposite the likes of Luciano Pavarotti, Joan Sutherland, Ginger Rogers and Peter O'Toole.

He toured the country for 25 years putting on musical shows with his

company Spun Gold productions.

He has given coaching sessions to enthusiastic singers for 20 years and is now launching his latest venture at 11.30am – 12.30pm on 15 June at the Dugdale Centre.

The first session is completely free, with following sessions £4 for the hour, so contact Simon for more information on 020 8360 7386 or by email on simon.sgp@googlemail.com

Don't put off planning for future care needs

By Michael Stennett, Solicitor

You may be married and have children and grandchildren and worried about how care fees will reduce the value of your estate. With fees in London costing between £1,500-£2,000 a week, it is normal to be concerned that all your worldly goods may not pass to your family when you die.

Don't think that simply transferring your home to your children during your lifetime will do the trick. It will not avoid a challenge by social services, who will claim the transfer was a "deliberate deprivation of capital". You may regret gifting your residence to a child who unexpectedly has marriage or financial problems. Your property may be claimed by their spouse in divorce proceedings or a trustee in bankruptcy. Giving your home away to the children during your lifetime means it actually belongs to them. Their consent will be required to sell or use it as security for a loan.

If you and your spouse are still in good health, by drawing up Wills with trust provisions, you can save at least fifty per cent or more of the value of the family home, if the survivor needs care after the first spouse has died.

This is what I did for Mr and Mrs Davis when they came to see me recently. They were in their eighties. They owned their house jointly as "joint tenants". Mr Davis had savings and investments. They made Wills years ago, gifting the estate to the survivor on first death and then to the children on second death. Mr Davis understood his savings may be used to pay for his care, but wanted guidance as to how the home's value could be protected if he died first and Mrs Davis needed care. I rewrote their Wills, which included the following provisions to apply on first death.

- a) Their share in the family home was to be placed in a trust.
- b) The trust granted the surviving spouse a "life interest" in the share of the house belonging to the other.
- c) On the death of the survivor, the share placed in the trust passed to the children outright

- d) The residue was shared amongst the surviving spouse and the children according to their needs

In addition to making Trust Wills, I applied to the Land Registry to "sever" the joint tenancy in the property, so that they held it jointly as "tenants in common", enabling their share to pass to the trust on first death.

By adjusting their affairs in this way, if Mr Davis died first and Mrs Davis needed care, his share in the family home would be protected for the children. And vice versa. Such an arrangement cannot be challenged by Social Services as deliberate deprivation of capital, because you cannot deprive yourself of capital you never had in the first place.

With all complex arrangements, setting up a Property Protection Trust has its downsides. It is important to get trusted advice from a qualified professional such as a Solicitor regulated by the Solicitors Regulation Authority. They are obliged to give impartial advice, and explain the "pros" and "cons" of such an arrangement so that you have the

information you need to make an informed decision.

Stennett Solicitors, based at 4 Winchmore Hill Road, Southgate N14 6PT (opposite M&S Food Hall) have given trusted advice to Enfield residents for over 30 years. You can call us on 020 8920 3190. We specialise in the following areas of law:

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



Michael Stennett



**Stennett & Stennett Solicitors
and Estate Agents**

An introduction to Team Bingo

The Bingo Club only runs due to the great work of a team of volunteers



Back from left: David Cole, Jim Cante and Georgia Violari
Front: John Yiannacou and Anne Haffenden

The bingo club takes place every Monday including Bank Holidays. The first face that you will see on entering will be Dave Cole who will ask you for £1 towards hall hire.

Next will be John Yiannacou who will sell you your bingo books. These cost £2 per book which are for five games or £4 for the full 10 games.

Next you will see Anne Haffenden who sells the raffle tickets (optional) they are one for £1, three for £2 or five for £3.

You will also see Georgia Violari our excellent bingo caller.

We also have other helpers like Monica Leith who sets up the kitchen and helps in all manner of ways and Yvonne Spencer who gets there early and sets out the chairs for us.

If you are there early enough you can make yourself a tea or coffee which is free along with biscuits. These are available throughout the break too.

Since the start of the year until 24 April we have raised over £2,500 for the Forum and on 17 April we had a record number of 42 people attending and gave away a record £217 in prizes.

If you would like to join our happy band of players, you must register with Jim Cante on 0208 363 4969. We will soon be having to close our membership as we are near to capacity but we will then start a waiting list.

Social Events 2024

Yes, we are planning for 2024 already.

For more information, or to book on any of these 2024 tours, contact Olivia on oliviagoodfellow19@gmail.com or call 020 8447 8841

27 February – 8 March, 2024

Classic South Africa

Four booked already on this fantastic Riviera adventure, but we want more – join us if you dare!!

19-24 May, 2024

Lively Liverpool and the Mersey Magic

This is a must do trip to the city that brought us so much wonderful music and football and still does to this day – but this trip is so much more. This is a coach trip from Enfield and our accommodation is at the iconic Dixie Dean Hotel in central Liverpool. There is a superb itinerary, with a ferry across the Mersey, a guided magical history tour, Strawberry Fields visit, RHS Bridgewater and Salford Quays, Beatles Story Exhibition, free time to explore the numerous museums and galleries and cathedrals – plus of course the Cavern for a nightcap. We visit Chester on the way home too – what a great time we'll have!! This trip is limited to 35 people and there are 15 single rooms available.

3-16 June, 2024

Malaysia and Borneo

Four booked already but there is space for more, so come on, join in the adventures on this wonderful Riviera itinerary.

26-30 August, 2024

Historic Houses of Yorkshire

This is a superb coach break to explore many of the wonderful National Trust properties to be found "in God's country". Our lovely hotel is in the centre of York on the banks of the River Ouse. The price will depend on numbers achieved and varies from £599 to £699, so the larger the group, the cheaper our holiday! We already have 16 interested members – so much to look forward to.

27 September – 4 October 2024

Danube River cruise

Twin cabins only left now.

October 2024

Argentina

Details not available yet. Expressions of interest welcome and presentation being arranged shortly for those interested, who will be contacted when the presentation is sorted.

See next page for the range of outings happening this year

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.

Sunday 25 June

Train visit to a small wildlife/flower garden and tea

Join Forum members for an afternoon visit to an open garden in South Woodford. An 80ft long wildlife friendly garden on two levels with a pond full of wildlife and flowerbeds stuffed with an eclectic mix of perennials. Seating on a patio and under an ancient pear tree for home made teas. Entrance £5 (pay on the day) + tea money. Proceeds to charity. We will travel from Enfield Lock to South Woodford via train and tube (approx. 45 minutes). Meet at Enfield Lock at 1.20pm or make your own way and meet us at South Woodford tube at 2.30pm. The garden is a five minute walk away. Contact Jan on 07748 264735 or email eternnalechoes2002@yahoo.ie to book.

Thursday 6 July

Southwold and Aldeburgh day trip

Join us on this super annual jaunt to these two delightful Suffolk seaside towns. Places always go quickly, so please contact Roy to secure your seats on 020 8360 8561 or email roycar1939@btinternet.com

Sunday 23 July

Visit to an old-fashioned summer garden and tea in South Woodford

Join Forum members for an afternoon visit to another open garden in South Woodford. This old-fashioned summer garden has two ponds, one for wildlife and one for goldfish, tiny orchard, vegetable beds and rockery. Highlights include American pokeweed and Himalayan honeysuckle. Small plants for sale. Entrance £4 plus money for tea. Make your own way to South Woodford or collect a lift from Enfield Town for £2 petrol (limited spaces). We will meet at Enfield Town at 1.30pm and in South Woodford at 2.15pm. Contact Jan on 07748 264735 or email eternnalechoes2002@yahoo.ie to book.

Sunday 30 July

Glorious Hever Castle and Gardens, Kent

Enjoy a summer day out with us, exploring the 125 acres of themed gardens and 700 years of history in this magnificent castle, the childhood home of Anne Boleyn – second wife of Henry VIII and mother to Queen Elizabeth I.

- A relaxing small coach day visit to the garden of England
 - A special event day has been selected so we can enjoy watching the Knights of Royal England fight it out in the annual jousting tournament – we can watch from the medieval stands to keep safe!
 - No meals included as there are loads of places to eat and drink to suit all budgets – or bring a picnic if the forecast is good
- The trip costs £37, which includes return coach travel, entry to the castle and gardens and a small Forum donation and driver tip. Only 13 places left, so book your seat and find out more from Olivia on 020 8447 8841 or email oliviagoodfellow19@gmail.com.

Thursday 17 August

Whitewebbs Museum of Transport

So much more than you would ever expect – not just cars! A 200ft deep well, motorbike collection, bicycles, model vehicles, WW2 ephemera and many items of local history and of course classic cars – and larger vehicles outside. Meet at the Museum at 10am for tea/coffee before a guided tour and if the weather is good bring a picnic to have in the lovely grounds afterwards. This trip costs £12 per person and we need 20 plus for it to go ahead, so come on, book early!!! Contact Heather Cole on 07973 438989.

September lunch at Middle Temple

Please let Roy know if you are interested in this Freedom Pass trip into London. Date to be confirmed. Contact Roy on 020 8360 8561 or email roycar1939@btinternet.com

11–15 September

Peak District, Grand Houses and Idyllic Bakewell

This is a coach tour from Enfield in partnership with Airedale Travel.

The price per person for a twin share is £699. Only one single and two twin rooms still available.

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

Thursday 21 September

Rye and the Romney Marsh, Kent

Enjoy a late summer day out with us, exploring the mysterious Romney Marsh, with its medieval church, fascinating properties and a rich history. After a fish and chips lunch at the legendary Pilot Inn, we drive the short distance via Camber Sands to Rye, to explore this quaint town on its weekly market day. Easy walking and a relaxed itinerary to suit most abilities but we will be walking on shingle for some of the time, so no high heels!! The trip costs £60, which includes return coach travel, Blue Badge guide for the whole day, fish and chip lunch and a slice, with a hot drink, guide tip, driver tip and a small Forum donation.

Only 34 places available so book your place and find out more from Olivia on 020 8447 8841 or email oliviagoodfellow19@gmail.com.

Monday 4 December

Christmas party time with Jacky

Booking details to follow but simply put the date in your diary for now.

See p13 for trips in 2024

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

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

Coffee at Millfield

We have started our fortnightly Friday coffee mornings again in the Millfield House garden. The first was Friday 5 May. All are welcome to come along between 11am and 12 noon on alternate Friday mornings. If you are unsure which Friday it is, just call the office on 020 8807 2076 to check. If you are able to, please bring a cake / something nice to share (shop bought or bake your own). No need to book – just turn up for a cuppa and a chat. Please note we have no indoor space and heavy rain will mean the morning is cancelled. No charge but we ask for a donation to the Forum. Venue: Millfield House, Silver St, Edmonton N18 1JP (where the Forum office is).



Despite the wet grass and imminent showers, the 5 May group were determined to enjoy their coffee, even if it meant sitting at the edge of the car park

Film making group

Come along for some fun making films. Now on our 5th and 6th films!! We are currently working on a series of short twister films (as in Tales of the Unexpected). New members are welcome to play the part of extras and to work towards playing a main role in later films. We meet monthly on a Sunday afternoon to view the footage and at different locations and times during the month to film. You can come along for one session or on a regular basis.

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

WhatsApp Cinema Group

This group will be set up shortly for those who would like to meet up for cinema visits at relatively short notice and be contacted via WhatsApp on their phones. We currently have eight interested members, so if you'd like more information please contact Jan on 07748 264735 or email eternalechoes2002@yahoo.ie

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 June, 5 July. Just turn up anytime from 10am (we finish at 12 noon) and find us in our reserved space.

For any further information, contact Sue Scott on scotsf48@hotmail.com or 07890 690 896.

Lunch Club

We meet every two months at different venues. The next lunch is 12 July and the venue will be advised by email. Please contact me to book your place as they go very quickly – each venue must be booked separately. There is a limit on numbers 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 June – Meet Me at the Museum by Anne Youngson

20 July – Ending Up by Kingsley Amis

17 August – Hamnet by Maggie O'Farrell

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

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 article on p13.)

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 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.

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

Writing Group

Meetings are held 10am – 12 noon on the second Thursday of the month at Enfield Town Library. 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. One of the delights is that we have a great chat between readings.

Numbers are limited so you may have to wait to join, but if you are interested, contact Ruth Serner on ruth.serner@gmail.com

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, held at the Council Chamber, Enfield Borough Civic Centre, Silver Street, Enfield EN1 3XA, 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.

Tuesday 27 June, 10am for 10.30am Annual General Meeting

See details in separate box below

Tuesday 25 July, 10am for 10.30am Financial Advice and Trusts

George Ttoui, Burlington Wealth Management, will give a presentation on inheritance tax and how that impacts on your estate after you have passed away. There are a range of ways to manage this and George will take questions on the day.

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

If you have any suggestions for speakers or for subjects you would like to see covered, please contact the office on info@enfieldover50sforum.org.uk

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

Forum AGM Tuesday 27 June

10.30am Annual General Meeting
Introduction from the Chair, Jan Oliver
Presentation of 2022/23 Annual Report
Presentation of 2022/23 Annual Accounts
Election of Executive Committee Members
Any Other Business

I Iam Monty Meth Memorial Lecture
We are delighted that Bambos Charalambous, MP for Enfield Southgate, has agreed to come and speak at the AGM.

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

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 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 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.

In order to make the process as smooth as possible, people should 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.

January winner: Leslie Grundon
February winner: Tony Watts

Are you a member of the Forum?
Find out how to join on page 2