

## Heated debate on pipes

**A 23km underground Heat Network is planned for Enfield, meaning years of disruption to traffic and bus routes**

The Forum has long campaigned for increased consultation and communication from Enfield Council as it is our borough and our community.

So we have been very surprised to learn from Encaf (Enfield Climate Action Forum) that a 23km long underground network of insulated pipes is due to be installed the length and breadth of Enfield over the next few years.

Their purpose? To convey the water that carries waste heat from the new Edmonton incinerator, (renamed the 'District Heating Energy Centre') in Edmonton 'Ecopark' to homes in Meridian Water, Upper Edmonton, Ponders End, Oakwood, Arnos Grove, Cockfosters and more; even, we understand, to other boroughs.

Encaf lobbied hard to prevent the expansion of the incinerator and continues to highlight the negative effects it will have on air quality and the environment, especially in Edmonton, the most deprived part of the Borough of Enfield.

The waste heat comes from burning rubbish in the incinerator, which releases 700,000 tonnes of carbon dioxide (CO<sub>2</sub>) into the atmosphere yearly, polluting the atmosphere and intensifying the climate and ecological crises.

Encaf says that small scale District Heat Networks are not necessarily a bad thing but it has seen evidence that a District Heat Network, of this sort, will be vastly bigger than is usually the case if it goes ahead as seems to be planned. By making thousands of homes across the borough dependent on this heat, the incinerator will need to

be continuously fed, despite the fact we are reducing our waste UK-wide. This suggests that waste will need to be brought in from other boroughs to keep the heat flowing.

The immediate effect on the community will be the road works involved, the consequent changes to bus timetables and traffic flow, on top of considerable existing congestion, all of which

will cause immense disruption to the communities affected.

We can see this already at Edmonton Green with huge roadworks, one-way traffic and bus diversions along Plevna Rd, just behind the shopping centre.

Energetik (Lee Valley Heat Network Operating Company Ltd) applied for planning permission for the 23km network and the first 7km was awarded by Enfield's Planning Committee on 28 Sept 2022. The wards affected are Upper Edmonton, Edmonton Green, Lower Edmonton, Jubilee, Ponders End, Southbury and Carterhatch.

Forum members might wish to contact their MP and/or local councillors to ask:

- Are district heat network pipes going to be installed underground where I live?
- If so, where, when and for how long?
- How can I find out exactly what will happen and what opportunities there are to comment?

We have invited the council to speak to Forum members and/or write an article

for the next issue of Forum Focus. We will be monitoring this closely.

**More information in the next issue.**



The roadworks will last for years



Pipes will carry heated water from the incinerator

*Campaign against the closure of rail ticket offices, p3*

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

# Enfield Borough Over 50s Forum

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## Disclaimer

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

## JOIN the Forum

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

## How to join or renew

Get a membership form either by calling the office (020 8807 2076) or downloading it from the membership page of the website <https://enfieldover50sforum.org.uk/membership/>

Then, telling us if you are new or renewing, you can either:

- 1) Post the form with your cheque (payable to The Enfield Borough Over 50s Forum) to Enfield Borough Over 50s Forum, Millfield House, Silver Street, N18 1PJ.
- 2) Visit the office and pay in person (though call first to check we can receive visitors).
- 3) Complete the form, scan it and then email to us at [info@enfieldover50sforum.org.uk](mailto:info@enfieldover50sforum.org.uk) and make payment through your bank account to ours: Barclays Bank, Sort Code **20 29 81** and Account Number **13382192**.

**Don't forget to put your surname and postcode as a reference so that we can match payment and records. And make sure you include 'The' in the Forum's name.**

# Ruth's Review

## Working together

Building relationships is a great part of my job

Sometimes you get what you wish for, the hot weather did indeed arrive. Hope you all managed to keep cool and collected, there may well be more to come. The storms that followed blew into our office at Millfield and I could not get the windows shut quickly enough. It also blew a bit of tree under my car in the car park here. Not my finest hour trying to retrieve that in the pouring rain!

I was invited to the C.O.P.D. (Chronic Obstructive Pulmonary Disease) group at their regular monthly meeting. They meet the second Wednesday of each month, bar August, providing a safe and welcoming environment for their members. I was made very welcome and enjoyed interacting with this affiliated group of the Forum. It is always lovely to see, directly, the support offered by these community groups and the continuing support offered to those who have lost family members.

I visited Fusion at Edmonton Green and had a chat with the people at reception to ensure we were both providing the same accurate information to Forum members. We want to maintain this partnership and enable those who want to gain concessions with Fusion as one of the benefits of Forum membership, to ensure they are able to do so in a straightforward and uncomplicated process as possible.

I will be jetting off up north shortly to see my favourite older people (parents) and to party to celebrate their Golden Wedding Anniversary. It is always good to focus on the positives, even though times are still testing currently.

Come to our Coffee and Cake, every other Friday. The next one will be Friday 11th August between 11 and midday. Numbers have tailed off a little, and it would be good to build that small social event up again (see details on p15).

We welcome new members and the return of lapsed members. Our membership is increasing and lots of those are coming to the office to pick up their cards. This gives us a chance to have a chat and see what their motivations and expectations are and what they might like from their Forum.

Enjoy the rest of the Summer and, as always, look after yourselves.

*Ruth Fathaddine*

Office and Development Manager



## Board Games

An afternoon of board games is being relaunched at Millfield House (where the office is). We will be starting again on Wednesday 13 September between 1 and 3pm and then fortnightly. Tea and coffee will be provided.

# Hitting the buffers

The closure of ticket offices at most rail stations will make travel even more difficult for many older and disabled people

Do you travel by train? Will you, or people you care about, be affected by the planned closure of ticket offices?

The Government is pushing the train companies to save costs. One result is that rail firms have announced plans to shut down nearly all ticket offices over the next three years, except for those at the busiest stations.

The justification is 'modernisation' but, since the announcement, the papers have been full of stories from older people and many with disabilities whose travel will be made more difficult.

For example, my smartphone is stuffed with the latest travel apps, but when my train from Chesterfield to London was cancelled at the last minute, it was the man in the ticket office I relied on to tell me which train to catch and where to change to get me home with the minimum delay.

I doubt that someone standing around on the concourse is going to have easy access to the information.

Other passengers tell similar stories. People with limited eyesight, arthritic hands, Parkinson's disease, for example, may find information boards and ticket machines a severe challenge. For those with poor hearing, help points can be impossible if there is noise on the platform, let alone those who rely on lip reading. And many people need a friendly face that knows the system to show them the best and most economical way to reach their destination.

For older people, travelling can become very stressful, the last thing anyone needs is to find themselves roaming a station to find someone who can give them the information they need when the clock is ticking.

If travel is stressful, people won't want to undertake it. When many families are scattered so that children and grandchildren



Enfield Chase booking office is on the list of proposed closures

live miles away, that is going to lead to isolation and loneliness. We need to make it easier for older people to travel, not more difficult.

The Forum is opposed to this programme of closures and we will make our views known. But a torrent of letters and emails to the relevant people will also help.

You can contact your local MP and/or write to Huw Merriman, the Rail Minister [huw.merriman.mp@parliament.uk](mailto:huw.merriman.mp@parliament.uk)

Our three local MPs are all Labour and might not be able to influence government policy right now, but a general election will take place before the three-year closure period ends.

*Malcolm Sleath*

Forum Executive Committee member

Stations in or near Enfield North: Crews Hill, Gordon Hill, Enfield Chase, Enfield Lock, Brimsdown.

[feryal.clark.mp@parliament.uk](mailto:feryal.clark.mp@parliament.uk)

Stations in or near Enfield Southgate: Hadley Wood, New Southgate, Enfield Chase, Grange Park, Winchmore Hill, Palmers Green, Bowes Park.

[bambos.charalambous.mp@parliament.uk](mailto:bambos.charalambous.mp@parliament.uk)

Stations in or near Edmonton: Ponders End, Meridian Water, Edmonton Green.

[kate.osamor.mp@parliament.uk](mailto:kate.osamor.mp@parliament.uk)

Please make it clear if you are writing about all stations, or an individual station or stations.

Surface mail should be addressed to:  
House of Commons, London, SW1A 0AA.

# Pensioners grow richer

Pension triple lock is unsustainable, says institute

Despite both the Conservatives and Labour committed to including the pension triple lock in their next manifestos, the Institute of Fiscal Studies has warned that the policy is unsustainable in the long-term.

The triple lock guarantees that pensions rise by earnings, inflation or 2.5%, whichever is higher. This means, with 7% inflation, the state pension will rise by 7% in April, after a 10% rise this year.

The Times reports that this policy has helped ensure today's pensioners are richer than the average population, with only 18% in poverty compared with 31% of families.

Spending on pensions, health and social care, now at 15.1% of GDP will rise to 25.6% by the 2070s.

A government-ordered review by Baroness Neville-Rolfe has recommended that spending on state pensions, now 4.8% of GDP, be capped at 6% to ensure "a greater element of fairness in spending across the generations".

The figure will reach 8.1% by 2071. So if the triple lock stays in place, the report says the only way to reduce this percentage would be a "number of fast rises in the state pension age" with those born after 1980 possibly working past 70.



# £19bn of unclaimed support

Check the calculators on the gov.uk website to make sure you are not missing out on benefits you are entitled to

The cost of living crisis seems to be ongoing and ever more intrusive. In May inflation rose to 7.9%, the Bank of England raised interest rates to 5% with Reuters predicting further rises, rental and mortgage rates have risen, energy prices rose 8.1% in the year to May 2023 and approximately 1/3 of adults are cutting back on non-essential journeys. It is difficult to remember a time when the financial picture seemed so bleak.

Surprisingly, at the same time, an analytics company Policy in Practice has calculated that some £19 billion of income support is unclaimed each year. Reasons for this are complex but include a lack of awareness of what people might claim, stigma, the complexity of multiple application mechanisms and, relatedly, the increasing plethora of discretionary and other support schemes.

Unclaimed benefits are estimated at £7.5 billion of universal credit, £2.8 billion of Council Tax support and over a billion for such as water, broadband and energy support.

How much each person/family is missing out will vary but it

may be worth checking. Fortunately, there are three calculators on the Gov.uk website that can give free and independent assessments of what each may be entitled to.

Assessment also includes those who are in full-time work. As they are free it may be worth checking what you may be entitled to 'just in case'. The calculators may be found at <https://www.gov.uk/benefits-calculators>.

Policy in Practice have made a number of recommendations to increase uptake. These seem fair enough and relate to the reasons for lack of uptake.

But I would urge you – if there is one thing you do this week it would be to check the calculators to see what you might be entitled to. Or check for a friend. Or pass on the website to family/friends in case they might be missing out. After all you have nothing to lose.

*Glenn Stewart*

Assistant Director of Public Health, Enfield

## Homelessness increasing

St Mungo's wants to end rough sleeping by 2026, especially as it continues to increase in London



Athina Cooper

Homelessness charity St Mungo's says the 21% increase in the number of people sleeping rough in London in the last year shows the tragic impact of the lack of affordable housing and the ongoing cost of living crisis.

The number of people seen sleeping rough in London increased from 8,329 in 2021/22

to 10,053 in 2022/23, and for 48% of those it was their first time homeless, Athina Cooper, Community & Events Officer, told members of the Forum at our Civic Centre meeting in May.

"There are about 2,800 people sleeping rough on any one night, so we run soup kitchens and hostels. But we also focus on recovery and moving on from the issues that caused the homelessness in the first place," she explained.

The charity wants everyone to have a place they can call home and has a three-pronged approach:

- 1) Prevent those at risk from becoming homeless and support early
- 2) Build relationships with communities
- 3) Advocate for policy change

"We learnt a lot from the 'Everyone In' policy during the pandemic. People who have been on the street for a long time become entrenched in that they don't want any help. It can be very complex."

She said that while the charity is always seeking donations and volunteers, we can all also help by simply acknowledging people on the streets. "A smile to acknowledge them can help boost self-esteem, especially after a day of being ignored."

Of course, not everyone who is homeless is sleeping rough. St Mungo's defines it also as: being in unstable accommodation such as a hostel, B&B or other type of temporary home. And it also includes sofa surfing – moving between friends' and relatives' houses.

Emma Haddad, Chief Executive of St Mungo's, says: "The shrinking supply of affordable homes in the private rented sector, and the chronic undersupply of social housing, means people are struggling to find and keep somewhere to live.

"To prevent the current situation from worsening, we urge the Government to increase Housing Benefit so it properly reflects the true cost of renting. Without immediate intervention, the number of people sleeping rough will continue to rise."

**St Mungo's**  
Ending homelessness  
Rebuilding lives



# Neighbourhood not National

One of our local MPs explains that the NHS needs to be more focused on local communities

Records are being broken within the NHS, but for all the wrong reasons, Bambos Charalambous, MP for Enfield Southgate, told Forum members at the AGM in June.

He was invited to give the Monty Meth Memorial Lecture and began by paying tribute to the amazing work our late President did in building the Forum into the great organisation it is today.

The rest of the presentation was not as positive, with Bambos outlining the many problems facing patients trying to access NHS services, from the 8am scramble for GP appointments to the struggle to register with an NHS dentist.

“People are being forced into private care and the stupidity of this is that the doctors who provide the private service also work in the NHS. It is queue-jumping by another name.”



Bambos Charalambous, MP for Enfield Southgate addresses the meeting

He said the NHS is our greatest institution but it was designed for a world of 1948 and things are very different now, especially the need to cope with people with long-term health problems.

Services should be shifted out of hospitals and into the communities – making it the Neighbourhood, not National, Health

Service. “We also need to bring the NHS into the digital age and staff to use it to improve care... though there are ethics about sharing information and data.”

Bambos also stressed that it is important to look at wider society as social inequalities strongly influence health outcomes. We need, for instance, to bringing in legally-binding housing standards.

He said Government cuts to local government funding in the UK means that £8bn has been lost to adult social care. Social care needs to be integrated into the NHS to ensure patients are able to leave hospital and receive the appropriate level of care at home or in a care home.

## Volunteering is as much about getting as giving

Forum volunteer Sue Scott urges others to follow her example and establish Forum clubs and organise events

Recently, I attended the Forum AGM and it made me think about the contribution the Forum makes to the quality of life of the older people of Enfield (and beyond). I live in another borough, but I worked in Enfield for 26 years.

I met and got to know many people there and it has become something of a social hub for me. I love organising things and so I have, for the Forum.

Then it occurred to me how much more difficult, if not downright impossible, it would have been without the umbrella of the Forum. How would I publicise my clubs, find somewhere to set them up, get support and help when I needed it?

We even have meetings of like-minded folk to discuss our ideas and how to facilitate

them. I owe the Forum a great deal, as do my club members – new friends, shared interests, pleasant company, getting out and about and above all, backup.

Have you a good idea? Would you like to share your interests with others in the area? Are you a bit nervous about how to get going? Don't be. Could you start a group? Definitely, yes.

With the support, assistance, publicity and other resources the Forum offers, you could start a whole new part of your life. Go on – give it a try. Come and meet us and discuss it. We look forward to getting to know you better.

*Sue Scott*

Contact: scotsf48@hotmail.com



Sue enjoys her Lunch Club meetings

## Forum AGM

There was a good turnout for the 2023 Annual General Meeting on 27 June

The Council Chamber was busy as Forum members arrived for the AGM and to listen to our guest speaker Bambos Charalambous, MP for Enfield Southgate (see separate story above).

Tony Watts presented the Annual Report, highlighting that the Forum depends very heavily on volunteers, including our Executive Committee, to keep running. With this in mind, we are delighted that we have three new members on the committee: Clifford Appadoo, Simon Heaton and Malcolm Sleath.

They join existing members: John Ball, Helen Ball, Vivien Giladi, Yvonne Mulder, Vicki Pite, Talat Shaik, Peter Smith and Tony Watts.

Tony also made a presentation to our out-going chair Jan Oliver and thanked her for her many years of service, both as Development Manager and as a volunteer.



# Mortgages compared

## Enfield on the frontline of Britain's mortgage crisis

Older generations who remember mortgage rates of 15% or even more can sometimes seem unsympathetic to today's borrowers facing rates of 6 or 7%, but times are different now.

In the early 1990s the typical homeowner borrowed only twice their household income. By 2022, this multiple was 3.4. This means households could now face paying 25% of their salaries on mortgages, more than they did in 2008 and approaching the 1990s peak, when home repossessions soared.

It is to be hoped that this is not repeated now, especially as



Popular Enfield houses

borrowers in the Enfield postcode area had the biggest mortgages relative to their income in the UK in 2021, according to data from the Financial Conduct Authority. Nearly two-thirds are borrowing at least four times their household income, leaving them highly susceptible to huge rises in monthly payments.

Commentators say Enfield became popular with young professionals priced out of inner London and willing to commute in the low-interest era of the late 2010s. They

were older than previous generations of first-time buyers and so were looking for something larger than just a flat.

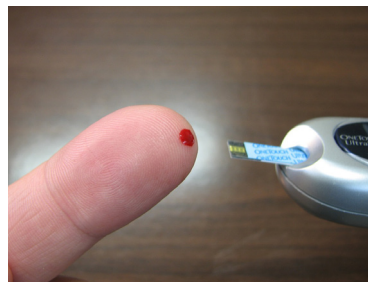
# DIY midlife MOTs

## NHS launches scheme for digital health checks

NHS health checks are offered every five years to adults over 40 who do not have pre-existing conditions. With take-up at a relatively low 40%, the NHS is now offering an online DIY health assessment which it hopes will almost double the number of checks over the next four years.

It believes this is likely to lead to many more people being offered statins and could save hundreds of people dying from heart attacks and strokes. The scheme is seen as crucial to reversing spiralling rates of obesity and long-term sickness.

From next spring, people aged 40 to 74 will be asked to complete a DIY health assessment online, will be sent a blood



Blood testing kits will be sent out

testing kit to check cholesterol levels and will be asked to carry out a blood pressure test at a local pharmacy.

The NHS emphasises that the checks will still be available in person at GP surgeries for those who prefer to do it in person or who cannot complete the online assessment.

Charities and other organisations agree. "Making more digital health checks available is a useful tool to detect certain illnesses but it should be treated as an addition to, not a replacement for, a physical health

check, which is still the best way to provide early detection of ill health," says David Baines of the Local Government Association.



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# Digital divide is growing

There is increasing evidence that those who are not engaging effectively with the digital world are losing out in all sorts of ways

Technological change means that digital skills are increasingly important. This is leading to a digital divide between those who have access to information and communications technology and those who do not, giving rise to inequalities in access to opportunities, knowledge, services and goods.

The Centre for Economics and Business Research (CEBR) has identified five areas where people who acquire digital skills are able to benefit:

- Earnings benefits: these relate to increased earnings of between 3% and 10% through acquiring digital skills
- Employability benefits: this reflects the improved chances of finding work for someone who is unemployed and an increased likelihood that someone who is inactive will look for work
- Retail transaction benefits: shopping online has been found to be 13% cheaper on average than shopping in-store
- Communication benefits: basic digital skills can enable people to connect and communicate with family, friends and the community 14% more frequently
- Time savings: these relate to the time saved by accessing government services and banking online rather than in person, estimated to be about 30 minutes per transaction

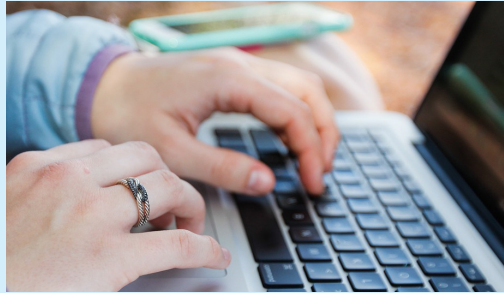
The increasing use of the internet for these activities has implications for those who are not equipped to take advantage

of this technology, or are unwilling to do so.

The prevalence of internet banking and provision of

government services online in particular raises questions about whether these services will continue to be made available to those wanting to engage with them in person and highlights the continuing need for this type of provision.

According to Age UK, nearly two million over 75s in England are digitally excluded. The pandemic did encourage more of us all to go online but older people are among the groups most affected by digital exclusion.



Nearly 2m over 75s are digitally excluded

Other groups most affected include vulnerable young people, those in social housing, those on lower wages or who are unemployed, those with disabilities, offenders or ex-offenders, people with fewer educational qualifications, people living in rural areas, people who are homeless and people whose first language is not English.

**The Forum has adopted a twin strategy on this issue. We run workshops and support the Enfield Job Clubs project – ask at your local library – to help people learn digital skills. We also engage with the Council and others to ask what provision is being made for those who cannot access services online. The recent introduction of cashless parking in Enfield is an on-going issue.**

## Break the 'loo leash'

Age UK has launched a London Loos campaign – a call for better public toilet provision in the capital

One in five of us experience 'the loo leash' where we don't leave our homes as much as we might like because we are anxious that we won't be able to find a toilet when we need to, says Age UK.

The same concern can mean we drink less than we should, which can lead to dehydration which is associated with a higher risk of ill health in older people, including having an infection, a fall or being admitted to hospital.

For those that can't walk or wheel far or fast, the lack of toilets can be more acute. Three quarters of the population say that there are not enough toilets in their area.

There are around 1,500 public toilets in London but that's not



Lack of toilets stops older people going out

enough for a city of more than eight million people. In some parts of London you can walk for 20 minutes or more to reach a toilet and often the provision is poorly maintained or made inaccessible through design or opening times.

Increasing public toilet provision would reduce social isolation for thousands of older Londoners and is fundamental to London becoming an age-friendlier and therefore people-friendlier city.

The Forum ran a campaign for more provision of public toilets in Enfield which led to some local cafes being designated as Community

Toilets, but we wholeheartedly support Age UK's London Loos campaign.





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(Opposite M&S)

# Look on the bright side



## Water works

A lady goes to the bar on a cruise ship and orders a Scotch with two drops of water. As the bartender gives her the drink she says: "I'm on this cruise to celebrate my 80th birthday and it's today..."

The bartender says: "Well, since it's your birthday, I'll buy you a drink. In fact, this one is on me."

As the woman finishes her drink, the woman to her right says: "I would like to buy you a drink, too."

The old woman says: "Thank you. Bartender, I want a Scotch with two drops of water."

As she finishes that drink, the man to her left says: "I would like to buy you one, too."

The old woman asks for another Scotch with two drops of water.

As the bartender gives her the drink, he says: "Ma'am, I'm dying of curiosity. Why the Scotch with only two drops of water?"

The old woman replies: "Sonny, when you're my age, you've learned how to hold your liquor. Holding your water, however, is a whole other issue."

## Old is when...

Your sweetheart says: "Let's go upstairs and make love," and you answer, "Pick one. I can't do both!"

Your friends compliment you on your new alligator shoes, and you're barefoot.

You are cautioned to slow down by the doctor instead of by the police.

Some people call me crazy. I prefer 'happy with a twist'.

## Holiday homes

Q: Where do bees stay while on holiday?

A: Air Bee and Bees.

Q: How do Earth and Mars schedule a holiday?

A: They planet.

Q: Where does a cow stay when it is on holiday?

A: A moooooo-tel!

Q: Where do sheep go on holiday?

A: The Baaaahamas.

Q: Where do fish go on their holidays?

A: They don't, because they are always in school!

## Laughter is the best medicine

I told my wife she should embrace her mistakes... so she hugged me.

A dog accepts you as the boss... a cat wants to see your CV.

Camping: where you spend a small fortune to live like a homeless person.

Project Manager. Because Miracle Worker isn't an official job title.

My wife says I only have 2 faults. I don't listen and something else....

Oops.... did I roll my eyes out loud?

Feel free to send contributions for the Bright Side to:

[editor@enfieldover50sforum.org.uk](mailto:editor@enfieldover50sforum.org.uk)



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# What is a lifetime mortgage?

Qualified financial advice is essential for those who are considering releasing money from their home

Simply, a Lifetime Mortgage and an Equity Release loan is the same product which allows you to release equity from your home without having to move.

It is important to understand this is simply a loan that is secured against your home that will give you a cash lump sum or smaller amounts if required on a regular basis.

There are no monthly payments, but of course, this is not free money. Instead of a conventional loan, the interest is added to the amount you owe each month. Also, interest is compound, meaning that the interest charged is on the amount you borrow plus any interest previously added. The total amount is usually repaid from the sale of your home after you have died or if you were to move out of your home into long-term care.

Most lenders will offer this facility for people aged 55 or over, although, because of the compound effect of the interest, my advice is to defer using a facility like this until it is the last resort, and the older you are, the better in terms of the overall cost. Some examples of the use of a lifetime mortgage are as follows:

**Example 1** – If you are simply looking to enjoy retirement to help pay for travel, a new car, or home improvements.

**Example 2** – To help family. You can borrow to raise money against your home to make gifts to children and grandchildren. In the process, if you have an issue with Inheritance Tax this could improve the situation, although, this is a whole new area where financial advice is essential.

**Example 3** – If you have an existing mortgage on interest only and have no way to repay the capital. You may be able to replace the mortgage with a lifetime

mortgage and you will not have ongoing interest payments to service. Your financial pressure can be removed if you have enough equity in your property.

It goes without saying there are many schemes available on the market where the interest rates and fees can vary tremendously and therefore qualified financial advice is essential. I am happy to provide more information without obligation.

Please be aware a Lifetime Mortgage is a loan secured by first charge

against your property. To understand the features and risks associated with a Lifetime Mortgage please ask for a personalised illustration.

**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](mailto:george@burlington.uk.net)**



**George Ttoui**



*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](http://www.sjp.co.uk/products). The "St James's Place Partnership" and the titles "Partner" and "Partner Practice" are marketing terms used to describe St James's Place representatives.*





# 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

## Extra classes for Southgate Over 50s days

Fusion continues to improve its offering to Forum members and has added extra classes to the two Over 50s Days held at Southgate Leisure Centre

### Tuesdays

11:00 – LBT

12:00 – 50+ Aerobics

13:00 – Yoga

15:00 – 50+ Pilates

And swimming 12:15–15:15

### Fridays

10:30 – Aerobics

11:30 – Yoga

13:00 – Body Conditioning

14:00 – 50+ Pilates

15:00 – 50+ Zumba

And swimming 12:15–15:15



# 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**

## Affiliated Groups



### Southgate Opera

The 2023/2024 season starts with An Evening at the Music Hall at St Andrews Church in Southgate on Saturday 7 October at 7.30pm. Tickets for this concert of music from 'the good old days' are £14 (or £11 for Friends of Southgate Opera). Call 020 8372 2383 to book or email [soperatickets@gmail.com](mailto:soperatickets@gmail.com).

Then in February a show that needs no introduction: Gilbert & Sullivan's The Pirates of Penzance. And in June, Offenbach's joyous La Vie Parisienne – both shows are on at Wylllyotts Theatre, Potters Bar.

If you would like to be in a show, or help backstage, more information about the group can be found on Southgate Opera's website <https://www.southgateopera.com> or call 020 8360 0788



## House and garden

A delightful day was had by all on our visit to the lovely majestic Audley End House in Essex. We first had a delicious lunch in The Crown pub in Little Walden and then spent the afternoon exploring the vast grounds and rooms at Audley End. Volunteers were on hand in every room and part of the estate to give useful information and to answer our questions. Photos of the day are on the Forum Facebook group page.

# Social Events 2024

**Yes, we are planning for 2024 already**

### 13-22 February 2024 Classic South Africa

Contact Olivia for further information on this fantastic Riviera adventure to Victoria Falls, Cape Town and Botswana. Four booked already but we want more – join us if you dare!!!!

### 19-24 February 2024 Carnival and Menton Lemon Festival

Join us for six days as we travel by train to Nice and stay for five nights at the 4-star B&B Hotel Diano Marina Palace. You will get to experience the magnificent Nice Carnival Flower Parade and the famous Menton Lemon Festival (The Fete du Citron). We travel on Eurostar from London St. Pancras (note an early start) and then join the TGV connection to Nice. From here we are transferred by coach to the pretty coastal resort of Diano Marina, just over the border on the Italian Riviera of Flowers.

Two days free to explore the coast and the local area, one day at Nice Carnival Flower Parade and one day at Menton Lemon Festival. Included in the price is breakfast and dinner most days, accommodation, two excursions and travel. Only twins and doubles available. Cost varies between £1195 and £1355 per person, depending on whether you have a sea view. Please book with £100 deposit as early as possible. Contact Jan on [eternalechoes2002@yahoo.ie](mailto:eternalechoes2002@yahoo.ie) or 07748 264735 for full details.

### 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 just 2 single rooms left but plenty of twins/doubles.

### 3-16 June, 2024 Malaysia and Borneo

Contact Olivia for further information on the wonderful Riviera itinerary and how to book. Six booked already but there is space for more. Come on – join in the adventures!!

### 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 12 members booked onto this trip – so much to look forward to. Just 5 single rooms left.

### 27 September – 4 October 2024 Danube River cruise

Flying to Budapest then visiting Budapest, Esztergom, Bratislava, Durnstein, Melk, Salzburg or Linz and Vienna. A few twin cabins only left now.

### October/November 2024 Argentina

More details of this Wendy Wu tour will be available soon.

*Unless otherwise indicated, if you are interested in any of the above trips, please contact Olivia on [oliviagoodfellow19@gmail.com](mailto:oliviagoodfellow19@gmail.com) or 020 8447 8841.*

**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.

**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.

**Sunday 10 September**

## **Social Afternoon and Film Showing**

EBOF film group present two new films. Come along for tea, coffee, snacks and some good fun. At Jubilee Hall, 2 Parsonage Lane, EN2 0AJ 2pm – 4pm. Tickets are £3 for Forum members and £4 for non-members – payable on the door – cash only please. This pays for our venue and our spread of tasty food. Films are about 20 minutes each and will include a horror/ghost film plus another and some short 5 minute films. Get any bus to Chase Side – or drive – parking is easy on a Sunday.

Further details Jan on [eternalechoes2002@yahoo.ie](mailto:eternalechoes2002@yahoo.ie) or 07748 264735 or just turn up on the day.

**11–15 September**

## **Peak District, Grand Houses and Idyllic Bakewell**

This is a coach trip in partnership with Airedale Travel. Includes visits to 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. The price per person for a twin share is £699.

**Just two twin rooms still available.** For more details of this superb itinerary and a booking form, please contact Olivia on 0208 4478841 or email [oliviagoodfellow19@gmail.com](mailto: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 10 places left so book your place and find out more from Olivia on 020 8447 8841 or email [oliviagoodfellow19@gmail.com](mailto:oliviagoodfellow19@gmail.com).

**Wednesday 27 September**

## **Southwold and Aldeburgh day trip**

Join us on this super re-arranged date, 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](mailto:roycar1939@btinternet.com)

**November – date to be confirmed**

## **Leighton House Museum**

Freedom Pass trip to the London home of painter Frederic Leighton, noted for its elaborate Orientalist and aesthetic interior. If interested please contact Roy Barrows on 020 8360 8561 or email [roycar1939@btinternet.com](mailto:roycar1939@btinternet.com), as places will be limited on this special visit.

**Monday 4 December**

## **Annual Christmas Buffet Lunch**

Delicious food, great company and, back at your request, live music and dancing by Mark James. 12pm – 4pm. Price held at an amazing £21 per person. Don't dance? Enjoy the food, people watch, chat and make new friends. A warm welcome awaits new and unaccompanied members. IMPORTANT: KINDLY ADVISE OF DIETARY NEEDS AT THE TIME OF BOOKING.

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

**BOOKING PROCESS:** We strive to give everyone an equal opportunity to buy tickets. We would very much appreciate your understanding with the booking process.

Tickets available on the **LANDLINE ONLY** from Thursday 10 August 9am. It will be Jacky only taking the calls (in order) so please do not email or text – they will not be actioned.

Keep trying even if engaged. Jacky will be taking your calls all day.

**MAXIMUM TICKETS PER PHONE CALL: 6**

Contact Jacky Pearce 0203 724 4287

## **See p13 for trips in 2024**

## **Chance to dance**

Do you wanna dance? Not under the moonlight, but at Millfield House. If we have enough interest, we will partner with Platinum Dance Academy and one of their professional dance teachers in a professional studio.

It could be very formal teaching or just fun. Please let the office know on 020 8807 2076.

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

# Join one of our Forum Groups

## Coffee Club

We meet in the Skylight Restaurant in Pearsons in Enfield Town on the first Wednesday of each month. The next meetings are 2 August and 6 September. 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](mailto: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.

17 August – Hamnet by Maggie O'Farrell

21 September – The Boy in the Striped Pyjamas by John Boyne

19 October – Anniversary lunch

16 November – Cold Comfort Farm by Stella Gibbons

*To join or if you would like more information, contact Sue Scott on [scotsf48@hotmail.com](mailto:scotsf48@hotmail.com) or 07890 690 896.*

## Film making group

Come along for some fun making films. Now on our 7th and 8th 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 at irregular times on a Sunday afternoon to view the footage and at different locations and times during the month to film.

*For further information contact Jan on 07748 264735 or email [eternalechoes2002@yahoo.ie](mailto:eternalechoes2002@yahoo.ie)*

## WhatsApp Cinema Group

This new group has just begun with 13 members and would welcome new people. Members arrange cinema visits and local theatre trips at quite short notice and others are contacted via WhatsApp on their mobile. You must have a smart phone to download WhatsApp – help is available to download if you need it.

*If you'd like more information please contact Jan on 07748 264735 or email [eternalechoes2002@yahoo.ie](mailto:eternalechoes2002@yahoo.ie)*

## Writing Group

The group continues to thrive and has created many friendships as well as interesting writing. As I write, members are busy imagining what our world will be like in 100 years' time, quite a challenging task! A few new members continue to join us. 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.

*For more information contact Ruth Serner on [ruth.serner@gmail.com](mailto:ruth.serner@gmail.com)*

## Lunch Club

We meet every two months at different venues. The next lunch is Wednesday 13 September 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](mailto:scotsf48@hotmail.com) or 07890 690 896.*

## Poetry Group

We meet every 4th Thursday of the month in the Community Room of the Enfield Town Library between 10:30am and noon to share and appreciate poetry of all kinds – self penned or not. There's a requested donation of £1 to cover the cost of hiring the room.

**Forthcoming meetings:**

**24 August. Theme: Complaints**

**28 September. Theme: Dreams**

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

## Bingo Club

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

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

## Coffee and cake at Millfield

Come along to our fortnightly Friday coffee mornings in the Millfield House garden. 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 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).

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 29 August, 10am for 10.30am** **How to create energy-saving houses**

Rafe Bartram, Joint interim Head of Climate Change and Sustainability, Enfield Council, will talk about the London Retrofit Accelerator Programme for houses in Haselbury: what has been done and what has been achieved in terms of energy savings and efficiencies.

## **Tuesday 26 September, 10am for 10.30am** **Building the right houses**

We will hear from Matt Burn from Better Homes Enfield which campaigns to ensure housing schemes in Enfield deliver the types of homes that the borough's residents genuinely need. His talk will explain what types of new homes are needed across Enfield and how these might be delivered.

## **Tuesday 31 October, 10am for 10.30am** **TBA**

## **Tuesday 28 November, 10am for 10.30am** **Greater London Authority – what is it for?**

Joanne McCartney, London Assembly Member will explain the role of the GLA and her specific responsibilities. She will also look at initiatives specifically related to older people e.g. London as an Age Friendly City, digital exclusion, transport, climate change and pollution.

*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](mailto: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.

# 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 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.



April Winner  
Jacqueline Spence

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.

**March winner: John O'Brien, no. 93**

**April winner: Jacqueline Spence, no. 1**

**May winner: Francis Lewis, no. 175**

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